THE ROLE OF LOCAL NON-GOVERNMENTAL ORGANIZATIONS IN THE SOCIO-ECONOMIC EMPOWERMENT OF THE RURAL WOMEN SELF HELP GROUPS: A CASE OF ISINYA AREA- KAJIADO COUNTY

BY:

SYLVIA SHALLYNE OBULINJI

C50/60496/2011

A Research Project submitted in Partial Fulfillment of the Requirements for the award of a Master of Arts Degree in Rural Sociology and Community Development, Faculty of Arts

University of Nairobi

2013
DECLARATION

This research project is my original work and has never been presented for a ward of degree in any other institution of higher learning.

Signature:……………………… Date:…………………………

SYLVIA SHALLYNE OBULINJI

REG NO.:C50/60496/2011

This project report has been submitted with my approval as that proposal’s supervisor

Supervisor’s Signature:………………………… Date:…………………………

PROF. E. MBURUGU

PROFESSOR-DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK

UNIVERSITY OF NAIROBI
DEDICATION

I dedicate this project report to my late father Francis Edward Obulinji for his encouragement, guidance and my daughter Emma Refa for giving me hope.
ACKNOWLEDGEMENTS

I am first and foremost grateful to the Almighty God for thus far He has brought me.

I am also greatly indebted to my supervisor Prof. E. Mburugu for his guidance, dedication and encouragement which greatly contributed to the completion of this research project.

My sincere appreciation also goes to my family and friends for their support and encouragement especially when the going got tough.

Finally I greatly appreciate the staff of University of Nairobi-CIPL and Department of Sociology and Social work for keeping me posted on various developments while writing this proposal.
ABSTRACT

Local non-governmental organizations in Kenya have a special relationship with local communities. This is true of the communities in which these organizations render their services. This relationship covers a wide range of aspects including socio-economic empowerment. Often this relationship is established under a condition on the part of the community members forming groups to facilitate efficiency and effectiveness in the working relationship aimed at benefiting communities. Most of these organizations target women and the youth.

The main objective of this study was to assess the role of local non-governmental organizations in socio-economic empowerment of the rural women self help groups in Isinya division of Kajiado County. Particularly, the study sought to identify the functions of local non-governmental organizations in Isinya, and to find out how the collaboration between local non-governmental organizations and rural self help groups has influenced the socio-economic dynamics of rural women. Literature reviewed points to a positive relationship between rural women self help groups and local non-governmental organizations in areas of social and economic development. Three Theories were used to inform the study and these are; structural functionalist theories to illustrate collaborative effect of the NGOs and the rural self help groups in a function aimed at the good of individual women and the society at large, social network theory to explain connections between the two that help in communication of information across the two and formation of strategies aimed at achieving a collective goal, and the social exchange theory to indicate the mutual character of the relationship between rural women self help groups and NGOs. The study took a mixed approach which included qualitative and quantitative methods. The study sampled 80 women from eight rural self-help groups in Isinya complemented by 8 key informants.
The study findings pointed to a helpful relationship which resulted in varied benefits on self-help groups. Benefits included increase in family income levels which is a consequence of their engagement in income generating activities and access to education for their children especially the girls among other benefits. The study further indicated that those women who had joined the self-help groups were by far socially and economically developed than their counterparts who had not joined the groups.

Owing to the fact that socio-economic development of citizens is part of the government’s role, the study recommends a collaborative approach between the government, the NGOs and communities for a greater positive impact on the communities’ social economic status and also target women who do not belong to any self help groups.
# TABLE OF CONTENTS

DECLARATION .......................................................................................................................... ii

DEDICATION ........................................................................................................................... iii

ACKNOWLEDGEMENT ........................................................................................................... iv

ABSTRACT .............................................................................................................................. v

TABLE OF CONTENTS ........................................................................................................ vii

LIST OF TABLES ..................................................................................................................... xi

LIST OF FIGURES ................................................................................................................... xii

ABBREVIATIONS .................................................................................................................... xiii

CHAPTER ONE ....................................................................................................................... 14

INTRODUCTION ..................................................................................................................... 14

1.1 Background to the Study ................................................................................................. 14

1.2 Problem statement ......................................................................................................... 17

1.3 Research Questions ....................................................................................................... 18

1.4 Objectives of the Study ................................................................................................. 19

1.4.1 Broad Objective ....................................................................................................... 19

1.4.2 Specific Objectives ................................................................................................. 19

1.5 Importance of study ..................................................................................................... 19

1.6 Scope and Limitation of the Study .............................................................................. 20

1.7 Definitions of Key terms ............................................................................................. 21

CHAPTER TWO ..................................................................................................................... 23

LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK .............................................. 23

2.1 Introduction ................................................................................................................... 23
2.2    Growth, Proliferation and Legal Framework of Local NGOs in Kenya.......................... 23
2.3    Characteristics and Types of NGOs ................................................................. 24
2.4    Role of Local NGOs in Socio-Economic Development ....................................... 25
2.5    NGOs & Resource Mobilisation.............................................................................. 27
2.6    Critical Collaboration among LNGOs and Women/Women Groups....................... 27
2.7    Theoretical Frame Work ....................................................................................... 30
2.7.1   Structural Functionalism Theory.......................................................................... 30
2.7.2   Social Network Theory......................................................................................... 31
2.7.3   Social Exchange Theory....................................................................................... 31
2.8    Conceptual Framework ......................................................................................... 33
2.9    Summary of Literature .......................................................................................... 34

