

# **A COMPARATIVE STUDY OF THE SOCIO-ECONOMIC IMPLICATIONS OF RURAL WOMEN, MEN, AND MIXED SELF-HELP GROUPS: A CASE OF KAKAMEGA DISTRICT**

**Abstract:** The focus of the study is to establish the implications of the integrated efforts in self-help movement while considering the long standing women's associations and their support for households.

A sample of 145 individuals was selected through stratified systematic random sampling. Data were collected using interview schedules, questionnaires, oral interview guides, and focus group discussions. The study employed descriptive analysis because of the qualitative nature of the data. T-tests were, however, carried out on a few variables which could be quantified.

The study findings have revealed that mixed-sex groups provided an opportunity to venture into a variety of activities with an economic orientation. Groups varied significantly due to factors related to resource access, culture and education. Women-only groups were at a disadvantage because of their relation to the means of production. Management was a problem for all of the groups, calling for an intensive training in leadership and management skills.

## **1. INTRODUCTION**

### **1.1 Background**

The self-help group movement has been regarded as an important tool in institutional building that many students of Rural Development regard as a major factor for realizing the various objectives of development efforts in rural areas. Africa has recorded extensive female solidarity organizations (Staudt 1986 in Robertson and Berger 1988). This may explain the amount of work done on women-only groups.

Women-only groups have existed in Kenya since pre-independence (Wagnaraja 1990 in Chitere and Mutiso 1991). The foundation of this can be traced to the formation of Maendeleo ya Wanawake Organization, the now giant Umbrella Organization for women in Kenya. By 1958, it was aimed at improving conditions for women and girls. Many of these groups came into existence in response to the urgent problems of women that included poverty, inadequate supply of basic necessities such as water, health services and food (Wagnaraja 1990 in Chitere and Mutiso 1992). This collective response to a needy situation, which is traced within the

traditional division of labour framework, has been the driving force behind their dominant role in the rural economy.

At independence, the government of Kenya embarked on the Harambee Self-help Movement as an all-encompassing grassroots effort to meet the people's needs. Its characteristics included local identification of needs, local-level mobilization and local-level implementation of projects which appeared to solve the local needs (Mbithi 1974). It is, however, observed that during the earlier days, the groups were informal in nature and functioned as mutual aid groups. Today, some of these groups have a more defined organizational structure and carry out activities that meet the group's felt needs and also those of the community at large.

The group movement received more impetus after the UN Conference on Women held in Mexico in 1975 and the UN Decade for Women, 1975-1985. Emphasis was laid on the formation of national machinery such as Women Bureaus and National Councils which gave significance to women's issues and activities. It was argued that women were a marginalized group and should be supported through such group activities (Dolphyne 1991; Sigot *et al.* 1995). An interesting observation however is that these movements seem to do very well in some parts of the country but not in others with almost an equal economic potential. For instance, the self-help activities in Central Province have favourably led to the evolution of the present day independent cooperatives, where members carry out projects and business ventures (Stamp 1975). The activities they carry out include buying farms, businesses, water tanks, cows, etc. Stamp (1975) points out that what has made them grow is their entrepreneurial spirit. On the other hand, Western Province has very little to offer except welfare activities. The concept of Women in Development, for instance, advocates that women's interests will be fully defended in the complex process of project design and implementation only when women are the sole beneficiaries. This highly regarded development strategy of treating women in isolation has been seen to exhibit some loopholes. It is pointed out, for instance, that rural women are rarely a constituency of greatest importance in the eyes of the national decision-makers; hence, women-only projects are unlikely to gain more than a small perhaps only symbolic, share of development resources (Reynolds and Wallis 1976). A gender dimension has been advocated instead where the issues of women can be understood and articulated in a wider framework which incorporates and involves men as participants. It therefore becomes necessary to understand and analyze self-help group activities from this context with the hope of realizing greater benefits for women.

### **1.2 Statement of the Problem**

In a bid to meet basic human needs, people and communities in Kenya have participated in problem solving through self-help group activities since the pre-colonial period. The government, through the Harambee Self-help

Movement, has tried to promote these grassroots efforts. The UN Decade, for example, was also another force targeting women's activities. Much has been written on women-only groups and the achievements that have been realized. However, focus has not been given to the integrated approach of the self-help effort. Further, the self-help movement seems to thrive well in some areas and not in others. This study therefore seeks to examine the implications of the integrated effort in the self-help movement.

### **1.3 Study Objectives**

This study is geared towards establishing the relevance of an integrated approach to the performance of the self-help group activities in rural areas by comparing the different groups; i.e., women-only, men-only and mixed-sex groups, to get the underlying factors on the achievements of each group. Such analysis, it is hoped, will provide policy framework that will benefit women.

Specifically, the study sets out to examine:

- i) The influence of coexistence between men and women in the self-help group movement in Kakamega District;
- ii) The impact of the socio-cultural milieu on the self-help group movement in Kakamega District; and
- iii) The extent to which the self-help group movement has been a useful development tool to this particular society.

### **1.4 Hypotheses**

The study proposes the following hypotheses:

- i) The male/female coexistence has a positive influence on the development and performance of self-help group movement in Kakamega District.
- ii) The socio-cultural milieu of this community has negatively affected the self-help movement as a development strategy.
- iii) Self-help group movement is an important development tool for this society.

### **1.5 Significance of the Study**

The study seeks to establish an ample working environment for women, currently considered to be playing a dominant role in the rural economy. Their full potential therefore can be realized if all barriers to their participation, as seen from a wider perspective, are ironed out.

Because institutionalisation is regarded as a major factor in realizing the objectives of rural development, it is imperative to understand the best alternative of constructing these institutions by taking into consideration all

interested groups. The rationale behind institutionalisation derives from the focus on sustainability of initiatives in rural development (Alila 1992). This sustainability can be met if all knowledge on constructing such viable institutions is established, which is still limited.

### **1.6 Scope and Limitations**

Regarding scope and limitations, the study:

- i) Focuses on the gender relationships in society, which are important in determining the strategies to be adopted for development;
- ii) Focuses on self-help groups as a development strategy and how they have shaped people's lives;
- iii) Focuses on the activities of women as defined in the wider social set-up and their inter-relationships with men;
- iv) Examines how these inter-relationships influence the types and perceptions of the projects selected by the groups and future prospects; and
- v) Limits itself to people in groups which have been in existence for the last three years since this period is good enough to indicate whether the group has gained ground and has focused on its objectives/goals.

### **1.7 Theoretical Framework**

This study utilizes group dynamics perspective. Group dynamics refers to “the study of individuals interacting in small groups. Dynamics implies forces which are complex and interdependent in a common field setting” (Luft 1970, 1).

Dynamics is the study of dated quantities and the way changes in these dates affect the relations between factors and products. From the social science point of view, group dynamics refers to “an emergent, unfolding, multi-level complex of happenings that grow out of what the group participants (including the leader) are likely and what they are up to – individually and in combination – where they are with each other to begin with and in their outside lives, how many are present, the setting of the group experience, how much time they have together and how it is arranged, and other aspects of composition, purpose and context” (Cooper 1975, 82).

Dynamics is therefore a multifaceted term. For example, in the same field of group formation, we can evidently note the changes that have taken place since the initiation of the Maendeleo Ya Wanawake Organization (MYWO) in Kenya in the 1950s after the Second World War. All along, MYWO has purported to be a representative of all women in Kenya regardless of colour, race, economic status, religion, etc. The truth is that MYWO has misrepresented its activities and linkages to grassroots women in order to

secure foreign funds. Women at this higher level (doctors, lawyers, environmentalists, politicians, etc.) are elite and seem to have achieved their goals, while the poor, illiterate women at the bottom are unaware of what is happening at the top. The rising number of informal women's associations is a counter-reaction or protest movement against the power and patronage of women leaders in the formal organizations over the poor illiterate rural women (Mutiso 1975; Wipper 1975/76; Mbithi and Rasmusson 1977; Ngethe 1978; Mitullah 1994; Mutoro 1997).

In this same direction, the study has pointed to the dynamics in groups basically from women centeredness to gender. The study has utilized the same strategy the government applied to initiate women into development process. Initially, women were seen as social actors in development; therefore, any project towards women was social and not economical. This can even be traced from the naming of the strategies; for example, welfare/basic needs approach. However, this did not bring any change. Women's problems remained intact. Two approaches emerged during the United Nations 1975 International Year for Women Conference in Mexico. During this conference, the period 1975-1985 was declared as the UN Decade for women. The two approaches adopted by many developing and especially African countries were: Women in Development (WID) and Gender and Development (GAD).

Women in Development (WID) and Gender and Development (GAD) are gender-oriented approaches that emerged in reaction to the hitherto existing inequalities embedded in the social structure. They owe their development to the feminist movements which emphasized women's emancipation. In these approaches, women are recognized as important partners in development. In the WID approach, for example, emphasis was on projects whose design and implementation was solely to benefit women. The WID approach was practical in that it offered skills, training, welfare services and credit to women. However, its weaknesses led to the development of GAD whose emphasis was the integration of men and women in the whole process of development. GAD provided greater access to resources and created space for women to socialize their experiences and prepare the ground for change. GAD emphasizes the intermarriage of male and female activities in a community. It points to the fact that women are not just limited to house chores but also commonly work in conjunction with or for men. Altering women's time use patterns, land requirements or capital needs is likely to affect men's vital concerns. Thus, such an integrated approach in development planning holds the promise of coordinating the changing needs and capabilities of all community members while recognizing the political weakness of women as a pressure group.

Alternatively, Mbithi (1974) attributes the Kenyan self-help movements to discontentment with the existing social structures. Thus, collective behaviour is seen as resulting from the collective definition of a situation.

Here, individuals in the social sphere develop meaning to situations and come together to address it through developed community strategies. According to this orientation, therefore, the social group is seen as a unit which is organizing diversity of meaning in a united, integrated and coherent framework which approximates as operational culture (Mbithi and Rasmusson 1977, 29). Accordingly, the disillusionment by the central development policy will lead to groups forming their own parallel development within their ability.

The study uses group dynamics to refer to the changes that have taken place since the origin of the groups. The study therefore explains the origin and development of the groups (women) and their aims and objectives; the emergence of mixed-sex self-help groups, their aims and objectives; and the advantages and opportunities they enjoy over women-only groups and how the community views such development.

