

**EFFICTIVENESS OF INCOME GENERATING ACTIVITIES ON WOMEN
GROUPS IN MWALA SUB COUTY, MACHAKOS COUNTY, KENYA**

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DECLARATION

DECLARATION

This research project is my original work and has not been presented in any institution for an academic award.

Student name:

Signature 

Date 13/12/2024

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

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DEDICATION

I wish to dedicate this work to my family for supporting me throughout my study.

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OPERATIONAL DEFINITIONS OF TERMS

Chama – A Swahili word for a group of women who come together with a specific objective.

Income Generating Women Groups – Groups of Women who come together with the aim of empowering themselves by engaging in small business to generate money to support their families.

Mandazi – Bread made from wheat flour.

Mpango wa kando – A Kiswahili phrase for extra-marital lover.

Women Groups - A formal outfit made up of two or more women with specific activities and objectives

ABSTRACT

This study examined the Effectiveness of facing income generating women groups in Mwala Sub County with a special focus on women groups in Mwala Sub County. This study examined the effectiveness of income generating for women groups in Mwala Sub County. In this, we focused on the effectiveness income generating activities that women groups in Mwala Sub County engage in, rules, regulations and procedures governing the operations of these groups and the socio-economic challenges facing women groups. The study explored effectiveness of income generating activity for women groups and the strategies that these groups employ to improve their socio-economic status. The study employed structured questionnaires and Focus Group Discussions in data collection. The target population was 140 women groups in Mwala Sub County. The sample size was 98 respondents from 14 groups. Data collected was cleaned, coded and entered using Statistical Package for Social Sciences. Qualitative data was categorized into themes and sub-themes using excel. The findings indicate that women groups have devised various income generating activities to improve their income, have got strict rules and regulations governing their operations and show a strong commitment to what they do in order to improve their socio-economic challenges. The findings of the study was of help in informing the government entities, NGOs and other Policy makers on the best strategies to use in empowering women in Kenya.

CHAPTER ONE: INTRODUCTION

1.0 Introduction

This chapter focuses on the background to the study, statement of the problem, purpose of the study, research questions, conceptual framework, and objectives of the study and the significance of the study.

1.1 Background of the Study

The International Women's decade (1975-1985) marked an increase in women's rights activism compelling the United Nations (UN), Non-Governmental Organizations (NGOs) and governments to appreciate the important role women play in development. Women in Development, a popular developmental approach embraced during the period focused on empowering women through establishing women projects. Besides women projects, the approach focused on empowering women through the establishment of women bureaus, ministries, departments and desks with the aim of integrating women into economic development. We also focused on organizing women into groups which were then funded to establish economic projects such as beadwork, chicken rearing, basket weaving and small scale agricultural projects (Strega, 1992). However, due to overburdening of women, and men's control over the project output, the approach failed to emancipate women. Later approaches such as Women and Development and Gender and Development thus came forth to try and address the weaknesses in Women Enterprise Fund (WEF). Since 1975 after women's decade conference in Nairobi, the Kenya government stepped up its effort in women empowerment. This has seen the number of women groups supported by NGOs, CBOs and government rise tremendously. For instance, the Japanese government embraced economic and financial support to women groups engaged in agricultural production in rural Japan (Shibuya, 2007). A similar approach has been used

In India where groups are designed not only as a strategy for poverty alleviation but also to increase women's access to resources and their power in household decision-making (Sundram, 2001, cited in Mohindra, 2003). Amu, writing about the experience of women groups in Ghana notes that funding alone is often insufficient in ensuring the success of women groups and more training on technological transfer marketing of products is necessary for the success of these groups (Amu, 2006).

The African Union (AU) has also put in efforts to achieve women's empowerment. It has

established an affirmative action program to increase women's participation in its administration. The union has also established the Directorate of Women, Gender and Development to address gender issues both in the African Union and in the member countries. Through this directorate, they have been able to empower women by encouraging governments to focus on the empowerment of women at the grassroots.

Between 1975 and 1985, USAID and other donor partners concentrated on funding women through self-help in Kenya since they were perceived to be ideal vehicles for gender education and women empowerment (Mutugi, 2006). Mutugi further notes that the women groups date back to pre-historic times in Africa. The African Union enacted the protocol on the rights of women in 2003 in Maputo to address women's rights in Africa. It has also established the African women trust fund to finance economic initiatives that are geared towards empowering women. Currently, the approach of empowering women through groups is slowly gaining momentum in Africa, especially with donors. Lesotho, as cited in *Beyond inequalities, Lesotho* (1997), is a perfect example where the many women groups continually have problems with accessing marketing information. Information from Women of Uganda network, indicate that there are about 91 organizations working with women groups in Uganda (Shibuya, 2007). Farm Africa, in its working paper, indicate that their work with rural women groups, especially in Ethiopia, Kenya, Uganda and Tanzania had resulted in an improvement in women's status. This clearly demonstrates the level to which groups are fundamental in women's empowerment. The African union has also held several seminars with ministers from the member states to address gender issues. Currently, the union has organized the African Women Decade, 2010-2020 launched in Nairobi in October, 2010 (The period is expected to improve the focus on women's issues in Africa) (Mahindra, 2003). The East African Community has also tried to promote the rights of women by establishing the directorate of Gender and Community Development to spearhead gender mainstreaming in the region. Though there are no direct benefits on women groups as independent units, the initiative is meant to benefit the women as individuals and thus indirectly benefiting groups. The Kenyan government, through the ministry of Labour and social protection has established the Women's Enterprise Fund. Funds are given to women in groups, to start income generating projects. Data from the Women Enterprise Fund indicate that many women group have benefited from the Fund since its establishment in 2007. However, the low level of

borrowing and repayment is a worry to stakeholders who feel that this may compromise the success of the Fund. The Fund, as noted in (Muteshi, 2006) has contacted numerous Micro-Finance Institutions and banks with grassroots connections to help disburse the funds to women groups. Some of these include Equity Bank, K-Rep Bank, Kenya Women Finance Trust (KWFT) and Faulu Kenya among others. Data from the ML&SP indicate that about **Ksh.2.39 billion** has been disbursed to women since its inception. Improvement in the women's status through women groups would result in an overall poverty reduction thus lead to National Development. The requirement that women be in groups before accessing loans points to the fact that group member's act as security for each other . (Muteshi, 2006) in review of KWFT work, notes that the agency works with 100,000 women organized into several groups. Muteshi notes that the repayment rate for the groups is 95-97 percent. She observes that the tradition of women groups in Kenya stems from the immediate post –independence period and that the formation of the groups is a natural occurrence in Kenya unlike other countries like India where women are trained to join groups (Ibid: 118). She explains that some groups had managed to invest in property, including multinational trade ventures. However, this study tries to examine why, amid all these successes, most women, especially in Mwala still live below the poverty line. Since 1992 (when KWFT was re-organized to fund women), women groups have been an important aspect of women's empowerment (Muteshi, 2006). ML&SP has intimated that social, cultural and high transaction cost affect women in business. Thus there are several initiatives put forward to promote women's empowerment both in groups and as individuals at regional, national and international levels. Though many efforts have been put in place to improve the social standing of women in Kenya, the status of women in Mwala Sub County, which has many women groups, has largely stagnated over time. This study, Therefore, seeks to address the challenges facing these women groups in Mwala Sub County with a view of coming up with recommendations that would make them more viable and responsive to their needs.