CHAPTER THREE ........................................................................................................... 35

RESEARCH METHODOLOGY ....................................................................................... 35
3.1   Introduction ............................................................................................................. 35
3.2   Site Description ...................................................................................................... 35
3.3   Research Design ...................................................................................................... 35
3.4   Target Population ................................................................................................... 36
3.5   Unit of Analysis ...................................................................................................... 36
3.6   Unit of Observation................................................................................................ 36
3.7   Sample Size ............................................................................................................ 36
3.8   Sampling Design ..................................................................................................... 37
3.9   Sources of Data and Data Collection Methods......................................................... 38
3.9.1   Use of Interview Schedule and Key Informant Guide ........................................... 38
3.10  The Pilot Study ........................................................................................................ 38
3.11  Data Analysis and Presentation .............................................................................. 39
CHAPTER FOUR
DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.1 INTRODUCTION

4.2 DATA PRESENTATION

4.2.1 Response Rate

4.2.2 Socio-Demographic characteristics of Women’s Self Help Group members

4.2.2.1 Age of the Respondents

4.2.2.2 Level of Education

4.2.2.3 Religion

4.2.2.4 Marital Status

4.2.2.5 Number of Children

4.2.2.6 Age Group of Children

4.2.2.7 Total Number of Family Members

4.2.2.8 Employment Status

4.2.3 Socio-Demographic characteristics of Women’s Self Help Group Leaders

4.2.3.1 Age Group of the SHG Leaders

4.2.3.2 Duration in the Self Help Group

4.2.3.3 Marital Status of the SHG Leaders

4.2.3.4 Level of Education of the Leaders

4.3 DATA ANALYSIS AND INTERPRETATION

4.3.1 Number of Members and Growth of the Self Help Groups

4.3.2 Local Non-Governmental Organizations and Rural Women’s Self-Help Groups

4.3.2.1 About the Rural Women’s Self-Help Groups

4.3.2.2 Income Generating Activities of Rural Women’s Self-Help Groups

4.3.3 Economic Status and Livelihood of Rural Women in Self-Help Groups


**LIST OF TABLES**

- Table 1: Response Rate ................................................................. 40
- Table 2: Number of children ......................................................... 44
- Table 3: Distribution of children by age ............................................ 45
- Table 4: Distribution of family members ......................................... 46
- Table 5: Distribution of SHG leaders by age ..................................... 48
- Table 6: Distribution of SHG leaders marital status ............................ 49
- Table 7: Reasons for the presence of NGOs in Isinya ....................... 50
- Table 8: Major activities of SHGs .................................................. 52
- Table 9: Responses regarding what the SHGs do for rural women ....... 53
- Table 10: Distribution of family income sources .............................. 54
- Table 11: Average monthly income before and after ......................... 55
- Table 12: Major changes since joining SHGs ................................... 58
- Table 13: Response whether socio-economic status improved according to selected indicators ................................................................. 60
- Table 14: Decision making in the household ..................................... 61
LIST OF FIGURES

Figure 1: Age Group of the Respondents.................................................................41
Figure 2: Distribution of Women by Level of Education........................................42
Figure 3: Distribution of Women by Religion.........................................................43
Figure 4: Distribution of Women by Marital Status..............................................44
Figure 5: Total Number of Family Members .......................................................44
Figure 6: Type of Employment.............................................................................47
Figure 7: Does Your SHG get Support from Local NGOs? ..................................51
Figure 8: What Kind of Support does Your SHG Get? ..........................................52
Figure 9: Indication of Income Increase .................................................................55
Figure 10: Impact of NGOs on SHGs.................................................................56
Figure 11: Change In Income ............................................................................57
Figure 12: The Major Developments in the Community ......................................59
Figure 13: Challenges Faced while Working with Local NGOs..........................62
### ABBREVIATIONS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACA</td>
<td>Amani Communities Africa</td>
</tr>
<tr>
<td>CBO</td>
<td>Community Based Organization</td>
</tr>
<tr>
<td>CBWO</td>
<td>Community Based Women’s Organization</td>
</tr>
<tr>
<td>CWL</td>
<td>Caucus for Women’s Leadership</td>
</tr>
<tr>
<td>ENOCW</td>
<td>Enaitoti Naretu Olmaa Coalition for Women</td>
</tr>
<tr>
<td>EPJI</td>
<td>Empowering People through Justice Initiatives</td>
</tr>
<tr>
<td>FIDA</td>
<td>Federation of Women Lawyers</td>
</tr>
<tr>
<td>IGA</td>
<td>Income Generating Activity</td>
</tr>
<tr>
<td>INGO</td>
<td>International Non-Governmental Organization</td>
</tr>
<tr>
<td>LNGO</td>
<td>Local Non-Governmental Organization</td>
</tr>
<tr>
<td>NEDDA</td>
<td>Ntoyie Education Development Agency</td>
</tr>
<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
</tr>
<tr>
<td>SHG</td>
<td>Self Help Group</td>
</tr>
<tr>
<td>SOWED</td>
<td>Social Welfare Development</td>
</tr>
<tr>
<td>UNIDO</td>
<td>United Nations Industrial Organization</td>
</tr>
<tr>
<td>WEEC</td>
<td>Women Economic Empowerment Consort</td>
</tr>
<tr>
<td>WOKIKE</td>
<td>Womankind Kenya</td>
</tr>
</tbody>
</table>
CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Kenya has in recent past experienced an increase in the number of non-governmental organizations. Though, there is contradicting empirical data on the real growth of NGOs as evidenced in Fowler's paper “New Scrambles in Africa” indicating that overall growth between 1977 and 1987 was about 100%. (Fowler, October 1998), others put the growth for the period 1974-1988 at 229%. (Alice, 1997).