### **1.8 Conceptual Framework**

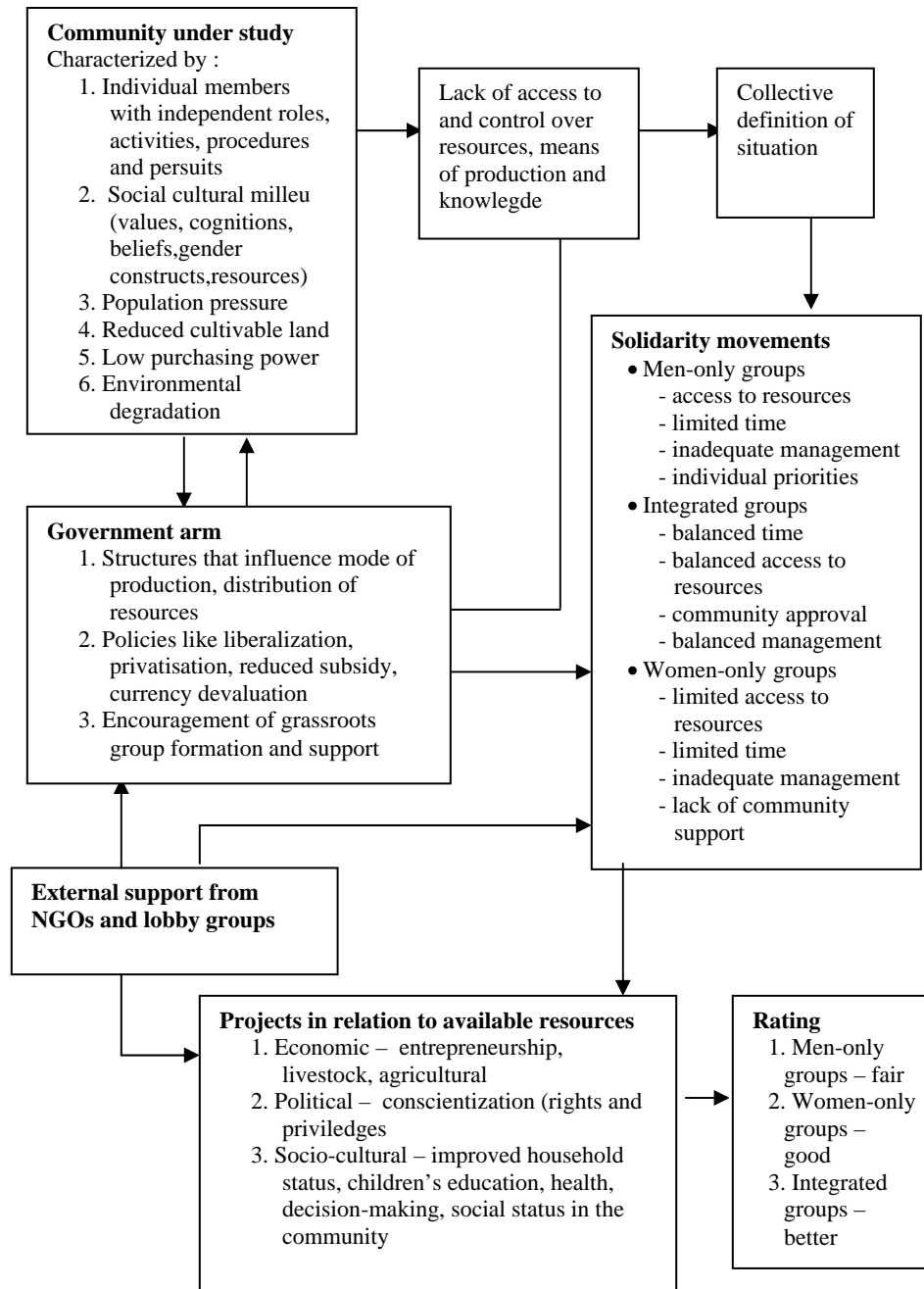
The inequalities between men and women and the rich and poor in the society are determined by the locus of power, structural systems, institutions and modes of production. This kind of relationship has led to inability by some groups to access and have control over resources, power and knowledge. They therefore find themselves in a vicious cycle of unmet needs. The consciousness by people of the existence of inequalities in resource allocation has led to collectives trying to gain self-reliance through maximizing available resources. These collectives define their situation and form groups in relation to the available resources and the pressing need. The groups formed may be men-only, women-only or integrated. The activities ventured into range from political and social to economic. The magnitude of involvement varies with groups, resources and the need. It is assumed that men-only projects are characterized by adequate access to resources due to their connection with the ruling polity. Their projects are heavily economic and investment-oriented. However, such groups are formed by people who share a common characteristic, especially workmates (same professional field). Their projects therefore do not arise out of deprivation, limiting the energy and time devoted.

Women form the most vulnerable group with real need. The patriarchal arrangement limits their access to resources and power. This prompts Non-Governmental Organizations, lobby groups and even the government itself to support women-only projects. Their activities, however, are treated with suspicion by men since they do not see any direct benefit and because of men's nature of undermining women and any of their endeavours. Women-only projects however do not record 100% success since they have multiple roles. Thus, the projects suffer from poor management and little time devoted by women.

In integrated projects, men feel part of the project. Due to their position in the patriarchal system, they can easily access resources. It is the assumption of the study that integrated groups are likely to do better because the weaknesses of one gender are cancelled by the strengths of the other. It is also believed that integration may help change the social systems and structures which have perpetuated inequalities; hence, improve the sex-gender social relations.

This section examines the works that have been done in this field. The works have been divided into subsections: the origin and purpose of groups; group characteristics and activities; group composition and development; advantages of groups; impact of group activities; group and policy limitations; and social interactions.

Figure 1. Conceptual model explaining performance of self-help groups





## **2. REVIEW OF LITERATURE**

### **2.1 Origin and Purpose of Groups**

Generally, groups have been formed due to their ability to address the needs of individuals for identity and empowerment. Napier (1999) notes that the Second World War disoriented people's lives. The structures that came up with industrialization, urbanization and bureaucratization were dehumanizing or unresponsive to personal and social needs. Alienation and lack of control over immediate social environment created a feeling of stress and apathy. The resultant social change and increased social mobility meant that the traditional support systems (extended family, religion and community) were diminished. Therefore, people in the contemporary society sought for stability, connection, faith and a sense of empowerment in small groups.

Women-only groups have existed in Kenya since pre-independence (Wignaraja 1990). After independence, the government of Kenya embarked on the Harambee Movement (pull together) as an all embracing grassroots efforts to meeting the people's needs. The traditional purpose of group formation was to promote common economic, political, and social interests. During modern times, the purpose is to: help women adjust to urban life, regulate and promote trade, extend credit, teach new social and occupational skills and provide monetary and psychological support (Kenneth 1973).

During the implementation of the Special Rural Development Programme, self-help groups were also initiated with the intention of finding ways to improve effectiveness of programmes designed to raise rural living standards (Reynolds and Wallis 1976). The argument behind this move was the belief that through self-help, it was possible to achieve a self-generating development – the development of a capacity for self-determinism, self-reliance and self-directed promotion of growth and development.

Staudt (1986, 199) amplifies this when he notes that the specific purpose of this strategy may be improved access to productive assets, i.e., land, labour, and capital; and to generate exchange opportunities, both market and non market involving cash, goods, services, information and or influence.

### **2.2 Group Characteristics and Activities**

It has been observed that an important characteristic of pre-independence groups was their informal nature and their function as mutual aid women work groups. They have, however, undergone changes in the course of time such that at the moment they have a more defined organizational structure, and the activities are those that focus on felt needs of the group and those of the community at large (Wignaraja 1990).

Another characteristic of self-help groups is the local utilization of resources which include local identification of needs, local level mobilization of

resources and local level implementation of projects to solve local needs (Mbithi 1974; Smith 1979; Wignaraja 1990). The activities that Kenyan women extensively participate in include control of rural trade as manufacturers and makers of pots, handcrafts, baskets, mats, utensils, and clothing items. It has also been observed that through the group movement, women have expanded their activities from the social to house improvement and economic projects especially in the middle and high potential areas in Kenya. On the other hand, Boserup (1970) notes that African women have traditionally engaged in cooperative efforts for the efficient cultivation and harvesting of crops while Lambert (1956) views groups as embracing a wider political and social functions providing women with organizational and affiliational bases for non-agricultural pursuits.

Other activities of groups include purchase of shares, farms and business (Stamp 1975) and also assisting members in starting and expanding business by lending needed capital. Others are also involved in water projects (Hay and Stitche 1984; Wignaraja 1990).

### **2.3 Group Composition and Development**

According to Cooper (1975), group composition has five components:

- The numerical size of the group;
- The presence/absence of and nature of prior outside relationships among members;
- The expectations, goals and other salient aspects of motivation and personality of members and the mix of these within the group;
- The sex composition and age/generation composition of the group; and
- The ethnic, language, educational, social class and religious or personal value characteristics and mix of the participants.

Group composition therefore is highly relevant to process, potentials and outcomes of the group experiences. Size alone and especially in combination with the duration of the group experience is closely related to the degree to which members can utilize potential interpersonal and multi-personal avenues of exploration and learning. For example, people are less likely to respond or respond with less effort than they would have if they had been alone (social inhibition effect) (Latane and Darley 1970). When many people are responsible for making a collective decision, each individual bears only a fraction of the responsibility for evaluating and thus individuals' cognitive effort is minimal. The task therefore should be clearly identified as a cooperative group project involving costly effort; responsibility should be in the group as a whole and not in specific members; rewards to individuals should not be contingent on identifiable individual output; and group interaction should be minimal.

The size of a group greatly influences our attraction to it (Napier 1990). Smaller groups are likely to be more attractive than large ones. In a small group, it is easier to get to know the other members, discover similar interests, share dedications to the cause and have a sense of significant participant. As a group increases in membership, there is a corresponding heterogeneity of interests; members' feelings towards each other become less personal, concern with the cause is often less intense and there is a reduction in the degree of participation, intimacy and involvement.

A number of researches have observed that women are the majority in self-help projects where 80-90% of them provide unskilled labour in putting up dispensaries, roads, and schools (Staudt 1986; Wignaraja 1990).

Women self-help groups have also been supported in development by the UN. This emanates from the Mexico Conference that declared 1975 as the International Year of Women and its consequent declaration of 1975-1985 as the UN Decade for Women. The particular implication of this was the emphasis on formation of the National Machinery such as National Bureaux and Councils. This gave national significance to women's issues and encouraged the formation of more groups (Dolphyne 1991).

On the Kenyan scene, however, the expansion of women-only groups is mostly determined by increased number of groups that carry out agricultural and other welfare activities in rural areas. Statistics, for instance, show that by the end of 1989, there were more than 26,000 women-only groups in the country (Chitere and Mutiso 1992). By 1998, however, the number had grown to 97,317. Due to increased unemployment and the gender campaigns, nationally and internationally, many people have come together regardless of their sex and status to collectively meet their needs.

#### **2.4 Government Role in Self-help Groups**

The government of Kenya has on its part formally acknowledged that women are a disadvantaged group and made them thus the target of its development plans. Evidence of these efforts is in the formation of the Women's Bureau in 1975 to coordinate women's activities. It has also encouraged self-help group activities through the Special Rural Development Programme (SRDP) (Almy and Mbithi 1972). Government development plans between 1970 and 1980, for instance, put emphasis on approaching women's issues through groups toward poverty alleviation through mobilization of local resources for development purposes.

#### **2.5 Advantages of Groups**

Noting from a Zimbabwe case, Wignaraja (1990) indicates that such organizations provide a cost-effective method of transmitting technical information, raising awareness of the inter-relationship between economic and social problems and identifying local solutions. The process also builds a sense of solidarity, self-reliance and organizational capability. For the poor

women, it is seen as an instrument of raising their incomes and productivity and improving theirs as well as their families' material and social well being (Wignaraja 1990; Alila 1992).

## **2.6 Group and Policy Limitations**

Concentration by rural groups on non-viable projects such as cookery, handicrafts and sewing is a limiting factor. In support, Reynolds and Wallis (1976) note that most local people have channelled resources into projects that only absorb rather than produce resources.

At policy level, it is also noted that there is a national tendency to favour self-help group activities that are less productive; i.e., social and domestic projects (Almy and Mbithi 1972). According to these authors, the self-help groups initiated under SRDP concentrated on social/domestic activities (87%) compared to those groups outside SRDP (72%). This is happening at the government policy level despite its declaration in the 1970-1974 Development Plan that the balanced development of any area requires that the resources invested generate further resources in a self-sustaining process. On this account, Feldman (1981) comments that women-only groups should be assisted to engage in activities that have high potential for employment creation and thus greater self-reliance.

## **2.7 Social Interactions**

### **2.7.1 Leadership**

Ian (1981) and Napier (1999) concur on one aspect of leadership: the ability to influence behaviour of others. Accordingly, leadership is defined as the "frequency with which an individual in a group may be identified as one who influences or directs the behaviour of others within the group" (Napier 1999, 244). Alternatively, Ian (1981) defines a leader as someone who, by virtue of certain personality characteristics, is consistently able to influence the behaviour of others.

Although people within any given group may possess leadership qualities, the style of leadership is influenced by some other factors rather than the leaders' expectations. The expectations of the membership and the requirement of the situation are some of the factors identified by Philips (1970). A leader looks like the modality of the membership or what the membership feels the majority should be. According to this argument, therefore, a leader can sustain his position only when his leadership style is a representative of the group which he leads and avoids tampering with group goals. He must be a craftsman, with an ability to direct the efforts of others through the essentials and requirements planned and devised as goal-seeking. Based on this, there are three types of leadership styles:

- Authoritarian: A leader who is directly and centrally involved in the on-going interactions, and expression of attitudes, values and standards that characterize the group.
- Democratic: A leader who wins consensus on a course of action. S/He permits the members to do their work, listens and utilizes their comments and suggestions and offers advice when it is solicited or absolutely necessary.
- Laissez-faire: A leader who is easy-going and makes little attempt to direct or organize the group.

Leadership styles influence the group atmosphere, the relationship among members and their ability to handle stress and their relationship to the leader. Good or effective leadership observes the relationships between the individual leader and the rest of the group. It involves the ability to perceive the need and goals of a group and then to adjust one's personal approach to meet them. Good leadership is influenced or activated by a number of factors that include:

- The ability to diagnose the demands of the environment and then either adopt his/her leadership style to fit these demands or develop the means to change some or all of the variables;
- Training, education, experience and practice – people are capable of altering behaviour and developing effective leadership styles;
- Maturity of members – having the capability to set high but obtainable goals and a desire for task relevant feelings;
- Willingness to take responsibility which involves motivation and ability (competence); and
- Ability and technical knowledge to do the task and a feeling of self-confidence and self-respect.