1.2 Statement of the Problem.

It has been noted that in a bid to realize women's economic empowerment, efforts have been made to organize women into groups. In Mwala, most NGOs, FBOs, Micro- Finance Institutions, Banks and government departments have sponsored researches on the role of women groups in

national development. Indeed, researchers (Mohindra, 2003), Had tried to address the effectiveness that women groups face. Most of these groups like Muvwana Mothers Self Help Group, which deals with catering, have not succeeded in improving the welfare of its members. Majority of these groups have been in operation for many years, and have attracted funding from external and internal donors. The little money that these women receive has not translated into their economic and social empowerment. This therefore, means that though finance is a key factor in the performance of the groups, there are other underlying factors which negatively affect the performance of these groups. A key issue that arises here is what causes the variability in the performance of the groups? What causes some to succeed while others fail within the same socio-economic context in Mwala? Over the years, many micro-finance institutions have decentralized their services and Mwala has been a major beneficiary of this decentralization. The ML&SP also has several conditions set out before the registration of the women groups, one of them being „proper leadership structures and a constitution. The same conditions are set by donor agencies, WEF and Micro Finance Institutions (MFIs) before registration or funding of the groups. Why it is that even after setting up these structures and meeting the requirements of the Ministry, most of these groups, in Mwala, still do not succeed in their activities and objectives? The impression therefore is proper governance structures translate into empowerment of the group members. However, the status of women in Mwala does not seem to improve in line with these changes though the same area has quite a substantial number of women groups and NGOs working to improve women’s status (about 60 women groups with about 50 dealing with economic activities) (Kabeer, 2008). Thus, this study sought to establish the underlying factors and unique challenges that prevent women groups especially in Mwala from achieving their main objective even after meeting the strict registration and funding guidelines and structures set by the government and donor agencies. The study sought to determine whether the key challenges lie in the structures/guideline or group members.

1.3 Purpose of study

The purpose of study was to identify effectiveness of income generating activities of women groups in Mwala Sub County, Machakos County

1.4 Conceptual framework.

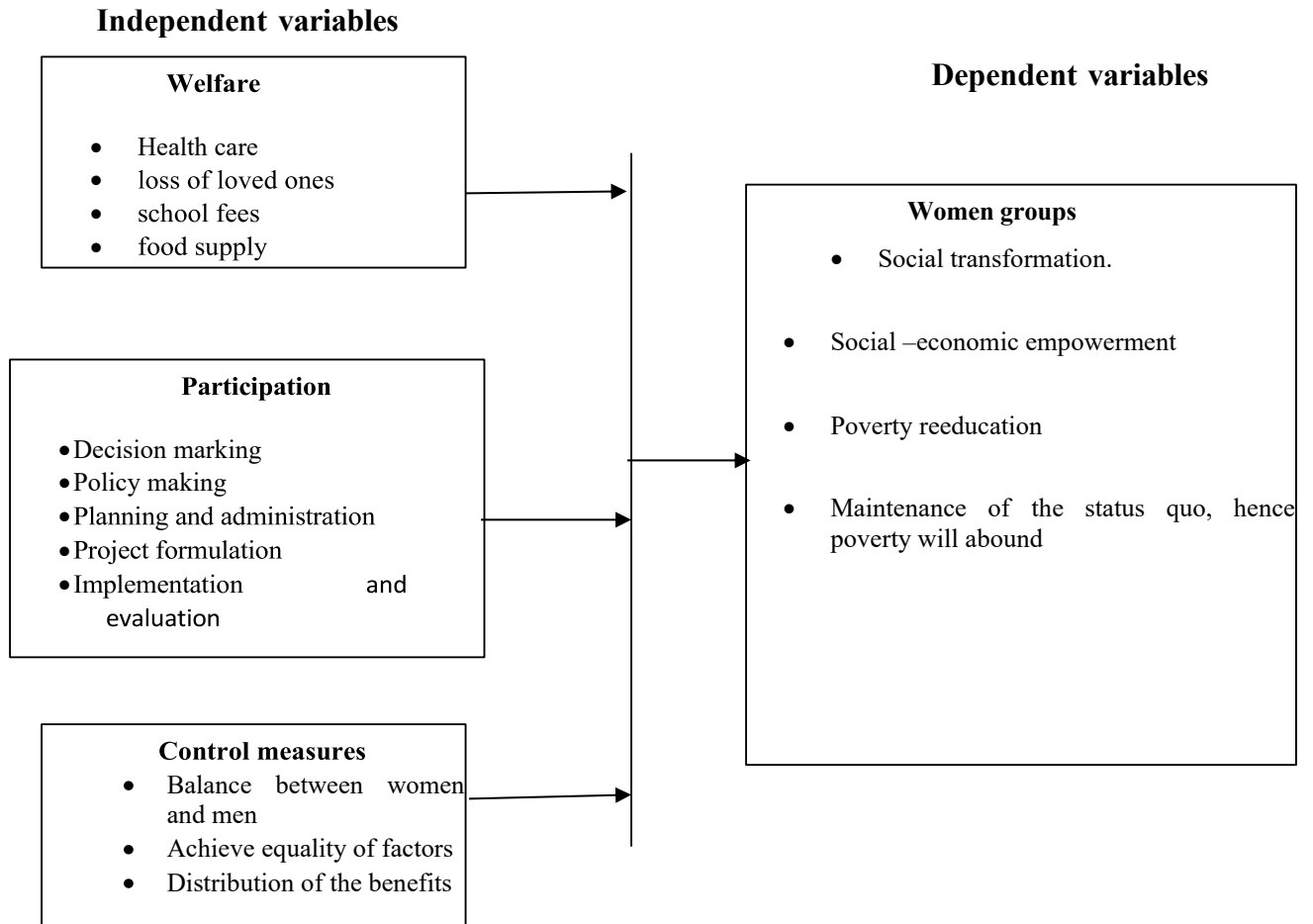


Figure 1.4: SOURCE; BENEDICT MUTUKU MUTISO.

1.5 Research Questions

1. What are the welfare activities do women groups in Mwala Sub County engage in?
2. What nature of participation do the women groups in Mwala Sub County engage in?
3. What are the controls measures they use to control their groups in Mwala Sub County?

1.6 General objective of the study

The general objective of the study was to investigate the effectiveness of income generating women groups in Mwala Sub County, Machakos County.

1.6.1 Objectives of the Study

1. To identify welfare activities women groups engage in Mwala Sub County.
2. To establish the activities that women groups participated in Mwala Sub County.
3. To determine the control measures used by women groups of Mwala Sub County.