This increased presence is partially attributed to the presence of needs and issues that seem not to be well addressed by the government. Kameri-Mbote points out that there were economic ills in the country associated with the country's failure to deliver much needed economic leadership. Hence, the need for other bodies' intervention in the emancipation of the people from their varied issues that range from; social, economic, political, health, education, cultural just to mention but a few. (Kameri-Mbote, 2000-2)

Most of the early non-governmental organizations in Kenya were international but with time local non-governmental organizations (LNGOs) were established. In connection to the local non-governmental organizations is the growth in the number of women self help groups as a result of meeting the requirement of the local non-governmental organizations in relation to funding procedures; For instance the requirement that the women be in a registered group that has been in existence for at least three months. Furthermore, the increase in number of women groups can also be attributed to varied interests in terms of the project choice. Some members of the community hold the view that the presence of these local non-governmental organizations' empowerment of women via groups is a valid and timely step in the emancipation of the women from the bites of poverty. This is especially true in regions where
women are marginalised socio-economically. Consequently, the presence of local women groups in most parts of rural Kenya have greatly contributed to empowerment of the rural woman which in turn has translated into the empowerment of the rural communities.

The contribution of women self help groups to rural community's wellbeing has been emphasised in many studies in Kenya including Kamar. She points out those women, particularly rural women, in Kenya play a very important role in community based development activities, which are very broad and complex citing two major examples that is food production for home consumption and cash crops to supplement the family income. It is following from such observations that many local non-governmental organizations have chosen women's groups in the rural areas as avenues for economic development. This approach is built around the belief that the empowerment of the woman is the empowerment of the whole community once given a chance (Kamar, 1999).

From the look of things the future of rural women groups looks bright if the benefits enjoyed by these rural women in connection to women groups are anything to go by. Moreover the attitude that the women have on the collaboration between local non-governmental organizations and women rural groups is a positive one. Thus the attractions to join and even initiate more groups.

The Kenyan government on the other hand has been on the forefront to ensure that every group within the society contributes to the growth of the national economy. Building on this the Kenyan government has set up projects aimed at economically empowering women. For instance in collaboration with the ministry of Gender, Children, and social services the government introduced the women enterprise fund in the year 2006. These funds reach the intended beneficiaries through partner financial intermediaries which may include local non-
through constituency women enterprise scheme. (Kariuki, December 22-28 2010)

The major concern of this study was to draw a possible link between the presence of local non-governmental organizations and the economic empowerment of women groups in Isinya area of Kajiado North County.

In overview of Local Non-Governmental Organizations, the Kenya National Council of Social Services (1998) defines an NGO as, a non-profit making organization based on voluntary resources and services. It is further added that NGOs should have legal status, and also have development and welfare as the principle directive (Directory of NGOs in Nairobi, Kenya, 1988). In addition the NGO coordination Act No.19, of 1990 section 2 defines an NGO as

A private voluntary grouping of individuals or associations not operated for profit or other commercial purposes but, which have organized themselves nationally or internationally for the benefit of the public at large and for the promotion of social welfare development, charity or research in the areas inclusive and not restricted to health relief, agricultural, education, industry and supply of amenities and services. (Statute Law(Miscellaneous Ammendments), 1992)

For the purpose of this study the term Local NGO refers to local indigenous organizations that fall within the functional categories of advocacy and service that are established and work on countrywide issues focusing on local stake-holders and issues in relation to Kenya.

According to Fowler and Rick (2000) by the end of the decade of 1980s the indigenous NGOs in Kenya had grown by over 150% in a period of ten years. In view of this it can be inferred that since then the growth rate could be even higher (Fowler A,Rick J, 2000). In Kenya the vetting approval and registration of NGOs is overseen by the NGO Coordination...
The bureau is also tasked to approve names, determine exemption from registration, conduct administration of NGOs and deal with matters relating to exemption from duty and fees among other operative involvements. (Ndung’u, 2000)

1.2 Problem statement

The rise in the number of NGOs in women empowerment rose following the Beijing conference of 1995 where women empowerment took centre stage and with this came the formation of a plethora of NGOs not only in Africa but also in Kenya. Besides the rise in the formation of NGOs dealing with women empowerment in Kenya there has also been a notable rise in the number of women self group ever since the KANU era where the government encouraged women to form women groups all over the country eventually resulting into the formation of Maendeleo ya Wanawake Organisation in Kenya as the umbrella body of women groups in Kenya.