Success can be achieved when leaders are free to take risks, openly co-operative, proactive in their search for problems, open to new ideas and innovation, and attentive to all stakeholders.

### ***2.7.2 Gender and Leadership***

Personal characteristics such as intelligence, personality traits and social status (sex, race, income) are related to participation rates and leadership (Blau 1964; Cooper 1975). Of importance to this study is the relationship between gender and leadership and its effect on group activities.

Studies show that there is little difference in actual behaviours of male and female leaders, as perceived by the members of the groups (Bartol 1978) and that performance was the same in the groups regardless of the leaders' sex (Eskilson and Wiley 1976). Other studies show that male stereotype was

laden with competence items and the female stereotype with a cluster of warmth and expressiveness items (Broverman *et al.* 1972). Men are more verbose and more influential and proactively involved in performing the task while women encourage a high degree of participation in management process, share information and power, attempt to enhance the self-worth of those with whom they work and attempt to excite people about their work. Gender distinctions in leadership behaviour can be attributed to role expectations, style and the task demands in the group (Hollander and Yoder 1980). In mixed-sex groups, women generally are less likely to seek that role (Eskilson and Wiley 1976). Recognizing that there are individual differences and that groups and their activities vary widely, women generally do participate less in the presence of men than do men with men. Men in both men-only and mixed-sex groups were found to have more stable rates of participation than did women. But women did have an impact in so far as men in mixed-sex groups increased their expressive remarks, more characteristic of the content of women's communications (Aries 1976). It was however noted that the correlation between leadership status and participation is higher in mixed-sex than same-sex groups.

### **2.7.3 Group Cohesion**

Group cohesiveness refers to the degree to which the group hangs together as a unit. Festinger (1950, 274) defines group cohesiveness as "the resultant of all the forces acting on the members to remain in the group". Cohesiveness may be represented by the number, strength and patterns of interpersonal attractions with the group. The following are some factors that affect group cohesion:

- Correlation between individual goals and group goals (compatibility): The conformity of the group goals with individual members' goals increases the group's attractiveness and cohesiveness.
- Size: The size of the group influences the interaction patterns. People in small groups get to know one another and share responsibilities so that each member's contribution is of significant value.
- Homogeneity/Heterogeneity: This refers to such areas as ability, sex, race and personality. Other things being constant/equal, groups composed of members having diverse abilities that are relevant to the task perform more effectively than groups composed of members having similar abilities. Group performance usually calls for diverse activities, each of which requires specific abilities that are more likely to be found in mixed ability groups.

Sex stereotypes concerning the characteristics and behaviour of men and women suggest that sex composition should be an important determinant of group behaviour. It is therefore hypothesized that:

- Mixed-sex groups are more effective than same sex groups. Leaders of both sexes address more directive behaviour towards members of their own sex.
- Group members conform more in mixed-sex rather than in same-sex groups. The interaction styles of men and women are affected directly by sex composition of the group. Men are more personally oriented, address individuals more often (as opposed to group) and speak about self more frequently in mixed-sex than same-sex groups whereas women become less dominant in mixed-sex groups (Aries 1976). Groups composed of members who are heterogeneous with respect to personality profiles perform more effectively than those groups composed of members who are homogeneous with respect to personality profiles.
- Group climate: A cooperative relationship is more attractive than a competitive one. More interactions among members increase the attractiveness of a group. When members have a similar attitude towards the group, there is an increased attraction and more cohesion compared to group members with dissimilar attitudes.
- Prestige: The more prestige a person has within a group, or the more that appears to be obtainable, the more s/he will be attracted to the group.
- Relationship to other groups: Groups are more attractive if their position improves with respect to other groups. When any group is doing better, people strive to identify with it. This improves the unity among members of the group.
- Success: Groups gaining success have a higher rate of attractiveness to its members. It is interesting therefore to note that if a person desires membership that is difficult to obtain, she/he values that membership more than if it were easy.

#### **2.7. 4 Socio-cultural Connotations**

From the sociological point of view, a community is made up of people who share same language, values, beliefs and other aspects of life. Brokensha and Hodge (1969, 6-10) and Sanders (1966, 26-29) have characterized a community as having a geographical locality, people, culture, personality characteristics and time. The pattern of life of people in a community is influenced by physical, environmental factors and natural resources such as minerals, climate, topography and soils. The size and structure of a population in terms of sex, age and the nature of division of labour are

significant. Ethnic composition of people and the quality of social interactions between them vary from one community to another. Culture in terms of values, traditions, norms and belief systems also vary from one community to another. Personality characteristics in terms of psychological attributes of the members also vary from one community to another and from person to person within the community. Time or length of existence of a community determines experiences undergone. All these have a bearing on the behaviour of members of the communities.

According to Mannheim (1939), perceptions give order and organization to social interactions. The issues of resource use are not perceived similarly by all sections of the community. This has consequences for the way in which community members behave in relation to a given, planned, on-going or completed project. However, Mannheim (1939) notes that it is possible to outgrow ideology, transcend it, if you will, through education. He further notes that ideology is just the function of ignorance, parochialism, lack of cosmopolitanism, and distorted image of the social forces.

It is further noted that the salience of kinship has the potential – both latent and manifest – of having adverse effects on the projects, site deliberation and decision making. For example, a scheduled meeting of a locational or sub-locational development committee to deliberate and make a decision regarding the project site and project resource use may fail to reach a quorum and thus be postponed because some committee member(s) went to attend a dead relative's remembrance (Chitere and Mutiso 1991).

Culture determines social relations in a community by sex and status. It defines rights of ownership and division of labour along sex lines. A number of researches have confirmed that such relations adversely affect women to the extent that they become unable to fend for their families. UNICEF (1989) and Maguire (1984) enlist problems encountered by women. These include:

- Marginalization of women in their productive roles through lack of access to means of production;
- Inadequate health services, lack of appropriate technologies to ease women's work load, poor nutrition, high fertility and its consequences;
- Disparities between boys and girls in terms of quality of education due to historical, social and cultural factors;
- Low representation of women at decision-making levels, coupled with lack of gender consciousness; and
- Lack of awareness of legal rights, contradictory legal systems, under representation of women in law making structures and adverse



cultural, social and religious influences on the legal status of women.

Pala (1975) confirms that women lack security to acquire loans, and low purchasing power of men's income has hampered their progress. The patterns of traditional land ownership enshrine land ownership rights to men and this has minimized women's participation in development (Pala 1975). A study by Staudt (1975) also shows that a rural woman as an agriculturalist and trader is limited by structural barriers within the country's financial and institutional framework. Lack of land ownership rights has affected women as decision-makers – thus women work on land but wield little or no power in decision-making. Fortmann (1998) agrees with this and further notes that even the fruits of a woman belong to her husband. Even with the advent of colonialism, change from subsistence economy to dual sector commercialism and subsistence meant that land ownership rights changed in favour of men while women were to provide the bulk of the rural labour force (Birgegard 1993; Manuh 1989; Keller, Phiri and Milimo 1990).

Illiteracy and ignorance have greatly affected women's initiatives; for example, over 64% non-literate population of Kenya are women rural inhabitants. Such has been aggravated by the government structural adjustment programmes. Stromquist (1998) has pointed out that government reductions in support of education and training negatively affect poor families to a larger extent. He has also asserted that when this happens, it is the girls in the poor families that are affected most. This causes a disproportionate increase in the work load of women and the girl children as they are required to participate more in earning income for the household's survival. It further reduces their understanding, organizational performance and managerial abilities. Feldman (1981) notes that lack of material/capital, poor and unreliable communication, lack of markets and technical know how and leadership bickering have contributed a lot to the underdevelopment of women-only groups. Wanjau (1995) adds that women-only group activities have failed to achieve significant improvements due to: lack of clear objectives by all members; presence of one or more obstructive or non collaborative members; attempt by one or few members to manipulate the group towards own objectives; lack of commitment, self discipline and seriousness in group activities; and lack of skill and training in leadership technology, market information, social beliefs, customs and attitudes and political interference. It was also noted that influential figures utilized group's development projects for their personal gains. For example Mbai sya Eitu (clans of girls) groups were organized among the kamba by local members of parliament for electoral purpose in 1961(Mutiso n.d.).

However, Mading Deng (1994) argues that culture is central to conflict and hence must be central to conflict resolution and development. More specifically, Muntemba (1989) advocates that while discussing women's relations to the natural resource base especially land, there is need for

considering issues of access to and control of; relations to tools of production including aspects of technology; and the areas of power and social structures. Similarly, a Gender and Development (GAD) perspective sees limitations in women-only projects while Women in Development (WID) argues that women's interests will fully be defended in the complex process of project design and implementation if women are the sole beneficiaries. GAD notes that attitudes, bureaucratic inertia and the permeability of bureaucracies to other competing interests are major barriers to the WID approach. It points to some limitations:

- Because rural women rarely constitute the greatest importance in the eyes of the nation's decision-makers, women-only projects are unlikely to gain more than a small perhaps only symbolic share of development resources.
- While women's organizations may indeed be more sympathetic to women's interests, it is unlikely to have sufficient technical expertise to execute many desirable projects on their own.
- If men perceive that women are getting development assistance while they themselves are not, they are more likely to block the project than if the men see themselves as well as women as beneficiaries.
- There is interconnectedness of male and female activities in a community; for example, women not only supply food and take care of their children, but also commonly work in conjunction with or for men. Altering women's time-use patterns, land requirement or capital needs is likely to affect men's vital concerns (Reynolds and Wallis 1976).

Narrowing down to the area of study, the Kakamega Development Plan 1994-1996 asserted that the status of women is very low especially in areas such as legal status, rights to land inheritance and entitlement which are clouded by various traditional biases. Cultural biases against women especially on rights to land ownership and other specific resources are still a major concern. It was therefore the purpose of this study to collect information regarding such factors and their effect on group activities and interactions and whether mixed-sex self-help groups neutralize some of the limitations encountered by women-only groups.

### **3. METHODOLOGY**

This chapter describes the area of study, the sample and sampling procedure, and data collection and analysis.

#### **3.1 Study Area**

The study area is Kakamega District. This is the provincial headquarters of Western Province. Other districts in the province include Bungoma, Busia,

Mount Elgon, Teso, Lugare and Butere Mumias and Vihiga. Other neighbouring districts outside the province are Nandi, Uasi Gishu, Trans Nzoia and Siaya. The district lies between longitudes 34°20' and 35°E and latitudes 0°15' and 1°N of the equator. The total area of the district is 3020 sq. km.

The district has varying topography with altitudes ranging from 1250 metres to 2000 metres above sea level. The district has two main physiographic units, namely the southern hilly belt made up of rugged granites rising to 1950 metres above sea level and the peneplain with remnants of denudation at Kakunga and Kambiri. The district has two main rivers: the Nzoia which originates in the Cherengani hills of Trans-Nzoia District and the Yala which originates in the Nandi Hills east of Kakamega District and it flows westwards through Kakamega forest and in the southern part of the district.

There are two rain seasons in the district: the long rains start in March and end in June with the peak in May; and the short rains begin in July and end in September with a peak in August. The driest months are December, January and February. The rainfall varies from 1,000 mm per annum in the northern parts of the district to 2,400 mm per annum in the southern parts. The district has high temperatures all the year round with slight variations in mean maximum and minimum ranges of 25°C to 32°C and 11°C to 13°C, respectively. Because of the climate, the district is suitable for crops such as bananas, nappier grass, beans, sugarcane, maize and horticultural crops.

Ikolomani Division (140 sq. km) had a population of 82,597 by 1989 and is estimated at 124,378 for 2001 while Navakholo Division (187 sq. km.) had 48,113 by 1989 and estimated at 72,451 for 2001. The population density projections for the two divisions by 2001 were estimated at 888 and 387 people per square kilometre, respectively. Ikolomani and Navakholo have no town centres developed like Mumias and Kakamega; therefore, they are not well served with roads and other infrastructure necessary for industrialization. Navakholo is well known for sugarcane and Ikolomani for tea. The two divisions also grow maize.