1.7 Significance and Justification of the Study

This study sought to find out effectiveness of income generating women groups in Mwala Sub County in their quest to improve their socio-economic status in society. The findings of this study helped in: The study offered insights into the practices of women groups in Kenya especially in Mwala. The study provided detailed information on the socio-economic activities that women groups in Mwala engage in, how they do it and for what purpose. In this regard, findings of the study supplied rich literature on women groups and be useful to scholars carrying out research on women groups and their socio-economic empowerment. Findings from this study informed on the best practices of operating women groups in Kenya. Therefore, involved parties found it useful to go through these findings to create an understanding of effectiveness of income generating women groups. The research findings from this study also be helped to the Kenyan government especially in findings ways of empowering women in Kenya and making policies and regulations that govern the formation and operation of women groups. The government was informed of the best way to legalize these groups and how to use them to fight poverty in the country. The findings from this study helped to NGOs, Banks and Microfinance companies on the need to have structured ways of financing women groups, the need to educate them before funding them and finally how to continue monitoring the funds to avoid wastages.

1.7 Scope of the Study

The study was carried out in Mwala Sub County and focused on effects of income generating women groups in four villages because they address the core issue behind women's unequal status in society. Mwala was selected for the study because it is the one with many women groups and has many active, successful women groups thus suitable for the study. The socio-cultural and economic dynamics that form lifestyles in Mwala with poor infrastructure and insecurity were a challenge. The study findings and recommendations can be generalized to other women groups but with a lot of caution due to socio-economic, cultural and geographical location.

1.8 Limitation

The limitations of this study included limited time to collect data and financial constraints. Some respondents were unwilling to respond due to unknown fears. To counter the above the researcher pledged an oath of confidentiality and assured them that the information received will only be used for the purpose of the study.

1.9 Assumption of the study

The study was guided by the following assumptions.

1. All the sampled respondents were co-operative and able to give the required information without any reservations
2. All the sampled respondents were accessed easily.

CHAPTER TWO: LITERATURE REVIEW

2.0 Introduction

The review of related literature sought to review literature related to objectives guiding the study

2.1 Effectiveness of income generating women groups

The study utilized Women's Empowerment Framework as put forth by Longwe (1990). Longwe (1990) argues that poverty arises not from lack of productivity but from oppression and exploitation. She conceptualizes five progressive levels of equality arranged in hierarchical order with each higher level denoting a higher level of empowerment. These levels are the basis to assess the extent of women's empowerment in any area of social or economic life. The framework was used to assess the level to which women groups can be strengthened to empower women.

According to this conceptual framework, any empowerment process must embrace five levels of equality, namely welfare, access, concretization, participation and control. These levels of empowerment are successive and must be achieved in that order. She refers to welfare as the availability of material needs for women or men. These include food supply, health care and education. Access refers to women's access to factors of production on an equal basis with men – land, Labour, credit, training and marketing facilities. This can only be obtained through the principle of equality of opportunity if all forms of discrimination against women are removed. Participation involves women's equal participation in the decision making process policy making, planning and administration, involvement in needs assessment, project formulation, implementation and evaluation. Control - refers to balance of control between women and men, being able to achieve equality of control over the factors of production and the distribution of benefits. there cannot be any meaningful change in the lives of women unless the empowerment approach addresses these issues.

This framework is suitable for the study because it seeks to address the various factors that affect women's empowerment. Within this context, the women's groups can be said to be avenues for women's empowerment. The assumption based on this model is that the groups must address welfare issues i.e., they must guarantee availability of basic social services to the women, by enabling them to get funds to acquire them. The groups should also ensure that the members are able to access factors of production such as credit facilities. Within the same context all stakeholders both government and donors must guarantee access to both the group as a whole

and the individual members. Conscientization as a level of empowerment encourages stakeholders to build the capacity of the group members to understand sex and gender roles as a way of balancing between group and family commitments. This balance is necessary to ensure that the Individual roles in the group are not sacrificed at the expense of the gender roles at the family level. At the same time the participation of the group members in the group activities and other public economic arenas must be promoted as a way of guaranteeing success in the group activities. To these end women groups must be effectively involved in developing and managing policies and programs that regulate the sector. Their involvement in making policies relating to the Women Enterprise Fund and operational guidelines is necessary to ensure that their issues are addressed. Finally, the groups must be empowered to control sizeable factors of production including markets for their products and enough capital to start and run their income generating activities. The individual members must be able to control decisions at the group level and benefit from the group income as a way of positively tilting power relations at the family level in their favour. The accruing benefits from the groups must be controlled by the group members, who must also exercise considerable voices in the management and disbursement of government and donor funds. To this end, the framework succeeds in linking various factors that influence the success of the women groups and how the same factors can be manipulated to improve their success and empower the women.

2.1.1 Welfares women groups in Mwala engage in

The National Development Plan (NDP) 2001 - 2007 and Mid-Term Expenditure Program point out that there is an overwhelming demand for funds from women groups. This study sought to establish the effectiveness of income generating women groups. The women groups in Mwala sub county they engage in wide range of welfare activities and programs to support themselves some of this welfare they engage include ;social welfare programs such as food assistance healthcare program ,childcare also education programs they engage in education program aimed empowering women and seminars training sessions. They also participate in merry go round and table banking where they support each other financially.

2.1.2 The participation activities of women groups in Mwala

Women, just like any other section of the society join groups for several reasons. Wegullo and

Kaimenyi (2006), in a study on entrepreneurial characteristics among women enterprises argue that women join groups to be able to save and start businesses. The same is augmented by funds borrowed from relatives and friends, According to Inter-Organizational Assessment of Women's Participation in Development , most women groups have chairperson and other officials that carry out their activities. They hold regular elections and have departments concerned with particular responsibilities (IAWPD, 1990). Their financial management strategies are also strong since money is kept in banks but with the treasurer since the bank accounts are opened as a prerequisite for registration but serve no meaningful purpose in the group. Moreover, most groups are held together by the structures . Non-Governmental organization (NGO). Which also provide guidance on how to create effective groups as well as give some material or financial support (Coppok et al, 2005). This contrasts most women development projects are well planned and managed since the women groups receive the training and education that they need to manage income-generating ,In addition, development agencies themselves have plan the projects effectively since Projects are begun without prior feasibility studies to determine start-up or operating costs, (Ibid). .most the women groups are participating in Decision making, Policy making Planning and administration Project formulation and Implementation also evaluation

2.1.3 The control measures used by women groups of Mwala Sub County

The fund of the group comprises of thrift, interest earned on internal loans, fines and penalties levied on defaulting members, loans and grant received in the name of the group (Singh 2009). For meeting loan requirement, group should not discriminate between sources of funds, savings, loan repayment, interest payment, fines and penalties paid by members must be pooled for lending to the members. All cash collection, including savings made at the meeting should be deposited in the bank (Das Gupta 2008), cash in hand should be as little as possible, and should be kept to meet small emergency needs. Groups incurring regular expenditure towards cost of bank transaction, honorarium to book keeper, can consider collecting additional amount every month from their members to avoid erosion of funds.