However, over the past few years a number of changes have accelerated the formation of more women groups in Kenya and this has been because more NGOs and CBOs have been championing such formation in rural and urban areas. The government has also not been left out in encouraging the formation of women self help groups particularly through the formation of Women Entrepreneurship development fund that has been formed to encourage women through self help group to engage in entrepreneurship activities.

There has been a marked increase in the number of local non-governmental organizations some notable local NGOS in engaged in addressing issues of women include Women Economic Empowerment Consort (WEEC) whose mission is to empower disadvantaged but economically active rural women in Kenya to enable them meet their basic needs and improve their living conditions both socially and economically through savings mobilization,
18

Another example is Womankind Kenya (WOKIKE) which is based in North Eastern part of Kenya with its head office in Garrisa municipality. It was founded in 1989 and was registered in 1995. It aimed at improving the living standards of women and their level of decision making. This organization delivers services through advocacy and campaign initiation of income generating activities for local women and capacity building. (Womankind Kenya profile).

Previous studies have focused on the role and challenges of non-governmental organizations and women and entrepreneurship leaving a gap on the need to understand the role that has been played by the local non-governmental organizations in the socio-economic empowerment of the rural women self help groups. A proper understanding of the role played by local non-governmental organizations in the socio-economic empowerment of rural women self help groups is vital. This is with special consideration to the fact that with increased collaboration among various women self help groups in the country and local NGOs there is need to determine if such collaboration has had positive socio-economic benefits to the members of the rural women self help groups in rural area. To this end the study will be carried out with an aim of establishing if the collaboration between local NGOs and rural women self help groups has resulted to any socio-economic benefits to rural women self help groups.

1.3 Research Questions

1. What factors have influenced the introduction of local non-governmental organizations in rural areas?
2. What role is being played by the local non-governmental organizations in rural Kenya?

3. How has the collaboration between local non-governmental organizations and rural women self help groups influenced socio-economic dynamics of rural women?

1.4 Objectives of the Study

1.4.1 Broad Objective

The main objective of this study was to establish the socio-economic contribution of local non-governmental organizations towards socio-economic empowerment of rural women self help groups in Isinya area of Kajiado County.

1.4.2 Specific Objectives

The study sought to achieve the following specific objectives:

1. To establish the factors influencing the increase of local non-governmental organizations in rural Kenya
2. To identify the functions of local non-governmental organizations in Isinya.
3. To find out how the collaboration between local non-governmental organizations and rural women self help groups has influenced the socio-economic dynamics of rural women.

1.5 Importance of study

Most rural areas in Kenya are represented as poor in terms of development. This image is attributed to the lack of proper roads, electricity social amenities that are present in urban areas among other factors. A lot has been said backed by a number of studies focusing on various aspects of rural livelihood. However, the findings of this study shed more light on the
organizations in Kenya and the avenues they provide in empowerment. The socio-economic status of rural women could be uplifted by the presence of local non-governmental organizations. This will eventually, reduce the poverty level in Kenyan rural areas.

There has been more focus and research conducted on international NGOs (INGOs) and their effectiveness in community development and poverty eradication. However, not much has been done on the effectiveness of the local non-governmental organisations in empowering the rural women self help groups for community development.

The study will benefit the government of Kenya since it will avail insight on the issues pertaining to local non-governmental organizations and socio-economic development in rural Kenya. This will be specifically relevant to the ministry of gender and social services in ensuring socio-economic development of rural areas in collaboration with the local NGOs.

The other body that will benefit from this study is the National NGOs Council. It will help them facilitate the formulation and implementation of policies that will spur economic development in rural Kenya. The National NGOs council may use the information to facilitate participation of local non-governmental organizations in tailoring programs which address the economic plight of rural Kenya.

1.6 Scope and Limitation of the Study

This study was exploratory, and its focus was limited to rural women self help groups in Isinya area of Kajiado County. The study focused solely on local non-governmental organizations and did not dwell widely on international non-governmental organizations. Additionally, the study specifically looked into the socio-economic transformation brought by local non-governmental organizations in their collaboration with rural women self help groups.
The study focused on the eight rural women self help groups in Isinya area. The Isinya area is composed of Maasai population who are slowly moving away from their remote customs and practises. Hence the findings in Isinya area can be applicable to other rural areas or counties in Kenya.

1.7 Definitions of Key terms

In this study **local non-governmental organisation (LNGO)** is any non-profit, voluntary citizens' group which is organized on a local level; it is task-oriented and driven by the rural people with a common interest.

**International non-governmental organisation (INGO)**

The world bank defines INGO as `a private organizations that pursue activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development`. It operates independently from any government and do not form part of the government and it is not conventional for-profit business.

In this study an international non-governmental organization (INGO) has the same mission as a non-governmental organization (NGO), but it is international in scope and has outposts around the world to deal with specific issues in many countries.

In this study **women self help groups** refers to women who come together and are committed to promoting self-confidence so that they may feel empowered to overcome social barriers and be inspired to reach their greatest potential to change their lives and the lives of their families and communities.
In this study, empowerment means the process whereby individuals and local women groups gain the power and capacities necessary to have a greater say in matters that shape their lives and the society they live in. In other words, the process that enables them to take independent decisions on subjects influencing their livelihood and to exercise leverage over others who take decisions on their behalf.
CHAPTER TWO
LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

2.1 Introduction

This chapter examined the literature on local NGOs with specific attention to growth and proliferation of local NGOs in Kenya, characteristics and types of NGOs, role of local NGOs in socio-economic development, NGOs and resource mobilization and critical collaboration between local NGOs and women self help groups, Followed by a theoretical and conceptual framework.