### **3.2 Population Profile in the Study Area**

The total population for Kakamega District in 1989 was 1,005,878 and at a growth rate of 2.98 % per year. It is estimated at 1,514,698 by 2001. The Kenya Gender Data Sheet for 2000 reported that Kakamega District had 677,000 women and 623,000 men making a total of 1,300,000 people. Due to the rapid population growth in the district, there is a mismatch between the supply and demand of basic facilities. The high population has also created pressure on land as the average farm size by household is becoming smaller and smaller. In the long run, an increased depth of poverty will follow in the district. Women aged between 15 and 49 years make 22.9% of this population. In 1994, the adult literacy level in the district was 67.5% for women and 84.9% for men. The scholastic progression showed women at

44% and men at 49.4%. This is surprising because women show a higher percentage (42.6%) of primary school completion rate than do men (35.9%); yet, entry to secondary school for men is high. By 1991, there were 1285 women-only groups in the District. However, the number increased to 7435 groups in 1998. According to the Kenya Gender Data Sheet for 2000, Kakamega District had the largest number of women-only groups. However, the District Social Development Officer (DSDO) reported that there were 2066 registered women-only groups with a membership of 57,848; 630 mixed-sex self-help groups with membership of 5563 and 287 youth groups. There were no registered men groups. He however noted that only few of the registered groups were active.

### 3.3 Research Design

Survey design was used in the study because of its advantage of using a reasonable sample which can allow for generalization and because of its descriptive nature. It helped collect information about feelings and attitudes. In a survey at least 5% of the sample should be covered. In the study, 6.5% of the groups in the regions were studied, which is a good sample size.

#### 3.3.1 Sampling Technique and Sample Size

The district has currently seven divisions out of which two divisions were deliberately chosen for this study: Ikolomani with approximately 888 persons per sq. km. and Navakholo with approximately 387 persons per sq. km. (not over populated) by 2001. The researcher visited the two selected Divisions to confirm the number of groups active in the region. In Navakholo, there were 300 groups while in Ikolomani there were 283 groups. No men only groups were found except one in Ikolomani. Stratified systematic random sampling was used to get the sample of both mixed-sex and women-only groups. Members in the groups were randomly picked to give information which enhanced the analysis of the information given by group leaders. Group leaders (the chairperson and the secretary) were picked to report on group activities and progress. Government officials (DSDO), the divisional Social Development Officers and locational Social Development Assistants and any NGO officials on the ground/field were interviewed. Tables 1 and 2 show the sampling of groups and respondents, respectively.

Table 1. Sample of groups

Group type	Navakholo	Ikolomani	Total
Men-only	-	1	1
Women-only	8	10	18
Mixed-sex	12	7	19
<b>Total</b>	<b>20</b>	<b>18</b>	<b>38</b>

Table 2. Total number of respondents

Unit description	Navakholo	Ikolomani	Total
Leaders	40	36	76
Members	25	36	61
District SDO	1		1
Divisional SDO	1	1	2
SDA	2	1	3
NGO	-	2	2
<b>Total</b>	<b>69</b>	<b>75</b>	<b>145</b>

In total, 145 people were interviewed. Focus group discussions were also organized, one from each division. The focus group discussions had 10 and 14 participants each. Although some representatives failed to turn up for the discussions, the discussions went on as scheduled because of time and financial costs especially when some were to travel from far to the meeting centre.

### 3.3.2 Data Collection Techniques

Primary data were collected using structured interview schedules, oral interview guides, focus discussion guides and questionnaires. Secondary data were gathered from libraries (books, journals, newspapers, magazines, etc.).

The structured interviews sought for information about the social, economic and demographic status of the respondents and the group activities and their benefits to the members and the larger community. Views on leadership and management were also sought. Although the unit of analysis was a group, members in the groups provided information that helped discuss differences in the groups.

Questionnaires for the group leaders intended to get information on the group activities, management of groups, members' participation, financial status and government and NGO involvement in group projects.

Oral interviews for NGOs and Government Officials sought for information about financial status of groups, their objectives, project funding and other assistance programmes to the groups. Information on evaluation of group performance, the effects of cultural values on group performance and drawbacks to group sustainability was also sought.

Focus group discussion guides sought information regarding leadership in groups, weaknesses and strengths, cultural factors and funding strategies

advocated by various types of groups and performance of groups. Focus group discussion, according to Napier 1999, is different from other groups in the following ways:

- i) It has 7-10 voluntary members who participate in one meeting that lasts 1-1.5 hours under the direction of a moderator;
- ii) Group members share a commonality;
- iii) Group members generate data that are recorded and/ observed unobtrusively, through a two-way mirror;
- iv) The data generated are qualitative, that is, they proceed from in-depth, spontaneous, natural responses. The data are expressed in the respondents' own words and in the context of the question asked; and
- v) The in-depth discussion is focused in terms of research interests of the sponsor of the study. The moderator steers the discussion, probes selectively and maintains the focus of the discussion.

In the study, two focus group discussions were held, one from each division. Each member in the focus group represented a group; hence, they were new to one another and could freely give their views. Focus group discussion was important in this study because it helped extract information from people (their thoughts, ideas, opinions and judgement) without requiring them to identify themselves by names. In a focus group, people explore their thinking about specific topics and thus contribute to the pool of knowledge about human behaviour. Focus group discussion is important in facilitating culturally sensitive research. This is because it is invigorating – people report gaining enthusiasm and satisfaction from the experience. Focus group discussion instils in members a sense of being important

### **3.4 Data Analysis**

Since most of the responses were qualitative in nature, descriptive analysis was used. Percentages and means were also used to compare differences between groups. T-tests were also done on some quantitative data to establish the significance of the differences between the two groups. The rest was the description of the state of affairs within the groups especially on matters concerning attitudes, opinions and culture.

T-test was chosen because:

- i) It is usable for all sample sizes and takes in account the sample size (the number of groups varied, hence the differences in groups was not affected by the variation in number of groups);
- ii) It is suitable in testing the significance of the differences between means of variables for groups; and

- iii) T-distribution is based on the differences in the degrees of freedom. That is, the t-value must be greater than the smallest t-value at a given significance level and degrees of freedom.

### **3.5 Definition of Variables**

The dependent variable was performance measured in terms of sustainability of projects and the incomes from projects. The study looked at the types of projects done by groups, their viability and relevance in terms of meeting the members' needs and those of the larger community (benefits to members and number of households served in the community). Performance was also measured in terms of the incomes derived from these activities.

Sustainability was dependent on a number of factors. These were called the intervening variables because they were different for each group calling for differences in the achievements of groups. These included: the sex of members; education level of members; the size of the group; culture (role differentiation, access to and use of resources, and belief system); leadership and management skills; commitment to group activities (frequency of meetings, time, and monetary and material contributions); internal and external assistance (financial, service, advice and material); members' skills; government policies and group relations with others. The independent variables in this study were the groups.

## **4. DATA ANALYSIS**

### **4.1 Group Formation and Objectives**

In total, 38 groups were studied: eighteen women-only, nineteen mixed-sex and one men-only. The low score on men-only groups is also cited by Mutoro (1997) who found that only 2 out of 37 groups studied were men-only. In the study, only one group was 20 years old. This was also the only men-only group found in Ikolomani Division. Sixteen groups (42.1%) were below 4 years, seventeen groups (44.7%) were between 5-9 years while only five groups (13.2%) were 10 years and above. Ten mixed-sex groups were below 4 years compared to six women-only self-help groups. This is evidence of the new trend when gender sensitization, balance and involvement in development are at its peak.

Initially, groups were formed out of a pressing need in our traditional African societies. The findings of the study revealed that 33 out of 38 (86.8%) groups were formed by members' own initiative. The remaining five were initiated by an external agent such as a village elder, AMREF, Agricultural officer, Field researcher or church organization. These findings concur with Mutoro (1997) and Khasiani (1992) who note that groups were currently formed by members or governments so that assistance programmes can be channelled through them. Khasiani (1992) while studying Mwethya groups noted that most groups form around a common

need initiated by members themselves or as a response to local administration effort to mobilize labour to address a community need.

Membership in the group ranged from 12-349. Most women-only groups (61%) had membership below 20. The largest had 37 members. Mixed-sex groups were large in size and with gender balance. Of these groups, 26.3% had membership below 20. Four (21%) of the mixed-sex groups had membership beyond 100 and the largest had 349 members. This largest group “Lusumu multi group” in Navakholo Division was initiated and organized by the Anglican Church. On average, mixed-sex groups had group sizes of 58 while women-only groups had 20. There was a significant difference in group sizes between the two types of groups ( $p < 0.05$ ) (see table 3).

Table 3. Differences in group sizes

Group type	Average group size
Mixed-sex	58.400
Women-only	19.900
Difference	38.500
Df	33.000
T-value	1.972
Significance	$P < 0.05$ , significant

The findings also revealed that some women-only groups, though registered as women-only groups, had few men as members. They noted that men provided moral and financial support and advice. This was also a case in Mutoro’s (1997) study. She has noted that most women-only groups enlisted few male members who were seen as patrons or advisors and who ran some of the projects which were physically strenuous and traditionally male jobs such as bee keeping, masonry, fishing and lumbering.

To be eligible for membership, one was supposed to pay registration fee, make monthly contributions of a specified amount and abide by the group’s rules. Women-only self-help groups had additional requirements: one was to be from the same locality, married and fall within a specific age category. This concurs with Khasiani’s (1992) study. This finding could point to specific discussions and activities done by women-only groups and time constraints caused by many roles they have to accomplish within a limited time.



Group objectives were classified into six broad categories as indicated in table 4:

Table 4. Objectives by type of group

Objectives	Men-only (N)	Women - only (N)	Mixed-sex (N)	Total (N)	Total (%)
Financial/economic empowerment	1 (50%)	17 (63%)	19 (46.3%)	37	<b>52.9</b>
Social welfare	1 (50%)	10 (37%)	15 (36.6%)	26	<b>37.0</b>
Literacy improvement	-	-	2 (4.9%)	2	<b>2.9</b>
Rights awareness	-	-	2 (4.9%)	2	<b>2.9</b>
Health campaigns	-	-	2 (4.9%)	2	<b>2.9</b>
Ease of transport	-	-	1 (2.4%)	1	<b>1.4</b>
<b>Total</b>	<b>2 (100%)</b>	<b>27 (100%)</b>	<b>41 (100%)</b>	<b>70</b>	<b>100.0</b>

It is evident from the table that groups form for the purpose of economically empowering themselves. Closely, it is followed by social welfare. Financial empowerment does not occur in the absence of social welfare. The rest were for mixed-sex groups only and they include: literacy improvement; rights awareness; health campaign and ease of transport. These findings are in line with those of other groups as found by Kenneth (1973) and Staudt (1986). The group goals enlisted by group leaders concur with the reasons advanced by members for seeking membership in groups. This increases cohesiveness/unity in the groups. Festinger (1950) confirms that a marriage between group goals and individual goals increases unity and attraction to groups.

#### **4.2 Demographic and Socio-economic Characteristics of Group Members**

The age range of members in the sample was between 20-60 years. Women-only self-help groups had most of their members (61.7%) aged above 40 years while only 34.5% in mixed-sex self-help groups belonged to that age category. In all the groups sampled, only 6 members were not married. Four cases in women-only groups reported widowhood. These findings are in line with Khasiani (1992).

In most African traditional societies, group activity is seen as a source of supplementary income. The fact that most members in the study sample

were married and with big families – 50% had more than 5 children, 44.4% less than 5 children – indicates the importance of group activity towards family livelihood. This finding is in line with Alila's (1992) study which revealed average family size as 9 in Vihiga and 10 in Nyakach. Family pressure means that alternative sources for family survival are necessary (Masinde 1987; Monstead 1978).

A general finding made indicated that less than half (46%) of the sampled members had secondary education and above. Out of these 60.7%, were from mixed-sex self-help groups while only 39.3% were from women-only groups (see table 5)

Table 5. Education levels of members in the groups

Education levels	Women-only groups	Mixed-sex groups	Total
Primary and below	21(65.6%)	12 (41.4%)	<b>33 (54%)</b>
Secondary and post-secondary	11(34.4%)	17 (58.6%)	<b>28 (46%)</b>
<b>Total</b>	<b>32 (100%)</b>	<b>29 (100%)</b>	<b>61 (100%)</b>

Regardless of the literacy level, members in women-only groups remained as housewives and farmers while in mixed-sex groups only 34.2% were farmers; the rest teachers, businesspersons, carpenters, taxi drivers, etc. This indicates that their coming together was not based on an occupational bond. It also confirms the finding by Alila (1992) that people formed groups due to a sense of attachment and social bond to satisfy basic needs. Additionally, incomes from such occupations in the rural areas remained far much below compared to those of people in urban or metropolitan centres. The low incomes are attributed to failure to recognize incomes from rural agricultural work as noted by Alila (1992).