All financial decision, collection and disbursement of money was made within group meeting (Mosley and Home 2009).Group member too, have to pay interest and principal amount monthly. Thus in Women groups, one come to see that among the various initiatives pursued by WG savings and loaning, are among the most

Important activities. Thus the most important activities undertaken by self-help groups are, it seem, saving and loaning. It is further seen that provision of micro finance is a logical extension of the managerial and pragmatic approach to poverty reduction but with regard to financial perspective credit is an effective tool which helps the poor to decide the program of deprivation, improve their welfare and social acceptance and credibility (Robert P. et al 2006)

Funds of women group consist of ;-(a) membership fund (b) membership fee is payable only once at the time of admission (c) minimum regular deposits every month

(d) Interest earned (e) Grants from promoters and government (f) project s fund provided by promoters and to carry out specific activities (g) donations and gifts (h) Development fund (i) fine and penalties due to defaults. When it comes to management of Women fund they are too some agreed format by which members should abide by such as:-Members shall be jointly and severally liable for all debts contracted by groups.

All assets and goods acquired by the Women group shall be in the joint ownership of all the members. Members shall elect and appoint a certain person to look after and manage the day-to day affairs of the group. This person shall be responsible to manage all affairs of the group within the bank. The appointed person can be removed at any time by majority vote of the members and new person to be elected or appointed. In the event of death of any members of the women groups all entitlement shall be handed over to the next of kin of the person. In case of loans to be granted the women groups meeting takes a decision regarding the amount to be loaned out and such that the amount has to be uniform .It is further decided that every member should get the same amount for a particular activity

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This chapter discusses the various research strategies that were used in the study. The section was divided into research design which focused on the general design of the study, study site, a description of the study population, sampling techniques that were applied as well as research instruments. This section further explored data management procedures and ethical considerations that ensured the respondents' confidentiality was well taken care of.

3.1 Research Design

Descriptive research design was used in trying to understand the effectiveness of income generating women groups face. Descriptive design facilitated the collection of information directly from individuals using the questionnaires and Focused Group Discussions based on the sample selected. It also enabled the researcher to capture the typical operational structures of the groups. Descriptive survey design resulted in formulation of important principles of knowledge. It also gave deep insights into people's attitude, opinion and problems as well as enabled the researcher to conveniently collect data from a large number of respondents.

3.2 Study area

This study was carried out in Mwala Sub County, Machakos County which is of the one with many groups of women groups. Mwala location was the most ideal place for this study because it falls among areas which are dry with total number of 2250 women groups. Mwala is one of the eight (8) Sub Counties in Machakos County. Climatically it's classified under Arid and Semi-Arid Lands (ASAL) in the Lower Eastern part of the Country and covers an area of 1081 km². The Sub County has an estimated population of 163,032 people. The infrastructure is generally good though with limited tarmac roads. Mwala Sub County which is also the Mwala Constituency has four (4) administrative divisions, fifteen (15) locations and 58 sub locations

3.3 Target Population

Mwala Sub County comprises of fifteen locations (15) locations. Four villages was selected for the study namely; Muvwana, Makutano, kamwala and kivandini, Those villages had 130 women groups involved in income generating activities (which made up the study population) while the others are involved in Merry go rounds, table banking Gender Issues, Nutrition and Social Welfare

programmes. The number of women in each of these groups range from 15 to 20 (GoK, 2010).

3.5 Sample Size

The sample size was drawn from all the leaders of 130 women groups involved in income generating activities. The respondents included leaders of the groups, selected from four villages namely Muvwana, Makutano, Kamwala and Kivandini.

Yamane's formula was used to calculate the sample size for a study;

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

n = sample size

N = target population (130)

e = margin of error (0.05)

130

$$\frac{130}{1 + 130(0.05)^2} = 98.1132 = 98$$

3.6 Sampling Techniques

According to Kombo (2005) sampling is the process of selecting a number of individuals or objects from a population such that the group contains elements representative of the characteristics found in the entire group. Purposive sampling was used to select leaders of the 130 groups for this study in the selected villages of Mwala Sub County. The same method was used to select one official from each group as Key informants for the study. The selection of the participants for the Focus Group Discussion was done through dividing the participants into 5 focus groups of 26 members in each group.

3.7 Research Instruments

Three primary data collection instruments were employed in the study as discussed below:

3.7.1 Questionnaire

Structured questionnaires were used in the study. Each question in the questionnaire was designed to address specific objectives or research questions so as to generate appropriate information in relation to the purpose of the study. The questionnaires were given to each of the selected group member who filled it alone to avoid any influence from other group members. The researcher enlisted the services of research assistants to help in cases where the respondents found challenges reading the questionnaires or was unable to read the questionnaires.

3.7.2 Focus Group Discussion (FGDs)

This was aimed at getting additional information not captured in the questionnaires. Four women from 5 groups were randomly selected to make a total of 20 respondents for the discussion. These members were different from the ones who filled the questionnaires. This was to ensure that the information was as diverse as possible.

3.7.3 Secondary Data

This was accessed from libraries and the internet. Journals, reports, and previous scholarly work on the area were reviewed to give a strong background and context for the study. The procedures set forth by Donor agencies and government was established through intensive secondary data review.

3.8 Validity and Reliability

To increase reliability, the researcher ensured accuracy in the use of the study methodology. The respondents were reached in their natural setting to avoid influencing their responses due to other social factors that existed outside their natural setting. The information generated was thus only valid in as far as the groups in Mwala Sub County.

3.9 Data Collection Procedures

The primary data for the study was collected using questionnaires. The researcher ensured that all the questions were answered and that the responses were clear. For increased accuracy, the researcher and research assistants were present throughout the data collection period to clarify any possible ambiguities during the process. The researcher visited the groups during their monthly and/or weekly meetings and requested for a future appointment. After explaining the nature and purpose of the study on the day of the visit, the researcher together with the research assistants joined the group immediately after their meeting to do the sampling and administered the questionnaires. The same method was used to select the members who participated in the FGDs. This was useful in generating more insightful, subtle qualitative data to supplement the quantitative data from the questionnaires. For comparison purposes, the researcher also used secondary data such as journals, government reports and previous scholarly work on the research area (accessed from libraries). The information was first put together, sorted in readiness for data analysis.

3.10 Data Analysis

The collected data was sorted, classified and subjected to both quantitative and qualitative analysis. Excel was used to generate tables and graphs. Editing of data involved going through the questionnaires to see if respondents had responded to the questions and see if there were any blank responses. Tabulation involved counting the number of cases that fell into each category of analysis. Data analysis involved classifying the qualitative data into themes based on the findings. The Data was collated, discussed and presented according to the objectives, assumptions and theory to assess the consistency.

3.11 Logistical and Ethical Considerations

Confidentiality was considered in the research. The respondents were debriefed on the nature and significance of the research and their participation was on voluntary basis. Care was taken to ensure that the culture of the people was respected during the study and that the respondents were not negatively affected by the research. Permission from the area chief was sort before carrying out the research.

CHAPTER FOUR: FINDINGS AND DISCUSSION

4.0 Introduction

This chapter presents the findings of the study and discussions.