2.2 Growth, Proliferation and Legal Framework of Local NGOs in Kenya

The presence of NGOs in Kenya can be traced back to the colonial period when Freedom of association was not allowed. Hence, the main types of civic organizations in operation were religious/philanthropic organizations and peoples organizations. These engaged in charitable works. However, in the 1940s numerous social groupings were formed consisting largely of women groups. In this era four broad categories of NGOs can be identified and they include; local charitable organizations largely Christian organizations for instance the young men Christian association (YMCA) and young women Christian association (YWCA) indigenous ethnic welfare associations, Secular service providing NGOs especially after the world war 11. This comprised the war veterans association and the Kenya farmers association (KFA).

Another category is the occupational associations and professional bodies (kameri-Mbote, 2002-2)

The above categories can be referred to as the nucleus of NGOs in Kenya. The formation of NGOs in Kenya can be attributed to a number of concerns which includes; the numerous economic ills that were prevalent in Kenya and the government’s failure to deliver some
much needed services to the citizens, catalyzed by the new wave of people’s organizations. This wave was as a rebellion against marginalization of certain communities hence the need for an advocate to stand with the marginalized and steer them to development and preparation of the society to take up responsibility and push for social political change. (Kameri-Mbote, 2002-2)

NGOs are registered under the NGO Coordination Act 1990 and 1992 Regulations with the NGOs Coordination Board. The Act and Regulations also set out the role of the self-regulatory body the NGO Council. The NGO Code of Conduct which was formerly adopted as part of Kenyan law in 1995 sets out the functions and responsibilities of the NGO Council, as well the standard of conduct NGOs themselves must observe. Non-profit companies therefore are registered under the Companies Act 1959 with the Registrar of Companies.

Over the years many organizations have been formed to address different interests in the society and the varied emerging issues based on the dynamic nature of the society.

2.3 Characteristics and Types of NGOs

NGOs can be categorised in terms of organizational function which covers the function and the focus of the NGO.

Advocacy NGOs often represent a specific interest group and they seek to influence decision makers such as governments, donors and other development actors as well as the public by engaging in activities such as lobbying, research, analysis and information dissemination.

Service delivery NGOs focus on delivering services and improving their individual practices than influencing others. (Hellen Comman,Curt Grimm,Sujata Rana, July 2005)
Another category of NGOs is based on organizational focus which can be local referring to those NGOs that work in multiple countries, national working on countrywide issues, CBOs whose focus is on local stakeholders and issues. (Hellen Comman, Curt Grimm, Sujata Rana, July 2005)

There are also the so called women’s NGOs which can be categorised as general purpose organizations, professional associates, cooperatives, religious organizations and specific purpose organizations. Some of these organizations are very small while others are large. Some are purely local while others have international affiliation on whose charter their activities are based. These organizations are involved in activities which include health, welfare and social projects, environmental conservation and leadership training and educational projects. (Royal Netherlands Embassy, 1994)

Riley, commenting on the importance of establishing groups indicates that since it is difficult for Kenyan women to achieve a position of power in their community or community organizations, it is more common for women to form their own Community-based organizations (Riley, 2005).

Gugerty & Kremer, (2008) indicate that Women are also drawn to join CBWOs because of the tradition of women having to leave their home after getting married, and going to live in their husband’s home where they have no social network except for that of their husband’s family. Women groups are therefore important institutions for women in Kenya, and numerous NGOs and other aid agencies often prefer to work with CBWOs.

2.4 Role of Local NGOs in Socio-Economic Development

Local NGOs play a vital role in human development in Kenya. Their activities range from poverty eradication to community empowerment.
NGOs are often far more efficient and effective at providing services than state agencies. As advocates for specific, locally defined causes and concerns, local NGOs have shown an important ability to organize people and resources. This has been done to successful degree. Most NGOs have a thorough understanding of their local communities; they know the details of local constraints and issues and can effectively prioritize problems within their context. Based on their size, operating structure, and connection to the communities they serve, most local NGOs are in a better position than government bureaucracies to respond quickly to identified needs and opportunities at the community level. (Hellen Comman, Curt Grimm, Sujata Rana, July 2005)

Different organizations are taking a role in empowerment of women for instance; Caucus for Women’s Leadership which is a legally registered national network dedicated to building women’s leadership in Kenya. The caucus works with all women, irrespective of their cultural, religious, political, or socio-economic backgrounds, by establishing structures at the grassroots that act as platforms where women can build their leadership skills. CWL has established female regional assemblies as a model of ensuring women’s participation in leadership at all levels of decision-making. (Kariuki, 2010) This leadership training is vital in the emancipation of women socially and politically. Since the women have been on the peripheries in terms of leadership both at local and national levels.