Population pressure also meant that those who depended on farming as a source of income were in a desperate state. The two divisions sampled were distinct in population density. This is evidenced in the findings that people from Navakholo Division had more land, on average 3.1 acres compared to 1.6 acres for those from Ikolomani. Only 2 (3.3%) out of 15 (24.6%) people with land acreage between 3 and 11 were from Ikolomani. Average family size was high in Navakholo, 21 (84%) households had family size above 5 and 2 (8%) families had size above 15 while in Ikolomani only 8 (22.2%) of the studied sample had above 5 members in a family. The large family size could be attributed to large land acreage. However, the findings revealed that 71.6% of the studied sample had access to less than 2 acres of land for farming. On average, land acreage was 2.4 acres. This is far much below

the FAO recommended minimum acreage per family (3.5 acres/1.4 ha). The fact that the acreage was minimal for reasonable production corresponds with the findings on the incomes from farm activities. Most of the respondents (46.6%) reported incomes from the farm below Ksh. 5,000 while 16.7% were not even aware of incomes from the farm activities. The rest (36.7%) reported incomes over Ksh. 5,000.

The study also revealed that out of these scarce incomes, the highest expenditure was on education. This was a confirmation that most people especially in western Kenya spend more on social and long term investments than in productive and short term investments (Almy and Mbithi 1973; Alila 1992). They also fear taking risks. The score on education was followed by farm investments. Most of the incomes were spent on farms to improve production and this confirms responses on expenditure on food. Only few members from the study sample spent money in cash on food, health and clothing.

### **4.3 Group Activities**

The major objective of the study was to identify the differences amongst men, mixed-sex and women-only groups. A number of activities done by each group were sought. These activities in themselves carry a cultural meaning which explains why some activities are done by specific groups only. Table 6 below shows these activities.

All the groups in the study sample had more than one project as table 6 reveals. The projects that carried more weight were merry-go-round with 21.4% scores. Merry-go-round is an activity where members meet at one point, contribute a specified amount of money which is given to one member wholesome or used for buying household wares which are given to that member. It may also involve contributing household wares every time they meet. It was high among women groups – 34% responses compared to 10% for mixed-sex groups. It was completely non-existent amongst men groups. The findings concur with Mutoro (1997). In the 1990's, merry-go-round took a different phase. Though not an income generating activity, it was and is a financial booster for the well-to-do. It turned out to be a form of a *harambee!* fund raising whereby beside the members of the group, other dignitaries and regular guests were invited. The success of this depended highly on recognition and friendship ties one had. However, in the normal merry-go-round, the pride of members was that they were well equipped in terms of kitchen ware and therefore could not worry handling a larger number of visitors. Merry-go-round also had its own limitations.

Table 6. Activities by specific groups

Activity	Totals by group - Women-only (N)	Totals by group - Mixed-sex (N)	Totals by group - Men-only (N)	Total (N)	Grand total (%)
Merry go round	17 (34%)	5 (10%)	-	22	<b>21.4</b>
Crop farming	11 (22%)	10 (20%)	-	21	<b>20.4</b>
Social welfare	12 (24%)	5 (10%)	1 (33.3%)	18	<b>17.5</b>
Business	2 (4%)	10 (20%)	1 (33.3%)	13	<b>12.5</b>
Livestock farming	5 (10%)	6 (12%)	1 (33.3%)	12	<b>11.7</b>
Revolving loan fund	2 (4%)	4 (8%)	-	6	<b>5.8</b>
Brick making	-	3 (6%)	-	3	<b>2.9</b>
Adult education	-	2 (4%)	-	2	<b>1.9</b>
Health campaign	-	2 (4%)	-	2	<b>1.9</b>
Grain banking	1 (2%)	-	-	1	<b>1.0</b>
Transport	-	1 (2%)	-	1	<b>1.0</b>
Community mobilizer	-	1 (2%)	-	1	<b>1.0</b>
Facilitator training	-	1 (2%)	-	1	<b>1.0</b>
<b>Total</b>	<b>50 (100%)</b>	<b>50 (100%)</b>	<b>3 (99.9%)</b>	<b>103</b>	<b>100.0</b>

Crop farming had 20.4% responses. This is the major economic activity in the region and hence there were no major differences between women-only and mixed-sex groups. Women-only group responses were 22% compared to mixed-sex groups with 20% responses. Crop farming involved planting of vegetables, French beans, beans, nappier grass, and tree nurseries. These crops varied from region to region. For example, nappier grass, vegetables and beans had well established markets in Ikolomani. This is because in Ikolomani there is land scarcity and hence most households cannot afford enough grazing land for animals and still have some to plant other crops. Secondly, most people were turning into zero grazing breeds which require purchasing of nappier most often. French beans project is profitable. However, it highly depends on climate and manageability. Sometimes, delays in harvesting, its perishable nature and high technology requirements (fertilizers, spraying, harvesting) make the project non-viable. Most participants in the project became indebted to the French beans company when the product's income was far much less compared to investments made. In Navakholo, the most common crops were maize, beans and sweet

potatoes. This can be attributed to the availability of farming land. However, crop farming in Navakholo especially potatoes lack market because almost every homestead has it; furthermore, it is not a staple food. Lack of market coupled with poor transport and communication systems make it a non-viable project. Roads are earth, with many pot holes. Vehicles are also scarce. The common means of transport is the bicycle, which cannot go long distances or carry heavy luggage. Generally, crop project is highly successful amongst mixed-sex groups. Women's time limitations and lack of skills hinder them from actively participating in such group projects, leading to failure of the groups.

Social welfare projects involved participation in activities such as funerals, marriages, birthday parties, remembrance rites, circumcision rites, visitations, ball games, and choirs. Participation involved contribution of finances, labour, food, and moral support. Some groups had developed a scheme-benevolent fund scheme from which money related to the above was drawn. In most of the groups, contributions were instant. Social welfare activities were common among women-only groups with 24% responses compared to 10% responses for mixed-sex groups. It was the third in rank among group projects with 17.5% responses. Funerals and circumcision rites were two major cultural festivities that retarded the community's development (*East African Standard*, January 29, 2002).

Business projects ranked fourth with 12.6% responses. Business included selling of cereals (maize, beans, peas, and groundnuts), shop keeping, hotel running, and school uniform making and selling. Business was common among mixed-sex groups with 20% responses compared to women-only groups with 4% responses. Low responses for women-only groups can be attributed to time limitations because business is fulltime. Generally, business has a low opinion in the region. The regions studied were also far from big towns; hence, high reliance on products from their own farms. Another reason is that people fear taking risks. Therefore, even in the very rural areas, only outsiders confidently establish businesses and prosper. Apart from these reasons, low business responses were attributed to defaults in debt payment resulting from extended family ties. Business in the village automatically becomes a family or clan business – thus people squander without considering the cost of replenishing the business. This behaviour creates fear in those aspiring to start a business and also leads to total failure of those who have tried to do so. Further, a good business requires enough capital which women, due to gender stereotyping, cannot access hence cannot dare to enterprise.

Livestock/animal rearing with 11.7% responses was common amongst all the groups – 10% response for women-only groups and 12% for mixed-sex groups. The common animals reared were cattle, goats and few pigs and other related projects like dips. Most groups encouraged rearing of hybrid animals except for one group which still had local breeds due to financial

handicaps. Cattle were highly valued because of their milk production and availability of market for the product. Piggery project had low opinion hence no large market for the product. The reasons advanced for the low opinion are related to cultural belief system. Most groups with animal projects had the vision of ensuring that each member became a proud owner of at least one hybrid cow. This finding concurs with Mutoro's (1997) research on women-only group projects in Vihiga District.

Revolving loan scheme is a project where members of a group contribute money which they lend out to people at a low interest compared to commercial lending institutions. The locally organized project has not received popularity amongst people in the region. Only 5.8% responses indicated the practice of project. The project was common amongst mixed-sex groups with 8% responses compared to 4% responses from women-only groups. Women generally lack access to financial resources, therefore, are not in a position to run loaning projects (Pala 1975; Staudt 1975). However, the project encountered a number of problems such as high rates of default, delays in payment, lack of skills in managing accounts and leadership wrangles related to decision making on who to lend or not to. These problems are in line with those cited by Feldman (1982), Wanjau (1995) and Stromquist (1998).

Grain banking was a new project practiced by one group in Ikolomani Division initiated by Gender Sensitive Initiative (GSI) – a non-governmental organization. This is where group members during bumper harvest contribute maize to the group banking project. During famine, a certain percentage of each members share is given to him/her freely while the rest is sold to members at a fairly low price compared to the market rates. This in a way helps finance other group activities in the sense that maize was given freely but now it is being given out at a price.

The remaining projects, i.e., brick making, adult education, health campaign, transport, community mobilization and facilitator training were practised by mixed-sex groups only. Health projects included campaign against AIDS and practice of traditional medicine. These groups ran herbal clinics under management of herbalists. Transport involved leasing bicycles by jobless people who could transport people and luggage to different places at a fee. Included in the transport was the construction of bridges. Community mobilization and facilitator training were intended to sensitize the community and actively involve them in development.

Group projects mentioned by the sampled groups are in line with those enlisted by; Stamp (1975), Wipper (1975/76), Riria (1985), Staudt (1986), Alila (1992), Khasiani (1992), and Mutoro (1997). Drawing from the findings on group activities, women-only groups had a concentration in specific activities while mixed-sex groups showed a wide range of activities all through. The differences in types of activities can be attributed to the sex

role distribution in groups, skills, culture, age and spirit of adventure especially amongst mixed-sex groups where most are youthful and adventurous. The findings concur with those by Khasiani (1992).

### ***Incomes from Group Projects***

Mixed-sex groups made outstanding performance in group activities compared to women groups. On average, mixed-sex groups made Ksh. 21,393.80 while women-only groups made Ksh. 6,440.80 per season. This difference was very significant ( $p < 0.001$ ). Although records were poorly kept or non-existent, those groups which managed to report their incomes for the last 3 years showed a significant difference between the groups. On average, mixed-sex groups had Ksh. 25,301.30 while women-only groups had Ksh. 5,348.00. This difference was significant at  $p < 0.025$ ,  $df = 19$ ,  $t = 2.229$ . This shows that mixed-sex groups were more stable and progressive compared to women-only groups. However, most groups had no records on expenditures, re-investments and individual members' monetary benefits from the group activity.

The type of activity practised determined the differences in contributions (time, money and materials) and commitment to group activities (attendance and frequency of meetings) which initially are based on cultural-gender division of labour. Responses on contributions towards group activity were widely spread in mixed-sex groups compared to women-only groups (see table 7). Contribution in kind apart from finance and time included: labour, timber, farm inputs (land and tools), herbs and drugs, sand and advice.

Table 7. Contribution in kind towards group activity

Type	Mixed-sex	Women-only	Total
Timber/furniture	1 (5.6%)	-	<b>1 (3.2%)</b>
Utensils	4 (22.2%)	6 (46.2%)	<b>10 (32.3%)</b>
Labour	3 (16.7%)	3 (23.1%)	<b>6 (19.4%)</b>
Foodstuff	1 (5.6%)	3 (23.1%)	<b>4 (12.9%)</b>
Farm inputs	6 (33.3%)	1 (7.7%)	<b>7 (22.6%)</b>
Herbs/drugs	2 (11.1%)	-	<b>2 (6.5%)</b>
Sand	1 (5.6%)	-	<b>1 (3.2%)</b>
<b>Total</b>	<b>18 (100%)</b>	<b>13 (100%)</b>	<b>31 (100%)</b>

Since women-only groups were welfare-oriented, contributions were in terms of labour, utensils and food (tea leaves, sugar, maize, and beans). The monetary contributions ranged from Ksh.30 to 2,050. Most of women-only groups' monthly contributions were highly set, i.e., only 4 groups

contributed between Ksh. 30 to 60, the rest were between Ksh. 100 to 200 while only 3 made Ksh. 300, 480, and 550 contributions, respectively. For mixed-sex groups, the range was higher (from Ksh.20 to Ksh.1500). However, only one mixed-sex group had contribution of up to Ksh. 1,500 and the only men-only group made a contribution of Ksh. 2,050 monthly. On average, mixed-sex groups contributed Ksh. 183.80 and 13.1 hours while average contributions for women-only groups were Ksh.186.40 and 4.3 hours. Monetary contributions show a contradiction; it was expected that men in the mixed-sex groups will make an impact in raising the levels of contributions. The findings show women having high visions; however members in women-only groups do not live up to this target – most of them default in payment of contributions, a confirmation of why women projects stall. Although mixed-sex groups have low average contributions, they are steady and regular. This is why they do perform well. Higher average contributions (with respect to time) for mixed-sex groups can be attributed to the presence of male members who provide moral support to members of the opposite sex. The differences in monetary contributions between the two groups were not significant. The difference in time investment in group activities was however significant between the two groups ( $p < 0.05$ ) (see table 8).