4.1 Demographic Information of the Respondents

In any research, the background information of the respondents is considered very crucial not only for subsequent discussions of the findings but also for the authenticity and generalization of the results (Bernard and Ryan, 2010). This section, therefore, presents respondents' background information considered crucial for discussions in this study such as age, marital status, level of education and reasons for joining women groups. The findings are presented in subsequent sections.

4.1.1 Age of Respondents

This study considered the age of the respondents as a crucial component, as it reveals the categories of people participating in the effectiveness of income generating activities. Scholars have pointed out that age determines the involvement of a person in any activity. The table below gives the age distribution of the informants.

Table 4.1: Age Profile of Respondents

Age Bracket(Years)	Frequency	Percentage
Below 20	7	7.14
21-30	51	52.04
31-40	24	24.48
41-50	12	12.24
Over 50	1	0.01
Age not Indicated	3	3.06
TOTAL	98	100%

Majority of the respondents 52(52.04%) are aged between 21-30 years followed by those aged between 31-40 years 24(24.48%), followed by those aged between 41-50 years 12(12.24%),

while those below 20 years 7(7.14%) and those over 50 years 1(0.01%). Findings from the table show that women of all ages participate in income generating women group activities. The study however, pointed out that there were more women aged between 21-40 years in income generating activities. These findings concur with a study conducted in Kenya by World Bank (2008) which showed that women across all the ages are actively engaged in all sorts of effectiveness of income generating activities. This could be attributed to the fact that these age categories of women have higher economic demands and needs as they are trying to settle down and find stability in their lives (World Bank, 2008).

4.1.2 Marital Status of Respondents

In identifying this variable, the study took note of the fact that the marital status of respondents plays a pivotal role in understanding their socio-economic dynamics.

The findings of the variables are presented in Table 4.2 below.

Status	Frequency	Percentage (%)
Single	25	25.51
Married	62	63.26
Divorced	2	2.04
Widowed	9	9.18
Total	98	100%

The data above shows that 62 respondents (63.26%) are married followed by 25 respondents (25.51%) who are single while those widowed and divorced are 9(9.18%) and 2(2.04%) respectively. From the results above, it is clear that married women were the majority participants in income generating women groups. This could be attributed to the fact that this category of women maybe in need of more income in order to supplement the efforts made by their husbands in sustaining their families. This observation concurs with who, while conducting a study of Determinants of Women’s Groups Project Success Sustainability pointed out that married women participate in various economic activities mainly to supplement their husbands’ incomes. Thus, marital status has a direct bearing on the need for women to engage

in income generating activities.

4.1.3 Level of Education

This study considered the level of education of the respondents. The findings of this variable are presented in figure 4.1 below.

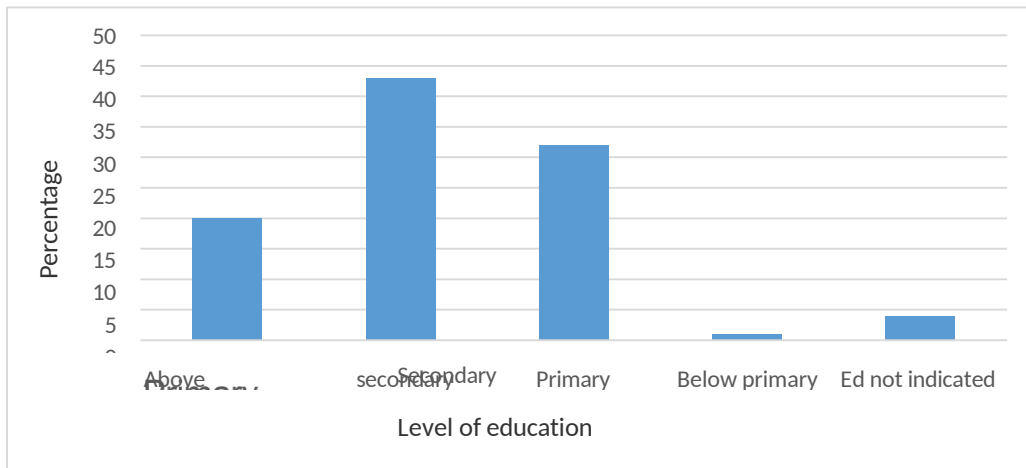


Figure 4.1: Highest Level of Education

The findings show that 43(43.87%) of the respondents have attained secondary education 32(32.65%) have primary education while only 20(20.4%) of the respondents have attained academic qualifications that are above secondary schooling. The findings show that women of varied levels of education participate in women groups. (World Bank, 2007), study on women groups revealed similar findings. Consequently, the study notes that, level of education does not affect women's participation in Effectiveness of income generating women group activities.

4.2 Reasons for Joining Women Groups

In order to explain why women in Mwala sub county joined various groups, the respondents were asked to state the reasons behind joining income generating women groups. The findings are presented in table 4.3 below:

Table 4.3 Reasons for Joining the Group

Benefits	Frequency	Percentage
To do business	13	13.5
Save	16	16.3
Buy household items	15	15.3
Buy fixed items	14	14.3
Get loans to pay bills	12	12.2
Emergency	5	5.1
support from friends	17	17.4
Training	4	4.1
Community service	2	2.0
Total	98	100%

The findings shown in table 4.3 show that the respondents gave varied reasons as to why they joined women groups with many of them indicating that they joined the groups for support from friends 17(17.4%), to save 16(16.3%), buy household items 15(15.3%), to buy fixed items 14(14.3%), to start businesses 13(13.5%), to get loan to pay bills 12(12.2%), with emergency, training and community service rated 5(5.1%), 4(4.1%) and 2(2.0%) respectively. From the findings, it is clear that women have varied reasons as to why they join income generating women groups and that it is their hope that by joining such groups, they will be able to attain their expectations. These findings are similar to those of a study by Kaimenyi (2006) who, while conducting a study on Entrepreneurial Characteristics among Micro and Small-Scale Women Owned Enterprises in Meru, observed that women have varied reasons as to why they join various women groups, key among them being to generate more income to supplement their families' sources of income. In view of the above, it is emphasized that women join income generating women groups in Mwala for varied reasons.

Identification of welfare women groups in Mwala Sub County they engage in.

The objective of this study was to identify welfare women groups in Mwala Sub County they engage in to support various welfare activities such as education of children's, health, food security and supporting death of bereavement can be quite diverse. Education of children.

The women groups they participated in educating children, they support each other contributing savings for educating the children they contribute table banking and merry go round to support education to pay school fees.

Health and nutrition

The women groups most of them they use money for buying food for their children, to improve their nutrition, they support financially when is sick to cover hospital bills.

Support the loss of beloved in their families

The women groups in Mwala Sub County they support each through financial support, counseling, when one of the family loss of loved one. They contribute savings for supporting each one.

Food security

The women groups from Mwala sub county they have activities like table banking, and merry go round they support them to buy food ,they also led initiatives focus on promoting food sovereignty and education about t health eating by growing food locally.