Kariuki (2010) indicates that organizations such as Amani Communities Africa (ACA) aim at building community capacities to resolve conflicts constructively using dialogue, mediation, and nonviolence. ACA also works to enhance access to justice through human rights education, strengthen community governance and justice systems, and increase community capacity to effectively participate in good governance, reform, and democratization processes. ACA is committed to empowering women socially as well as economically.
Another organization that plays a role in women empowerment is FIDA Kenya. Formed in 1985 to improve the legal status of women in Kenya, improve access to justice for women in Kenya, advocate for reform of laws and policies with regard to women’s rights, and enhance public awareness on gender and women’s rights issues. A lot has been achieved in this regard and could not have been possible without FIDA Kenya’s efforts. (www.fidakenya.org)

2.5 NGOs & Resource Mobilisation

Resource mobilization is vital in facilitating development hence the need for an approach that ensures identification of the available resources. Many NGOs have portrayed this ability by use of their strong connections with beneficiary populations to garner community investments for interventions being undertaken. NGOs are among the strongest supporters and practitioners of methodologies that encourage local participation. Local NGOs have demonstrated their effectiveness in using participatory tools such as community mapping, focus groups, and participatory evaluation. (Hellen Comman, Curt Grimm, Sujata Rana, July 2005)

Hellen et al (2005) point out that NGOs are often far more efficient and effective at providing services than state agencies. As advocates for specific, locally defined causes and concerns, local NGOs have shown an important ability to organize people and resources. It is not surprising that in many parts of the world where governments are characterized by lack of popular representation and failure to provide adequate services, private foundations and donor agencies are simultaneously turning to local NGOs to lay the groundwork for expanding civil society and promoting socioeconomic development.

2.6 Critical Collaboration among LNGOs and Women/Women Groups

The NGOs both local and international have maximised collaboration with the local women groups to realize socio-economic development. Basing on the effect of group dynamics, many women in Kenya have organised themselves into small self-help groups, associations to
obtain the advantages of cooperation in marketing, financing, supply of raw materials a
cooperation which has stimulated the growth of non-governmental organizations to assist in
steering development through the groups. (Nzomo, 1993)

According to the women’s bureau census conducted in 1991 there were about 24,000
women’s groups a figure which excludes the groups which were operating informally out of
these there were 4,568 women’s groups in rift valley with membership of 187,904. The
number has since increased. (Women’s census 1991)

Women’s self help groups in Kenya, especially in rural areas have a long history. Through
these groups women have helped each other in time of need such as sickness or calamities.
In such undertaking every member has benefited from the reciprocal relationship. This
activities have been diversified to include economic activities such as business enterprises
and handicrafts aimed at boosting the members and the group by extension. (Royal
Netherlands Embassy, 1994)

In supporting the initiatives of groups, private sector associations and communities to
develop their self-help programmes is important in view of scarce service institutions in rural
areas and weak advocacy capacity of rural and women entrepreneurs. Self-help groups
empower micro- and small entrepreneurs to identify their needs, plan and implement their
own projects, share the benefits of their collective efforts and evaluate their programmes and
projects. (UNIDO, 2003)

By organizing themselves in groups and associations, rural and women entrepreneurs can
successfully voice their specific concerns and advocate changes through formal policy
making processes. This is important since their capacity to participate in local and national
policy making is often limited, and their interests are often insufficiently represented by
urban and male dominated lobbying groups. Getting started as a group or an association,
In communities with a strong traditional leadership and organization, collective projects can be undertaken by community structures and organizations. (UNIDO, 2003)

Since Local NGOs are uniquely positioned to initiate and establish close working relationships with other locally based groups in the public, private, and voluntary sectors, they are well versed in strategies of ensuring proper relationships with their clients. Partnerships and collaborations among different institutions allow local NGOs to focus on more specialized programmatic areas and enhance their ability to increase referrals to other NGO and governmental services. These partnerships also encourage networking, sharing best practices and mentoring, thus encouraging more local ownership. The collaboration between local NGOs and rural women groups could be attributed to this understanding of their methodology which is participatory in empowering the rural women.

Some local NGOs have played an important role in the emancipation of rural women from poverty through their collaboration with women groups for instance in areas of education and fight against malpractices like the female genital mutilation among other violations of women’s rights.

The collaboration between local NGOs and the community groups is evident in various fields including the collaboration between Amani Communities Africa which works among the Loita Maasai. This organization has linked them up with SAFEMAA, a community-based organization that is fighting the practice of FGM and putting alternative rites of passage in place. This on its own is a way of empowering the rural women by eradicating cultural practices that affect the women negatively (Kariuki, 2010)
The following theories were used to ground the research problem; social network theory, structural functionalism and social exchange theory.

2.7.1 **Structural Functionalism Theory**

According to Structural-functionalism society is an organism which comprises of a system of parts, all of which serve to function together for the overall effectiveness and efficiency of society.

Structural-functionalism is a consensus theory; a theory that sees society as built upon order, interrelation, and balance among parts as a means of maintaining the smooth functioning of the whole. Structural-Functionalism views shared norms and values as the basis of society, focuses on social order based on tacit agreements between groups and organizations, and views social change as occurring in a slow and orderly fashion.