Table 8. Time contribution to group activities

Groups	Average time (hours)
Mixed-sex	13.100
Women-only	4.300
Differences	8.800
Df	32.000
T-value	1.914
Significance	$P < 0.05$ , significant

Commitment to group activities was also measured in terms of frequency of meetings. Average frequency of meetings was 1.8 times per month for mixed-sex groups and 1.6 for women-only groups. This difference was not significant although it points to the time constraints women-only undergo in fulfilling their everyday tasks.

#### 4.4 Sustainability of Group

A number of factors were identified as determining group sustainability. These included: leadership, project management, financial status, group size, relation to other groups and government policies.



#### 4.4.1 Leadership

While discussing group leadership, it was found that office bearers came into office through elections. On average, the term of service was three years except for two groups which reported that no elections had taken place since. Several factors were considered as necessary in determining who entered into office for good management). These included: age; education; public relation; ability; self control and transparency. To focus more on leadership, responses related to age, skill and education were sought for. In mixed-sex groups leadership was well distributed by sex-42 (53.8%) were male and 36 (46.2%) were female. Table 9 below shows age and education level of group leaders.

Table 9. Education and age of group leaders

Leadership office	Variables	Categories	Women-only groups	Mixed-sex groups	Grand total
Secretary	Education	Primary & below	9 (56.3%)	5 (26.3%)	14 (40%)
		Secondary & above	7 (43.7%)	14 (73.7%)	21 (60%)
		<b>Total</b>	<b>16 (100%)</b>	<b>19 (100%)</b>	<b>35 (100%)</b>
	Age	20-40	10 (62.5%)	13 (68.4)	23 (65.7%)
		41& above	6 (37.5%)	6 (31.6%)	12 (34.3%)
		<b>Total</b>	<b>16 (100%)</b>	<b>19 (100%)</b>	<b>35 (100%)</b>
Chairperson	Education	Primary & above	7 (43.7%)	8 (42.1%)	15 (42.9%)
		Secondary & above	9 (56.3%)	11 (57.9%)	20 (57.1%)
		<b>Total</b>	<b>16 (100%)</b>	<b>19 (100%)</b>	<b>35 (100%)</b>
	Age	20-40	6 (37.5%)	5 (26.3%)	11 (31.4%)
		41& above	10 (62.5%)	14 (73.7%)	24 (68.6%)
		<b>Total</b>	<b>16 (100%)</b>	<b>19 (100%)</b>	<b>35 (100%)</b>
Treasurer	Education	Primary & below	10 (62.5%)	7 (36.2%)	17 (48.6%)
		Secondary & above	6 (37.5%)	12 (63.2%)	18 (51.4%)
		<b>Total</b>	<b>16 (100%)</b>	<b>19 (100%)</b>	<b>35 (100%)</b>
	Age	20-40	6 (37.5%)	12 (63.2%)	18 (51.4%)
		41 & above	10 (62.5%)	7 (36.8%)	17 (48.6%)
		<b>Total</b>	<b>16 (100%)</b>	<b>19 (100%)</b>	<b>35 (100%)</b>

Observations from table 9 indicate that over 50% of the secretaries, chairpersons and treasurers had secondary and post-secondary education. However, mixed-sex groups had higher percentage of these compared to women- only groups. A higher percentage of the secretaries were 40 years and below compared to treasurers and chairpersons. A higher percentage of secretaries in mixed-sex groups were younger compared to women-only groups. The general findings regardless of type of group revealed that on average secretaries were 37 years, treasurers 42.6 years and chairpersons 45 years. These findings concur with Khasiani (1992, 31) who while studying Mwethya groups found that the “chairlady is usually older, articulate and confident. The treasurer is usually older and trusted. The secretary is usually younger and has to be literate”.

In general, women have had little access to education as indicated by the findings that 56.3% for women secretaries and 62.5% of women treasurers had only primary education or less. It shows the gender bias where preference has been given to men in this particular community. This therefore downplays their capability to manage effectively group affairs especially setting of goals that are relevant to their circumstances and endeavouring to realize them.

Out of the group leaders, 66.7% of mixed-sex groups and 39.6% of women-only groups had some skills/training in some field – though may not be practicing it. A higher percentage (60.4%) of women-only groups had no skills compared to 33.3% for mixed-sex groups (see table 10).

Table 10. Group leaders' skills

Skill	Mixed-sex groups	Women-only groups	Total
Labour relations	-	1 (2.1%)	<b>1 (1%)</b>
Clerk	-	1 (2.1%)	<b>1 (1%)</b>
Nursing	-	2 (4.2%)	<b>2 (1.9%)</b>
Teacher	12 (21.1%)	6 (12.5%)	<b>18 (17.1%)</b>
Education officer	1 (1.8%)	-	<b>1 (1%)</b>
Administrator/chief	1 (1.8%)	-	<b>1 (1%)</b>
Lab technician	1 (1.8%)	-	<b>1 (1%)</b>
Business	2 (3.5%)	-	<b>2 (1.9%)</b>
Herbalists	2 (3.5%)	-	<b>2 (1.9%)</b>
Agriculturalists	4 (7%)	1 (2.1%)	<b>5 (2.9%)</b>
Secretary	2 (3.5%)	-	<b>2 (4.8%)</b>
Hotel management	1 (1.8%)	-	<b>1 (1%)</b>

Table 10. Contd.

Land registrar	1 (1.8%)	-	<b>1 (1%)</b>
Community development assistance	3 (5.3%)	3 (6.3%)	<b>6 (5.7%)</b>
Tailoring	5 (8.8%)	2 (4.2%)	<b>7(6.7%)</b>
Community health worker	2 (3.5%)	2 (4.2%)	<b>4(3.8%)</b>
Masonry	1 (1.8%)	-	<b>1(1%)</b>
Knitting	-	1(2.1%)	<b>1(1%)</b>
None	19 (33.3%)	29 (60.4%)	<b>48 (45.7%)</b>
<b>Total</b>	<b>57 (100%)</b>	<b>48 (100%)</b>	<b>105 (100%)</b>

Mixed-sex groups had leaders with a wide distribution of skills compared to women-only group leaders. Lack of skill response rates were high in women-only groups with 60.4% compared to 33.3% for mixed-sex groups.

Of the entire groups, 26.6% claimed to have had leadership training – 18.7% of women-only groups and 35.1% of mixed-sex groups. The content of the training was:

- Financial management;
- Group organization and management;
- Leadership skills; and
- Human relations and communication skills.

The training was in the form of seminars offered by a sponsoring organization’s government officials. Since most of the leaders were not trained, responses on group performance was highly based on memory rather than concrete records in books.

During the focus group discussions, some information was highlighted relating to group leadership. This information was on: model of a good leader; successes and failures of women as leaders; challenges of women as leaders and management of group projects.

A good leader is:

- Visionary and sets achievable goals; s/he is not arrogant and he builds team work by delegating duties and is concerned about members’ problems;
- Ready to accept advice and to serve; s/he leads through consensus and does not believe in rumours;
- A good communicator and s/he observes personal dignity;

- A role-model leading by example; and
- Reputable, patient and ready to sacrifice energy and resources for group benefits (selfless).

### *Success and failures of women as leaders*

Regardless of culture and resource limitations faced by women, they have been able to make good leaders. That is why there are so many women-only groups in existence. The expressions below from focus group discussions show how successful women have been as leaders.

- Prevalence of women-only groups in society is an indication of good leadership.
- Women-only groups have been able to achieve their goals; e.g., merry-go-round activities have helped many to equip their homes. This was also the case with Karega (1995).
- They are elected into office by fellow women – an indication of confidence in them.
- Their maternal nature makes them more thoughtful and very concerned about life. They portray honesty and fairness.

Other indications showing women as good leaders were: they are good managers of farms; in some cases they have been elected as local Assistant-chiefs; in some homes where men have passed away, the family left behind have been very successful than where the wife has died.

The failures of women as leaders are listed below:

- i) They don't like one another, are not unified and are more selfish;
- ii) Some groups have failed/collapsed due to mismanaged resources and illiteracy. Most are not educated; and
- iii) Women like gossiping and this has torn apart most of the groups.

### *Challenges to women in group leadership:*

- In some areas, administrations negatively influence women-only group activities (politicizes them); for example, NGOs are blocked by politicians/administration if they try to assist groups directly.
- Some duties require stamina, long distance travels which are risky and strenuous to birth-giving women. This is a challenge to women leaders because it limits their vision.
- Women feel inferior to come out strongly due to upbringing where men seem to make decisions that carry the day. These findings concur with Staudt (1975).

- Women are also economically weak and can do very little since they are dependent on men.
- Women are too busy to spare time for group work.

To overcome some of these challenges/weaknesses, various strategies were suggested. These included:

- Need for improving their educational/literacy level, i.e., encourage girl and adult education. This can be done through attitude change and institutional structuring where courses scheduled favour also women.
- Need for increasing exposure of women leaders through seminars and trips and training on management to improve their leadership qualities.
- Encourage long term projects or goals.
- Need for information dissemination where both men and women participate. The information should be related to role of women in development and the need for letting them work independently and freely.

#### ***Effective management of group activities***

While in most groups the executive committee automatically became the project committee, focus group discussions indicated that group projects could be well managed if the following were adopted:

- i) Specific committees should be elected to manage projects without the interference of group leaders, which promotes competition and hard work in the group.
- ii) Leaders should make proposals that go with members' interests, which allows for easier delegation of duties and team work.
- iii) For any activity in the group that requires extra skills, the leaders should first engage group members for payment before employing people from outside the group.

#### ***4.4.2 Financial Status of the Group***

This section gives information related to group assistance financially and in kind. Information from the Kakamega District Headquarters indicated that there were a number of Non-Banking Institutions operating in the region. These included: Kenya Rural Enterprise Programme (K-REP); Kenya Women Finance Trust (KWFT); Improve Your Business (IYB); National Council of Churches of Kenya (NCCCK); Partnership for Productivity; Community Action on Rural Development (CARD); Gender Sensitive Initiative (GSI); Women Enterprise Development Kenya (WEDCO); Adventist Development Relief Agency (ADRA); Kenya Industrial Estates

(KIE); the Catholic Church; the Anglican Church; Pride Kenya; Community Development Trust Fund (CDTF); Maendeleo Ya Wanawake Organization (MYWO); Kenya Finland Cooperation (KENFINCO); KENAFYA; Danish International Development Agency (DANIDA); Finish International Development Agency (FINIDA); Swedish International Development Agency (SIDA); AMREF and FAO through the Ministry of Agriculture.

Most of the Organizations above were concerned with community projects. KWTF, WEDCO and Pride Kenya were the only institutions giving loans to groups or individuals through groups. In the study specific area, there were no NGOs on the ground. In Ikolomani Division, only one NGO was identified – GSI. It started in 1993 but was officially launched in the area in 1996. The NGO is involved in a number of activities related to: family education, health, transport, civic education, food security, youth and retired people. NGOs were non existent in Navakholo Division. The only NGO that was recognized was KENFINCO which some time had established water projects. The NGO is inactive in the region currently. The water projects in some places have stagnated due to community ignorance and inability to maintain them. AMREF at one time gave drugs to the groups that practiced health projects while FAO through the Ministry of Agriculture gave fertilizers and seeds to one group. The assistance ceased thereafter.

Financially, none of the studied groups was or had been assisted by any of the above-mentioned Lending Institutions. There was only one group sponsored by the Anglican Church in Navakholo Division. Assistance was mainly in other kinds than financial. Any other assistance to the group was by the government through “Poverty Eradication Programme”. The assistance was however not continuous (table 11).

Out of the nine groups that received the assistance, two women-only and four mixed-sex groups bought hybrid cows and maize for re-selling. The money that remained was shared amongst members. Three of the mixed-sex groups shared the money amongst themselves. Studies have noted that most groups were registered to access government funding and that the bank accounts opened have remained dormant. The funding was poor and the money only enabled groups to open accounts – that was the minimum balance. The little funds, however, generated a lot of misunderstanding rather than unity. Also, members within the sample reported sharing the money amongst themselves.