Income Generating Activities Women Groups in Mwala

The second objective of this study was to identify effectiveness of income generating women groups in Mwala Sub County they engage in to support their activities. In this regard, an open ended question was put to the respondents asking them to name the effectiveness of income generating activities that their respective groups were engaged in. The findings are presented in Table 4.4 below:

Table 4.4: Group IGAs

IGA	Frequency	Percentage (%)
Merry go round	30	30.6
Table banking	4	4.0
Craftwork	38	38.9
Small businesses	26	26.5
Total	98	100 (%)

From the above, it is clear that majority of the women groups 38(38.9%) engage in craftwork such as making and selling, bags, beads, baskets among others, Merry-Go-Round was rated

30(30.6%) while 26(26.5%) engage in Small Businesses. Others act as savings and credit based groups while some are involved in money lending with 2(2%) rating for each. Each of these activities is discussed below.

4.2.1 Merry go Rounds

Merry go rounds, also popularly known as *Chamas*, are among the most popular informal financial groupings in Mwala Sub County. Formally and within the financial circles, merry go rounds are known as Rotating Savings and Credit Associations, Foundation of Sustainable Development Kenya 2009. The FSCD Kenya (2009) report notes that ROSCAs are a very basic and simple form of financial intermediation that has a very high degree of flexibility based on the amount to be saved, number of people in the system, regularity of contributions, number of people to receive a payout on each occasion and use to which funds can be put. It is also worth noting that decisions regarding management of funds are determined by all those participating, this is, members of the Chama. The table 4.3 indicates that merry-go-rounds are among the leading effectiveness income generating activities among women groups in Mwala. The respondents indicated that a number of people form a group and contribute equal amounts on a regular basis to a fund which is usually given to one person on each occasion, until everyone in the group has received the money in turn.

Majority of these merry-go-round monies are not banked and their success heavily rely on self-discipline, commitment and determination from its members. In view of this, noted that default is minimal in these informal systems and gifts may be used in some cases to make up for the default (Alila, 1992). This indicates that women go the extra mile to ensure that merry-go-rounds, as an income generating activity works and that they do not disappoint hence the reason as to why they impose fines to those who default

The monies received by members of groups that operate such rotating fund have uplifted lives of many women and improved family nutritional values. One woman notes: The money we get from the Chama is used for buying food in the house. Sometimes we also buy fruits like oranges, bananas and Mangoes for our children. This improves their health.

4.2.2 Craftwork

Craftwork is another income generating activity women groups in Mwala Sub County engage

in. The findings show that women groups in Mwala in the making and selling of, necklaces, baskets, waist belts,. The women groups obtain materials to make the ornaments from their surroundings. Then, in their spare time, especially in the afternoons and designated days, they join in groups to make the ornaments. Once the items are ready, selected women from the groups sell them in Mwala and Masii during Market days.

4.2.3 Table banking

Women groups in Mwala have embraced money lending as a business. A number of groups, the study noted, act as savings and credit units for the women. Their model is slightly different from the merry go rounds as the money is often open for borrowing after a particular threshold of capital is reached and there is a cap on the amount a single individual can borrow. Money lending business is among the fastest growing business in Kenya (FSD Kenya, 2009). This has been attributed to the fact that it has become increasingly difficult for the current economy to sustainably meet the financial needs for many individuals. For this reason, many people have taken to borrowing money from various financial sources to satisfy their needs. The model is however, deemed inadequate as the money is kept with individuals (the treasurer) hence is unsafe and the initial capital does not earn interest. Keeping the money in the house comes not only with a security risk, but also with the risk of the individual using the money to settle family needs. On the other hand, once a husband realizes that there is money in the house, he will restrain from making any further contribution to the family needs, compelling the women to use the group money. The findings also show that women groups in Mwala have set up small businesses in order to generate more income. When asked the type of small business that they have set up as a group, they have opened a small eateries or hotels for outside catering and each has a specific day to operate the businesses. This way, everybody contributes to the betterment of the group as whole. It is clear from the above, that women groups in Mwala have set up small business ventures that they themselves manage and that these businesses are based on the needs of the area. From these findings, we can therefore conclude that women in Mwala engage in various income generating activities in order to assuage their socio-economic status. The income generating activities are within their means, capabilities and require minimum amount of resources and time to accomplish. These business ventures include beads making, weaving of baskets among others. The women groups however encounter problems as the markets are

overfilled with the same products thus profit is minimal (Boserup et al., 1975).

4.3 Rules and Regulations used to control Membership and Operations of effectiveness of Income Generating Women Groups in Mwala Sub County

It is the assumption of this study that for any group or organization to move forward, there should be guidelines and procedures governing its day to day activities. To this end, the study sought to establish the rules, regulations and procedures governing membership and operations of income generating women groups in Mwala Sub County as its third objective. These were categorized as: Method of choosing group leaders, conducting official business, and management procedures based on the data findings as shown in figure 4.2 below.

4.4 Method of Choosing Group Leaders

In identifying this variable, the study was aware of the fact that the nature of leadership performs a pivotal role in the survival and progression of any group. Additionally, the nature of leadership is critical in enabling members of a women group to achieve their common goals. For this reason, the study focused on various aspects of groups’ management to understand the operations of these Income Generating Women’s Groups in

Mwala Sub County. One key aspect was how leaders of these groups are chosen. The findings are presented in Figure 4.2 below.

Figure 4.4: Method of Choosing Group Leaders

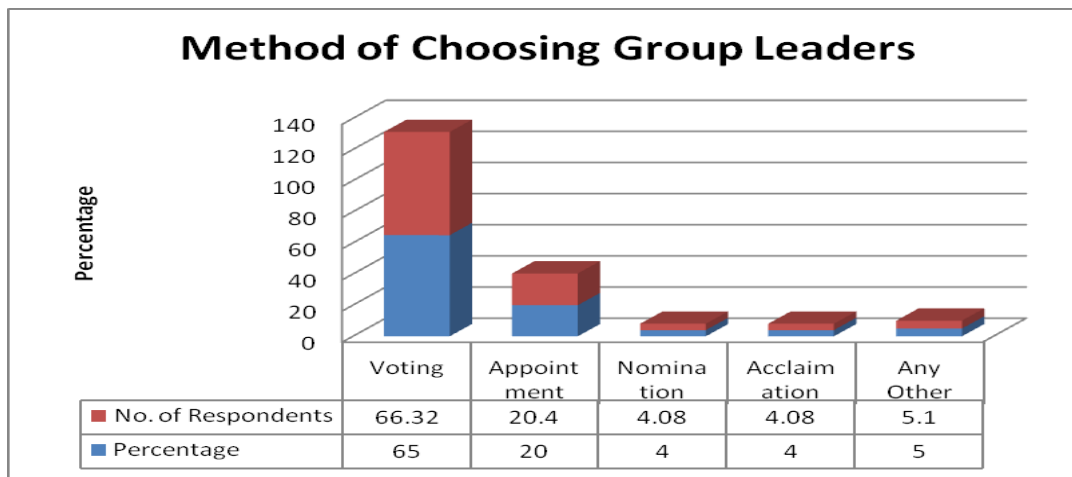


Figure 4.4 indicates that the methods of selecting leaders in the women groups vary with 65(66.32%) favoring voting, 20(20.40%) using appointment, nomination and acclamation were

rated 4(4.08%) each. However, on further probing of those who favored voting as a way of electing leaders, 88.4% of them indicted that secret ballot was the best option. This limits the enmity amongst members and avoids disintegration of the group.