Functionalists acknowledge that change is sometimes necessary to correct social dysfunctions, but that it must occur slowly so that people and institutions can adapt without rapid disorder. This theory was used to illustrate the collaborative effect of the LNGOs and the women Self Help groups in a function aimed at the good of individual women and the society at large. This can further be indicated by the interrelationship and balance that there is to ensure smooth functioning.

Structural-Functionalists see education as contributing to the smooth functioning of society. Educational systems train the most qualified individuals for the most socially important positions. Education teaches people not only the skills and thinking skills to maximize their potential, but also teaches them to be good citizens and get along with others. They see education as serving the positive function of the overall society. And this can be related to the contribution of the local NGOs in empowering the rural women via promotion of education.
which is meant to change the lives of individuals and the whole society, since the individuals form and contribute to the well-being of the system.

2.7.2 Social Network Theory

Social network is a social structure made of individuals called nodes which are tied by one or more specific types of interdependency, such as friendship, kinship, financial exchange, dislike, sexual relationships, or relationships of beliefs, knowledge or prestige.

This theory views relationships in terms of nodes and ties. Nodes in this case could be individuals within the network and ties refer to the relationships between the individuals. Social network theory produces an alternative view, where the attributes of individuals are less important that their relationships and ties within the network. This happens when women choose to come together despite the differences that are there between them. This differences are overshadowed by the common course and shared desire to excel in social, economic and cultural aspects.

In the context of this study this theory was used to explain the relationship between women self help groups and the local NGOs. There are connections between the two that help in communication of information across the two and formation of strategies aimed at achieving a collective goal. This network begins with the connection present within the women groups when the women agree to be in a group that have ties in this case ties that are related to development. Ties that are financial in nature for instance when they come together knowing the chance that they stand in gaining from the other. This network is meant to uplift the women’s economic and even social status. This is realized in the exchange that there is among the women from different socio-economic backgrounds.

2.7.3 Social Exchange Theory

Social exchange theory proposes that social behaviour is the result of an exchange process the purpose of this exchange being to maximize benefits and minimize costs. According to this
theory, people weigh the potential benefits and risks of social relationships. Eventually when the risks outweigh the rewards, people will terminate or abandon the relationship.

All relationships have give and take relationship. In view of the formation of women groups this principle can be used to explain the bond that exists between the individual women in the groups. This is in relation to the expectation that they have on one another a case in point is the revolving funds or better known as merry go round where all the members are expected to contribute equally for the good of all.

The basic assumption of exchange theory is that individuals establish and continue social relations on the basis of their expectations that such relations will be mutually advantageous. The initial impetus for social interaction is provided by the exchange of benefits, intrinsic and extrinsic, independently of normative obligations. (Blau, 1964) in the case of the relationship between the local NGOs and rural women groups, both parties stand to gain from the other thereby ensuring continued relationship. The local NGOs benefit by getting the funds they need from their benefactors to implement their programs on the other hand the women groups enjoy support from the local NGOs which range from economic to social fulfilment. The women self help groups are important in this relationship since they are the customers of the local NGOs and the success of the local NGOs which deal with women issues relies heavily on the existence of the women groups.
The role played by local NGOs in empowerment of rural women groups.

**Social Empowerment**
- Capacity building
- Promote female education
- Leadership training
- Eradication of oppressive cultural rites

**Economic Empowerment**
- Income projects
- Loans/grants
- Revolving funds
- Entrepreneurship training

**Packaged Deliveries**
- Donations
- Loans
- Trainings
- Technical support

**Rural Women Self help Groups**

**Socio-economic Benefits**
- Improved living standards
- Increased sources of income for rural women groups
- Enhanced unity among rural women
- Increased number of Women leaders
- Increased number of women entrepreneurs
- Improved literacy levels for rural women
A lot of research done has focused mainly on the role of non-governmental organizations on community development, women and entrepreneurship. There is very little research that has been done on the role or importance of the local NGOs in the socio-economic empowerment with special attention focusing on the rural women self help groups.

This study therefore sought to bring out a proper understanding of the part played by local NGOs in the socio-economic empowerment of rural women who draw their socio-economic power from the groups that they belong with reference to the women self help groups in Isinya area of Kajiado County.
CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the procedures and methodologies that were employed in this study. It starts by outlining the research design, target population, identification of the unit of analysis and observation, determination of sample size and sampling design, sources of data and data collection methods, pilot study, data analysis and presentation.

3.2 Site Description

Isinya division the site of the study, is one of seven administrative divisions of the Kajiado county, formerly known as part of the Rift Valley Province in the southern part of Kenya. Isinya, located at 1.67 latitude, 36.85 longitude, is 100 km south of Nairobi and 15 km north of Kajiado. Isinya division has a town also called Isinya which is situated along the Nairobi-Arusha highway and which is the headquarters of Kajiado County. According to the Kenya bureau of Statistics 2009 census, Isinya has a population of approximately 283,372 persons majorly the Maasai population. The area has also a private airfield called Orly Airpark in Olooloitikosh, flower farms that grows Roses and gypsum mineral is mined in this area.

3.3 Research Design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure (Clare Sellitiz, et al., 1962). Nachmias & Nachmias define research design as the blueprint that enables the investigator to come up with solutions to the fundamental problems pertaining to empirical research such as who to study, what to observe or data to be collected, and guides them in various stages of research (Nachmias, C.F & Nachmias, D, 1995). This study adopted a qualitative methodology, though there was a bit of triangulation to cater for
The study aimed at establishing the relationship between the socio-economic growth of rural women self help groups and the support availed to them by local NGOs.