Table 11. Groups assisted by the government

Amount	Women-only groups	Mixed-sex groups	Men-only	Total
Less than 10,000	-	2	-	<b>2</b>
10,000 – 20,000	2	1	-	<b>3</b>
20,001 – 30,000	-	1	-	<b>1</b>
30,001 – 40,000	-	2	-	<b>2</b>
40,001 and above	-	1	-	<b>1</b>
None	16	12	1	<b>29</b>
<b>Total</b>	<b>18</b>	<b>19</b>	<b>1</b>	<b>38</b>

The government has, however, assisted the groups in some other ways. Under the Ministry of Culture and Social Services, the government of Kenya has employed Social Development Officers at district levels who work in conjunction with Social Development officers at divisional level and Social Development Assistants at locational levels. They help groups in the following areas:

- General supervision of groups
- Assisting groups in formulation of group constitution;
- Helping arbitrate differences in groups;
- Assisting in registration of groups; and
- Encouraging people to form groups.

It was found out from the focus group discussions that the sustainability of groups was highly dependent on groups' internal sources rather than external funding. Thus, their main sources of funds were:

- Registration fees and monthly contributions;
- Harambee /fund raising activity;
- Merry-go-round, i.e., retaining some money in the account;
- Buying shares;
- Interest from loans;
- Business activities;
- Volunteer contributions/donations; and
- Raffles.

They strongly noted that sustainability of the group could be possible by:

- Focusing on their own efforts rather than depending on handouts;
- Borrowing money through proposals from NGOs and government;
- Discouraging short term project aims/goals such as merry-go-round where money is shared monthly; and
- Constantly reviewing group goals to make sure that they are progressive and positively geared.

#### **4.4.3 Group Size**

Although groups studied varied in size, the focus group discussion unanimously settled on small-sized groups because of the following reasons:

- Rotation was easy especially for those who practice merry-go-round;
- They are easy to manage, make decisions and delegate duties; and
- They are easy to share benefits.

Large groups had the advantage of making high contributions and easy time during funerals and weddings though they experienced problems in allocation of duties and management.

#### **4.4.4 Group Relation with Others**

The findings of the study show that groups interacted more especially during *harambee*/fund raising functions. *Harambees* took two different forms. One, *harambees* organized by government authorities towards building or funding institutions such as schools, hospitals, administration offices or community water projects. Groups within the locality were expected to contribute in cash or in kind.

The second form and which has been common in Western Province is referred to as “*sindikiza maisha ya jikoni*” literally translated as “Boosting kitchen related affairs”. Although it is aimed at equipping the house, it has turned out to be a fund-raising activity for individuals/families. The individual at whose home the fund drive takes place shoulders all the expenses and organizes for guests of honour and respectable personalities and friends from different groups and the neighbourhood. This requires keen planning because expenses are likely to exceed the collections during the fund-drive activity. Groups with such activities have turned out to be for those working and able rather than for those with limited access to resources as initially stated in their objectives. These forms of groups have caused antagonism – thus there is breaking up of groups/people into the rich and the poor. The rich even send letters of invitation to the poor for attending in the *harambees*. This definitely takes some form of capitalism where the rich



continue to enrich themselves using the energies of the poor while the poor continue to grow poorer.

The two forms of groups have varying impact to the group. One, they attract people towards the group and increase cohesion especially when aspiring people and members within the group expect to gain from the group activities. On the other hand, when people within the group have varying interests –differentiated gains in terms of ability to organize and raise good money than fellow friends, there usually occurs disintegration in the group. These findings concur with Festinger's (1950) who has noted that cohesion in groups is high when group and members' goals and attitudes are similar, when there is cooperation rather than competition.

Although some forms of relationships amongst groups were disastrous, group relationships were advantageous because they encouraged a cooperative spirit in handling community issues. Such relationships also offered good ground for learning experiences from other groups and promoted exchange of programmes.

#### ***4.4.5 Effects of Government Policies on Groups and Their Activities***

The government through its arms has a role to play towards groups. Although these roles are positively intended, sometimes the recipient is negatively affected. The following are some of the positive effects the groups enjoy from the government:

- Good mobilisers. The government through its Provincial Administration is capable of bringing people together (assembling) to attend to a specific event.
- Information Agents. The government through Barazas are in a position to educate the masses and disseminate important information to the concerned group of people.
- Security and protection. By requiring officialisation of every activity, the government is in a position to trap those who intend to steal from the masses. It also assists in loan recovery from defaulters.
- Recognition. Through its policies and legal procedures, groups get recognition which in the long term may enable the group access funds from external donors.

However, the government intentionally or unintentionally through its administration processes may negatively affect groups in:

- Party politics affect group activities in the sense that guests invited to boost group finances seek to know the groups political allegiance before they assist. This is also noted by Mutiso (n.d.).

- The government is too strict about NGOs assisting groups directly. They like to act as intermediaries which limits group performance because donors end up withholding funds.
- Government extension officers are not readily available or are too few to serve the groups.
- Corruption/bribery: When groups need assistance, for example formalizing *harambees*, District Officers demand money from the group. Two, they demand their attendance (have to attend the *harambee* function) so that they can know how much has been raised, get their share or even monitor the utilization of the money.
- Taxation: Groups are overtaxed in terms of contributions towards government activities.

#### 4.5 Group Type and Their Effectiveness in Group Activities

Respondents were asked their views in relation to group performance with respect to group type and their activities. The results are given in table 12.

Table 12. Members' responses for the best group

Type of group	Frequency	(N)	Percentage (%)
Men only		-	-
Women-only		8	<b>13.1</b>
Mixed-sex		42	<b>68.9</b>
Equal (all)		7	<b>11.5</b>
No response		4	<b>6.5</b>
<b>Total</b>		<b>61</b>	<b>100.0</b>

##### 4.5.1 Mixed-Sex Groups

The findings in table 12 indicate the mixed-sex group as the best group. Even members from the women-only groups supported the mixed-sex groups. Several reasons were given this view:

- Financial stability. Men in the mixed-sex groups were seen to boost the group financially. Men also have access to other resources such as land. They can give land to group members for projects. This is because they have the right of ownership which women do not have or cannot be allowed by their husbands to extend such gesture to the group.

- Security. The presence of men in the groups is a security to women and projects. They are also a security against cultural inhibitions. Mixed-sex self-help groups discard some cultural practices especially inheritance of property after death of husband. Culture therefore is not a hindrance to group activities. Besides, men in the mixed-sex groups offer moral support.
- Variety of activities/projects. Specific activities as well as general ones are practiced by men and women. In the process, gender sensitization is effected in the sense that women are seen as co-partners in development. There is also the promotion of team work.
- Discipline. In mixed-sex groups, members exhibit discipline in time-keeping, higher percentage of accomplished projects and reduction in cases of rumour mongering.
- Decision making. Mixed-sex groups have the advantage of promoting long-term visions/goals. They have a wider scope of understanding and addressing issues.
- Stability. There is stability in leadership since men and women are elected to leadership positions.
- Competitive spirit. There is promotion of hard work amongst members and specific project committees.
- Increased productivity. Diversity in education and skills help reduce consequences that accompany groups that are homogeneous in sex, skills, literacy levels and status.

Mixed-sex groups, however, have their own weaknesses:

- Lack of commitment; e.g., irregular attendance (especially where both members of a family have membership in one group)
- Lack of freedom of expression; especially women find it difficult to express themselves before a group of men and women. This is also noted by Aries (1976).
- Inequality in distribution of resources. This creates enmity among group members; for example, where both members of a family are present, it means double share to that family unlike where only one person is a member. This statement can be refuted in the sense that when two members from same family have membership in the same group, the constitution does not provide for recognition of two as one in terms of contribution. Each person joins the group as an entity on his/her own and has to make contributions individually to the group. Although the argument is true, there are cases whereby members from one family are advanced loans and payment becomes difficult because they have to repay these loans from the same pool

(pocket). One individual may end up delaying repayment or they make turns in repayment so that the payment is not on a regular basis. A case in point is K-REP – where this problem has been persistent because they failed to clarify membership criteria resulting to one group having a husband and wife as members (from a discussion with K-REP officials).

- Drunkenness amongst men in the groups causes indifferences and indiscipline in the groups.
- Fear of unfaithfulness.. This causes increased conflicts in homes. Men or women believe that their partners have extra-marital affairs.
- If both husband and wife are members of the same group, they may lack respect before other members especially when they have conflicts related to finances and group.

#### **4.5.2 Women-only Groups**

The following were advanced as the strength of women-only groups:

- Women-only groups promote confidential discussions. In the process, the members guide and counsel one another;
- Women-only groups provide a forum for women to exercise leadership skills;
- Women are exposed to new ideas to develop society and also new skills which enable them to supplement family resources;
- During bereavement, women-only groups have exhibited behaviour of consolation and emotional support;
- Donors prefer working with and supporting women-only groups compared to men-only or mixed-sex groups; and
- Women have an understanding amongst themselves because of the nature of their roles.

The weaknesses highlighted among women-only groups include the following:

- High rates of self-centredness;
- They lack independence of ownership of property and other valuable resources and hence have little to contribute towards group activities;
- Traditional beliefs and taboos block them from pursuing some projects such as banana and tree planting, observation of other family rules such as obedience to men and staying at home always;

- Illiteracy is a major drawback amongst women, hindering them from efficiently tackling management tasks in the group;
- Women have limited time to spend on extra activities outside the home. This implies that there are low rates of commitment amongst women-only groups;
- Lack of personality instilled in women by the patriarchal systems that determine the order of the day;
- Malice is high amongst women-only groups, which causes conflict in groups; and
- Discussions also revealed that women-only groups are used by politicians as grounds for campaigning to political office, after which they are neglected.

#### **4.5.3 Men-only Groups**

During the study period, only one men-only group was on the ground. Focus group discussions raised issues that were assumed to be the cause of this:

- Men are self-seekers/proud. They don't accept defeat and don't want to appear hopeless. Group activities to them are hopeless activities for hopeless people;
- Most of them are employed at far places and hence have little time for groups;
- There is a "know-too-much" attitude among men. They are too critical amongst themselves;
- Men have shifted family burdens to women and hence there is little that bothers them directly to see need for groups; and
- There is power struggle among men to assume leadership.

#### **4.6 Group Activities and Culture**

Culture refers to the way people live in society. It encompasses the belief system, the activities, behaviour (interaction processes) and the food they eat in a given society. This implies that all economic, social, political and religious activities follow the cultural definitions of a given community. In the study, group activities, interactions and general performance have indicated the influence of culture. This was evidenced by the kind of activities carried out by each group (with reference to membership, commitment to these activities, and the cultural values attached to them). The study findings have revealed that some activities had active participation while others did not. For example, savings and credit schemes, pig rearing, tree planting and business were less appreciated/practised by women-only groups. The reasons for not actively participating were related to: ignorance/negative attitude, financial handicaps, lack of market and

cultural limitations. Mixed-sex groups therefore had an advantage of practising most of these activities because culture allowed men to do them.

Savings and credit schemes were not unanimously accepted. Observations show that only a small percentage of working people willingly applied for loans from commercial lending institutions. This finding is in line with Alila's (1992) who noted that the common source of finance was the informal rotations, savings and credit associations and not the formal institutions. People in the area of study were reluctant to take loans for fear of losing their property.

Another reason which people gave from general discussions in Navakholo Division was that most organizations posed as genuine NGOs when they were not. For example, in the year 2000, a group of people by the name SIRET convinced people (individuals in groups) to contribute a certain percentage of money (ranging from Ksh.7,000 to 30,000) to top up the grant before having access to the donors' money. After collecting enough of it from people, they disappeared. This has created fear in people to the extent that they cannot trust anybody who comes in the name of an NGO to give loans – they would rather go for commercial and expensively charged loans from commercial institution than cheap and dubious ones.