4.5 Conducting Official Business

The study seeks to find out how official business is conducted among women groups. It was revealed that most of the women groups are often held together, not by the formal rules and procedures but by informal arrangements, which are sometimes not documented. As noted by the research participants, the most important thing in the

Groups are cohesiveness and meeting group objectives.

The above observations show that women groups often strive to meet the ministry’s requirements in drafting their constitutions and pay little regard to the constitution’s ability to facilitate and enhance the smooth running of the groups’ activities. Most of these constitutions are abandoned immediately the groups are registered.

4.6 Management Procedures

This study sought to determine whether there are management procedures that govern the operations of women groups in Mwala and two, the extent to which such procedures are followed in the day to day running of the groups. In this regard, an open ended question with multiple responses was posed to the respondents. The findings are presented in the table 4.5 below:

Table 4.5 Rules, Procedures and Regulations

Item	No	%	Neutral	%	Yes	%
Are there clearly outlined rules, procedures and regulations governing the group’s operations	-	-	-	-	98	100
Are the rules clear on the roles of the chairperson, treasurer and secretary	-	-	-	-	98	100
Do the rules provide for how to resolve	1	1.02	3	3.06	94	95.92

problems among members						
Are the rules, regulations and procedure governing the groups adhered to	95	96.94	-	-	5	3.06
Rules bent in favor of the leaders	10	21.4	8	8.2	80	70.4

Findings from table 4.5 above indicate that all the women groups had clearly outlined rules and procedures of operation. The procedures outline the roles and functions of the leaders and members in these groups and are contained in the groups’ constitutions as part of their registration requirements. The rules stipulate the roles of the chairperson, treasurer and secretary. They also offer provisions on how to resolve arising conflicts among members; admit new members; remove and/or punish wayward leaders; stipulate punishments for members who do not attend meetings and make their contributions promptly. Further the findings in table 4.5 show 95(96.94%) of the respondents rated adherence of rules governing women groups to the negative while only 5(3.06%) rated it to the positive, indicating that rules and procedures are rarely or not followed at all. In the same vein, 80(70.4%) of the respondents indicated that most of the rules and regulations were bent in favor of their leaders. In other words, the rules are totally ignored, partially followed, or bent to suit the interests of the leaders.

Hence, the findings show the majority of the women groups’ are run to the best interest for the leaders and not the group as a whole. The poor rating of adherence to rules and procedures governing women groups can be attributed to the failure by the groups to stick to the management procedures approved during registration. The groups, it was noted, lack conflict resolution procedures and any simple disagreement when ignored explode and splits the groups.

One of the key reasons contributing to the lack of application of the rules and procedures by majority of these women groups as stipulated in their constitutions are the manner in which these constitutions are drafted. As Ndinda, one of the participants pointed out, the constitutions are borrowed from other groups and very little or no effort is made to modify or domesticate them to fit within the context of each specific women group. This makes them to abandon the constitution all together immediately after a group secures registration.

CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

The chapter presents a summary, conclusions and recommendations drawn from the findings.

5.1 Summary

The first objective of the study was to establish the effectiveness of income generating activities that women groups in Mwala Sub County engage in. The main income generating activities were found to be merry-go-round, table banking, craftwork and jewelry and small businesses to improve their welfare and living standards in Mwala sub county. The assumption was that women joined income generating women groups in order to enhance their income. It was however noted that there were many other reasons why women joined these groups. A critical evaluation of women groups' effectiveness of income generating activities reveals that while some of the activities could be profitable, the usage of monies by the women is often limited to household expenditure.

According to Sara Longwe's Women Empowerment Framework, women groups according to this research have not gone beyond the Welfare level. The money obtained from the merry-go-round is utilized in buying food, education of children's health support loss of beloved one. Even the small businesses the women groups engage in do not enable them to move to the second level of the empowerment framework which is the access to resources and factors of production. This demonstrates how gender roles, material welfare and control of resources and decision making power affect women's active participation and benefits in the groups. The women groups use loans and profits from their businesses to satisfy basic needs further immersing them into debts and compromising their economic empowerment. Thus, for women to be empowered, all the five levels of equality on Longwe's Empowerment Framework, welfare, participation and control must be achieved. This will take a long time for Mwala women groups to be empowered as the study reveals. The study second objective sought to establish the rules, regulations and procedures governing membership and operations of women groups in Mwala Sub county. Most of these groups had some form of a constitution to guide them. However, these constitutions were hardly used in management and decision making by the women groups. Thus in conducting official business most of the groups used informal

arrangements. This situation often Favours the older women and those holding leadership positions in the Income Generating Women Groups often leading to exploitation of the younger women and some office holders and their duties. All these directly or indirectly determined the choice of women to be in a certain group for attaining their benefits, stability and security. According to Longw'e, this finding implies that income generating women groups may be at the second empowerment level, that is, access. Thus, they have access to resources from women groups' activities and they produce. However, due to patriarchy, they lack control over the benefits. The fourth and final objective sought to find ways of addressing the challenges facing women groups in . In addressing the challenges cited in their groups, majority of women 83(84.7%) agreed that their groups needed assistance which was a big problem. The other challenges were management crisis and finally inadequate start-up capital for their various activities in meeting their goals. A critical evaluation of this finding in relation to the Longwe framework reveals that the IGWGs are yet to get to the third level of empowerment, that is conscientization. Hence, they hardly connect the challenges women groups face to gender roles and relations. Instead, they indicate the need for more startup capital and management issues. Based on this, we agree with Longw'e that women should be aware of their self-worth and that the gender division of Labour should be agreeable to both men and women and not be based on political or economic domination of one over the other.

5.2 Conclusion

The study has examined challenges facing income generating women groups in Mwala. In this regard it is concluded that income generating women groups face challenges that are gender related. Thus, the women groups continually invest in non-profitable ventures that would enable them not to venture too far from the home. This often leads to duplication of ventures leading to internal competition resulting in massive loses. Challenges such as lateness, absenteeism and inadequate participation in group activities as well as use of the loans and or profit from the businesses to buy household items that make performance of reproductive roles more efficient; must be explained in relation to gender relations and roles in patriarchal families. Patriarchy affects all levels of empowerment highlighted by long us including access, participation, and control. In view of this, the study concludes that the challenges faced by income generating women groups in Mwala, are gender related. In addition, economic

empowerment as related to income generating activities is directly related to other dimensions of power especially in the family.

5.3 Recommendations

Based on the above conclusions, the study recommends that in order to improve the operations and efficiency of women groups, the following needs to be done:

1. Nature of Business

The study noted that most of the groups engage in similar business activities thereby compromising their abilities to make profit. They should adopt an efficient method of diversification of their business activities. These women groups should also identify markets where their products can attract better prices. For example Open Air market and shops that sell ornaments can give them better returns. They should also avoid middlemen.