Apart from those activities with low participation, some had collective participation. These included: merry-go-round, dairy projects and cultural festivities. Merry-go-round was widely spread because of its benefits of equipping the homesteads with kitchen ware and financial benefits that accompany it. The dairy project on the other hand benefited members in terms of finances and protein sufficiency. Cultural festivities were a social obligation and therefore an obvious activity for the group. However, most people within the groups reported that such cultural festivities were disastrous to the group in terms of time and finances. They were forced to contribute so much towards the activity financially, and by offering food and labour. Time investments were also overwhelming. In fact, individuals reported so much attention on funerals and circumcisions rather than investing in children's education. One of the local dailies commented that it was time *luhyas* (people residing in western province of Kenya – Vihiga, Kakamega, Bungoma, Mumias Districts) considered doing away with their time consuming and costly disposal of the dead. The paper stated that:

- In an agricultural country like Kenya where the rural community's survival depends largely on farming, funerals are having a very serious negative impact on farming.
- People are virtually spending each day doing little else than burying their dead and observing burial rituals that go on for days on end. It is worse when the death occurs in far off towns such as Nairobi and Mombasa. In such situations, the rituals start with relatives and

friends gathering at the rural home of the dead person and doing nothing but engaging in idle talk and eating.

- In towns where the death occurs, the ritual starts with the agonizing process of raising money for hospital bills, coffins, clothing and transportation of the funeral party to the rural home.
- Feeding mourners starts on the day the person dies and goes on through the burial day and beyond. The resources spent on burials are simply overwhelming (*East African Standard*, Tuesday, January 29, 2002).

Such state of affairs is worrying in a country whose economy has gone down and where the only strategy for rural development is the utilization of local resources which are diverted to other less urgent missions. The indication is that there is need for massive education and training programmes on the importance of utilizing local resources on more productive projects. Although cultural changes in rural areas are very difficult compared to urban areas, there is need for drastic changes on the approach towards such cultural practices.

Other factors that hamper group performance and progress include backward beliefs such as:

- Women are forbidden from tree/banana planting;
- Women talk seated in Barazas/chief's public meetings as a sign of respect while men talk standing;
- Brick projects are not acceptable to women-only groups due to practices accompanying it such as the ritual of slaughtering a sheep for officially starting the burning process in which women are not allowed to participate. It is also done at night and women cannot justify to their husbands for being out the whole night;
- It was also reported that the society is characterized by ignorance and illiteracy which are attributed to culture; e.g., preferring to educate boys than girls. This causes inability to understand the importance of group activities and its dynamics;
- The culture of dependence on husbands especially financially makes women inactive and makes them lack the spirit of taking risks;
- Women are not allowed to own property and in fact they are themselves considered a "property" owned by men. One respondent noted that "some men are too traditional; they do not allow women and girls to be exposed". They cannot work freely and independently;
- There is also lack of resources both financial and land for investment. The high population growth has led to scarcity of land.

In the focus group discussions, it was noted that responses to AIDS campaign and family planning have been low. Men are competing to graduate to different classes (what they call form 1, 2, 3; meaning one wife, two wives, etc.);

- Investment in sugarcane project (in Navakholo) does not offer good benefits in relation to time and labour investments. The canes take too long in the farms and to make matters worse, there is also the manipulation of accounts by the sugar factory authority so that farmers end up being indebted to the factory in addition to giving in their land and service which could have been used for something else;
- Lack of markets for their products caused by over production of the same good and lack of transportation services to far away markets;
- Lack of trust in the office where members do not develop their energies wholeheartedly to serve; instead they use the office for personal gains. Leadership wrangles also distract members' concentration on the group goals;
- Political impositions which lead to divisions in the groups as members are inclined to different political standings in the community;
- Male dominance which has left women inferior with a feeling of inadequacy to fulfil some of the demanding issues in the society;
- Men see themselves more worthy to participate in group activity. They ridicule one another holding that groups are women's affairs; and
- Gossip back tracks group efforts by splitting members apart while environmental /climatic conditions greatly affect farming activities.

## **4.7 Benefits of Group Activity to Individuals and Community**

### ***4.7.1 Benefits of Group Activity***

Benefits of group activity to society were identified through questions related to incomes (financial) from group activities, other benefits (to members and the extent to which these activities have benefited the larger community). The annual incomes reported by groups are represented in table 13.

Out of the groups studied, 39.5% (the highest) had incomes below Ksh. 5,000. Over half of these groups were women-only. The highest incomes reported by women-only self-help groups was Ksh.50,000. Over half of the mixed-sex groups had incomes of Ksh. 10,000. One mixed-sex self-help group had income of Ksh.120,000 while the only men-only group had



Ksh.125,600. These findings imply that most groups were still low on their economic status compared to highly established groups in Central Province which buy shares from development companies (Marries and Somerset 1971). Although performance was poor, members were appreciative of the financial assistance and economic empowerment derived from groups in terms of dividends, loans, payment of hospital bills and school fees payment.

Table 13. Annual incomes from group activities

Category	Women-only	Mixed-sex	Men-only	Total
1-5,000	10 (55.6%)	5 (26.3%)	-	<b>15 (39.5%)</b>
5,001-10,000	1 (5.6%)	1 (5.3%)	-	<b>2 (5.3%)</b>
10,001-20,000	-	6 (31.6%)	-	<b>6 (15.3%)</b>
20,001-30,000	-	3 (15.8)	-	<b>3 (7.9%)</b>
30,001-40,000	-	1 (5.3%)	-	<b>1 (2.6%)</b>
40,001-50,000	1 (5.6%)	-	-	<b>1 (2.6%)</b>
50,001& above	-	1 (5.3%)	1 (100%)	<b>2 (5.3%)</b>
No response	6 (33.3%)	2 (10.5%)	-	<b>8 (21.1%)</b>
<b>Total</b>	<b>18 (100.1%)</b>	<b>19 (100.1%)</b>	<b>1 (100%)</b>	<b>38 (100.1%)</b>

Other benefits included: gaining of skills in various activities; improvement in the literacy levels; property ownership (hybrid cows and goats); employment; AIDS awareness; food security and improved diets; social welfare (sustained marriages, benevolent scheme, guidance and counselling, labour, instant contributions and items for work during period of cultural festivities).

Group activities also benefited the entire community. Such activities that extended to the community were: AIDS awareness programmes; bridges, planting of vegetables and nappier grass (availability in the proximity); business and others. The findings reveal that mixed-sex group activities spread wide and far – locational and divisional levels; thus, more members of the community benefited (especially herbal medicine, cattle dips, ball games, choirs and bridges) compared to women-only group activities. It was also noted from the focus group discussions that groups played the role of teaching social co-existence and development consciousness.

#### **4.7.2 Weaknesses of Groups**

One weakness of the groups was in management of funds. At the end of every annual year, members shared out all the incomes to spend during the

Christmas celebrations/festivities and start again at the beginning of the New Year. In limited cases, members re-invested their profits in tangible assets. There were, however, no proper records of exact performances by the groups, pointing to the need for training groups in management skills. This was also echoed by the District Social Development Officer (DSDO) who noted that groups in the district had not been successful due to lack of management skills, illiteracy, poor leadership, financial/capital problem and lack of clear aims/objectives.

Groups also lacked commitment by its members. Most of the groups recorded the following in order of magnitude as the main reasons for non commitment: financial handicaps, household chores, ignorance, husbands' hostility, lack of interest, failure of projects, unfaithfulness and social problems. To tackle non commitment, groups adopted the following: guidance and counselling, education, dismissal and loss of benefits, suspension, fine payment and warning. More than half of women-only groups also reported bearing with the problem because they understand what women face. This is a pointer to cause of failure of women-only groups. However, those groups that attached punishment to any mistake committed by a group member reported that punishment fostered cohesion, seriousness, behaviour change, improved timing and reduction in membership (only committed members remained).

#### **4.8 Testing of Hypotheses**

##### ***4.8.1 Test of Hypothesis One***

The hypothesis states that “the male /female coexistence has appositive influence on the development and performance of self-help movement in Kakamega District”.

The findings of the study confirm this hypothesis in terms of the differences amongst different groups in that differentiation along sex lines is disastrous to group activities. The findings show that when men and women work together, the output is higher. The study findings have also revealed some factors in the mixed-sex groups that increase the rate of performance which are non-existent in women-only groups such as high education levels, skills, cultural factors, access to resources, time, power to influence and variety of projects. Such factors in the current study have explained the differences in performance between the groups.

##### ***4.8.2 Test of Hypothesis Two***

The hypothesis stated that “the socio-cultural milieu of the community has negatively affected the self help movement as a development strategy”.

Culture determines behaviour (interactions), resource availability and use, type of activity practiced etc. In the study, culture influenced the access to resources (land, skills, and education). This led to differences in

performance by women-only and mixed-sex groups. Culture limited women's participation in certain activities. Lack of access to resources coupled with prohibition to undertake certain activities make the situation unbearable for women.

#### **4.8.3 Test of Hypothesis Three**

The hypothesis stated that “self help movement is an important development tool for the society”. The findings of the study have confirmed this especially based on the benefits the group activities have to members and the community at large. These include:

- Literacy;
- Health awareness campaigns;
- Bringing goods at affordable prices;
- Encouraging team work (social coexistence). Groups have been used to satisfy community needs directly and indirectly; for example, building health centres, schools, and administration offices.
- Groups have promoted rights' awareness – initiating men in women-only groups or women in men-only groups has led to an awareness that each gender has an important role to play in development of society.

#### **4.9 Problems Encountered**

Some officers were suspicious of giving information due to past experience. People had taken statistics of groups in the guise of helping them and ended up deceiving them.

Group members want to know the gain they will receive after giving information related to their groups. The researcher, therefore, faced difficulty convincing them to give true information. Sometimes they try to paint a picture of a desperate state hoping that a well wisher will sympathize with their situation and come in to help.

Moreover, members from the same group gave varying information on the same item. These made the work of the researcher difficult.

There were also some serious communication problems. Most people did not understand English. Converting the questions into vernacular does not bring in a flow of information. The question was likely to be misinterpreted.

Some areas had steep slopes in that the simplest means of transport (bicycle) was impossible. In several instances, the researcher was forced to walk long distances.

The people do not know what exactly it is that they are doing. They form groups for the sake of forming groups. There are no clear cut objectives/goals. It was impossible to tell the researcher what they were doing.

In the focus group discussions, participants failed to honour their appointment. Most of them were coming late while others failed to come.

## **5. CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Conclusions**

The study sought to establish the socio-economic implications of mixed-sex, women-only and men-only self-help groups in Kakamega District. The study found out that the coexistence of men and women was a very important aspect in development. The roles of men and women are equally important in development process because each of them cannot perform the role of the other perfectly but combined efforts produce better results. Thus, mixed-sex groups were significantly different from women-only groups in terms of activity, skills, group size, sustainability, incomes, commitment, etc. Although each group on its own had both positive and negative influence, a mix of the groups was better off in service delivery.

### **5.2 Recommendations**

It was found out that groups had insufficient or no training in leadership and management. There were no records kept to measure the group performance over time. Leadership wrangles were also persistent in groups. It is on this basis that the study recommends leadership training. The training should involve counselling and guidance, record keeping, proposal writing, decision making, problem management, project management, progress report writing, etc.

Commitment to the group can be encouraged by ensuring that groups are not used to benefit individual personalities. Members' interests and goals should be promoted. Use of incentives can also help encourage commitment to the group. In case of special tasks requiring special skills, group members should be given the first priority to do the work for payment before contracting non members.

Financial problems are twofold: lack of the real funds and management of the funds. To develop trust in leaders, members should have access to books of accounts without restrictions so that they understand how money changes hands in group activities. Regarding funds, groups can raise money through proposal writing to funding NGOs, organizing fund-raising activities/*harambees*, participating in or encouraging viable projects (economic than social), and develop revolving funds without tangible security. NGOs should also be left to operate independently and work with the groups directly rather than the government acting as an intermediary.

NGO and Government Officials should encourage extension services to groups and also make follow ups towards initiated projects to ensure their progress.

Culture plays an important role in determining who gets educated, which skills to gain, etc. Illiteracy leads to lack of understanding and also poor management. As Mading Deng (1994) notes, culture being central to conflict, it should also be central to conflict resolution and development. Thus, everybody should have access to knowledge and skills and resources to develop their capacities which are important and influential to the development of our country. Gender sensitization to ensure anti-development traditions and cultural beliefs is important.

There is need for improving rural transport to ensure accessibility throughout seasons and availability of means of transport. Transport and communications availability will open the region to investors and develop the region by opening a market for their products.

There is need for diversity in activity so that no group becomes grounded due to failure of one project. This should be accompanied by appropriate technology whereby available resources can be used with greater gains than expensive technology which groups cannot afford to sustain due to financial drawbacks.

Groups before settling on an activity should carry out a community needs assessment to ensure that the projects established attract the attention of the community and that they benefit the community at large.

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