Developing Training and Mentorship Programs for the Women Group Leaders

The findings of this study reveal that leadership is a challenge among many women groups. Stakeholders should develop mentorship schemes by organizing seminars and workshops where leaders are trained on entrepreneurship and leadership skills. A English version of the constitution should be developed to allow members free input into the preparation of this document. This will create room for open participation by all as most women are relatively comfortable in this language. Leader should be elected in a competitive way by using voting system which is the most preferred method.

2. Encourage the Women to take Loans

The study also established that women groups face economic challenges like financial literacy. Training can be organized to education women groups on book keeping and financial management. Capacity building also to be organized to help women groups to enhance their knowledge on how to apply for government grants and bank loans and accounting for the same.

3. Engaging Men

As has been noted by advocates of the GAD approach, engaging men in women empowerment programs is important if the programs are to succeed in changing the lives of women. This is

because at the root cause of women disempowerment lays the unequal socio-cultural gender relations which affect how women perceive and are perceived by men. Thus though the groups are mainly founded on economic platforms, and seek to improve the women's status for the benefits of all members of the society, lives of individual members are deeply influenced by their relationships with their husbands. Issues like group attendance, contribution time of attendance and investment of individual women are all subject to male influence. That stakeholders/financial institutions should carry out extensive household sensitization to the women groups with the view of reaching the husbands directly. To ensure the success of these groups, stakeholders must focus on empowering the men to understand the significance of the groups and to support their wives to meaningfully invest the proceeds from the groups. This can be done in two ways:

Periodically visit the women in their homes and hold discussion with both the wives and husbands on how the two can work together to improve the enterprises and to demystify widely held misconceptions and stereotypes about women's empowerment.

Carry out extensive awareness programs targeting men. These programs should seek to engage men in open discussions around women's economic empowerment and demystify all the stereotypes highlighted in Chapter 4. The men through these forums should be encouraged to support their wives both psychologically and economically to realize their dreams within the groups.

5.3 Suggestions for Further Research

1. Though this study focused on addressing the Effectiveness faced by the women groups income generating activity a lot of study is still deemed necessary in this field of study to exhaustively handle other social and cultural dynamics that inform women empowerment programs.
2. The Ministry of Labour and social protection should come up with programmers up to the grassroots level including the educate women on the benefits of empowering women. This will enable the family to improve its nutritional value and a health nation thus reducing a huge budget on the ministry of health.
3. Further research should be done on project management of self help groups.

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INSTRUMENTS FOR DATA COLLECTION

Appendix 1: Questionnaire for Women Groups

Introduction

Dear Sir/Madam

My name is BENEDICT MUTUKU MUTISO, undergraduate student in the Department of **Humanities** and Social Science, Grets University. I am carrying out research on the effectiveness of Facing Income Generating Women Groups in Mwala Sub County: A Study of Women Groups in Mwala. Kindly answer the following questions to the best of your knowledge. The information provided will be treated with utmost confidentiality, and will not be used for any other purpose apart from guiding the outcome of this research. Thank you.

2. Questionnaire

PART A

Are you an official in the group? Yes No

If yes tick as applicable

(a) Chairperson (b) Secretary (c) Treasurer (d) Any ~~dr~~(specify)

.....
....

PART B

BIO-DATA

1. In which village do you live?

.....

2. How old are you?

- (a) Below 20 years (b) 20-30 years (c) 30-40 years
(d) 40-50 years (e) Over 50 years

3. Which is your highest level of education?
 (a) Above Secondary (b) Secondary (c) Primary
 (d) None
4. Marital status
 (a) Single (b) Married (c) Divorced
 (d) Widowed

PART C

5. What is the name of your group?

6. When did you join the group?

7. Why did you join this group?
 (a) To save (b) To get friends (c) To support each other
 (d) To purchase property (e) Any other
 specify).....

8. Have your expectations (goal) been met in the group? (Tick as applicable)
 (a) Yes (b) No
9. What specific benefits have you got as a member of this group?
 i.....
 ii.....
10. Do you receive any external assistance in your group? (Tick as applicable)
 If No, skip questions 11 and 12.
 (a) Yes (b) No
11. What form of assistance do you receive?
 (a) Financial (b) Training (c) Material (timber baskets
 etc.)

(d) Any other
(specify).....

12. What is the name of the source of this assistance?
(a) Government (b) NGOs (c) Individuals
(d) Corporate companies (e) Any other (specify)
.....

13. What activity(s) is your group involved in?
(a) Merry go round (b) Agricultural projects (c) Artwork
(d) Saving (e) Small businesses (f) Any other
(specify)
.....
..

Briefly explain group activity(s)
.....
.....

14. How do you select your officials?
(a) Through voting (b) Appointment
(c) Nomination (d) Acclamation
(e) Any other
(specify).....

15. Are you satisfied with the selection process?
(a) Yes (b) No
Explain.....
.....

16. How do you identify the Agenda for your meetings?
.....

17. Do you think this is the best way of identifying the agenda?
(a) Yes (b) No
Explain.....

18. How regular do you attend the groups meetings per month?

- (a) 0-3 times (b) 3-6 times (c) 6-9 times (d) 9-12 times

(e) Any other, Specify

.....

19. In your view do you feel that the group is run as per your expectation?
 (a) Yes (b) No
 Explain.....

20. Does your marital status affect your participation in the group?
 Yes
 Explain.....
 No
 Explain.....

21. Do the family roles and responsibilities affect your participation in the group?
 (a) Yes (b) No
 Explain.....

22. Which of the following are the main problems in your group? (Select those applicable)
 (a) Poor leadership (b) Lack of funds
 (c) Corruption (d) Low level of education
 (e) Mismanagement (f) Internal squabbles
 (h) Any other (specify)

23. What do you think should be done to overcome these challenges?

PART D

24. Please rate the extent to which you are satisfied or dissatisfied with the following aspects of your group.

- (1) Very satisfied (2) Quite satisfied (3) Neutral
(4) Satisfied (5) Not satisfied

i) Leadership and Management.

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ii) Level/Quality assistance from Government, NGOs or Private Sector.

--	--	--	--	--

iii) Level of commitment from other group members.

--	--	--	--	--

iv) Conflict resolution methods.

--	--	--	--	--

v) Rules and regulations/procedures.

--	--	--	--	--

vi) Appreciation of members' suggestions and contributions.

--	--	--	--	--

vii) Main activities.

--	--	--	--	--

Appendix 2: FGD for Women Groups

1. The name of the women Groups.....
2. The name of the village.....
2. Age composition of the women groups: Below 20 () 20-30 () 30-40 () 40-50 () Over 50 years ()
3. Marital status of members: Single () Married () Separated () Divorced () Widowed ()
4. Reason for joining the women group
5. Expectation of members when joining the group.
6. How members got to know about the group.

7. Duration within which the group has been in operation.