3.4 Target Population

Target population is understood as the large population from which a sample is selected. With this understanding, a sample can be seen as a small proportion of a population that is selected for observation and analysis (Brinker, 1988). In this study the target population was rural women self help groups that had support of the local NGOs residing in Isinya area of Kajiado County.

3.5 Unit of Analysis

The unit of analysis is the precise social entity about which data will be gathered and empirical claims made while the unit of observation is the unit on which one collects data (Hoyle, Harris & Judd, 2002). Thus the unit of analysis in this research was the role of local NGOs in the socio-economic empowerment of rural women self help groups,

3.6 Unit of Observation

The unit of observation will largely be the rural women self help groups within Isinya area of Kajiado County. The other unit of observation was the key informants. The Key informants were constituted of Leaders of the women groups.

3.7 Sample Size

According to Nachmias, a sample is the sub-set of the population from whom the data will be collected to enable a researcher gain a basis for generalizations. (Nachmias,C.F & Nachmias,D, 1995). In this regard a single member of the sampling population is referred to as a sampling unit. Since it is from this sample that the researcher will generalize, it becomes vital for the researcher to select a sample size carefully to ensure representativeness. The
study comprised 80 members of rural women self help groups residing in Isinya area. For sample units they were required to be between 24 and 50 years of age. In addition they must have lived in Isinya for a minimum time of about 2 years. The rural women SHG included Nasaru Ntoyie Women Group, Enaitoti Naretu Olmaa Group, Dupoto Women Group, Osotua Women Group, Ololoitikoishi Women Group, Maa Women Group, Soralo Women Group and Maasai Women Group.

3.8 Sampling Design

The study used stratified and purposive sampling to ensure representativeness of the target population. Stratified sampling involves use of available information on the population to divide it into groups that are known as strata. The elements in each stratum should be more alike than the elements in the population as a whole. The efficiency and accuracy in sampling is enhanced by establishing strata that are internally comparatively homogeneous with respect to the characteristics being studied. The strata that was used in the study was based on two characteristics of Married and Single women. The single women included the unmarried, separated, divorced and widowed.

Probability sampling was used to select the number of rural women self help groups that participated in the study. The sample constituted of eight (8) groups. The groups were selected randomly from the list of groups available in the district office at Kajiado. Once the group had been selected, the single and married women were proportionately selected to reflect their representation in the target population. Selection was carried out through systematic sampling method in drawing out a sample of eighty (80) women.

The individual woman who participated in this study was expected to have resided in Isinya for a minimum of 2 years, be aged between 24 and 50, and must have been a rural women group member for at least 1 year.
The study used interview as the main data collection technique. The main tool of data collection was a structured interview schedule. A structured interview schedule was administered to the selected individuals. These interview schedules contained both open and closed-ended questions. The interviews were administered in person by the researcher with the aid of trained research assistants. To maximize on objectivity the researcher also prepared a check list of questions that were addressed to the key informants. The Key informants were made up of women self help group leaders and NGO leaders in the area. In order to have better understanding of the organizational setup and function of the Women's group, an interview was conducted with 8 rural women self help group leaders. As they are people who were elected by the members to lead and represent their respective groups, they are believed to be essential key informants that can provide data on the overall performance of the groups. In view of that, a key informant interview guide was developed.

The data collection process took one week and it targeted 80 respondents with data collectors being hired and trained on how to collect the data.

3.10 The Pilot Study

The pilot study was conducted in Isinya area with a sample that did not feature in actual data collection but had similar qualities to the study's unit of observation. This involved a visit to Isinya area for the purpose of familiarizing with the neighbourhood to facilitate easier access during data collection. Moreover this was important in helping to show loop-holes in the tools of research thereby making the necessary adjustments before the actual data collection procedure. These adjustments addressed the formulation of questions that were vague and complex, causing a difficulty in understanding by the respondents. Yin emphasizes this by
indicating that pilot studies help a researcher to reveal inadequacies in the initial design (Yin, 1989).

3.11 Data Analysis and Presentation

At the completion of data collection, quantitative data was analyzed using the SPSS and results were presented through measures of central tendency. The qualitative data was coded thematically and analyzed statistically. As for the open ended questions and responses from Key informants’ questionnaires content analysis were used in the analysis. This information was presented in form of graphs, charts, and prose. Data interpretation was done in the light of the study objectives.
CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION OF FINDINGS

4.1 INTRODUCTION

This chapter presents the findings of the study based on the objectives presented in chapter one. The researcher collected data from 80 members of women’s self-help groups in Isinya Division and 8 leaders of the women’s self-help groups in Isinya Division of Kajiado County. The data is presented in frequency tables, pie charts, and bar graphs. This chapter also includes a discussion and interpretation of the findings of the study. The study set out to evaluate the impact of local non-governmental organizations on the socio-economic empowerment of rural women in self-help groups.

4.2 DATA PRESENTATION

4.2.1 Response Rate

The study sampled 80 women in Isinya Division and 8 leaders of women’s self-help groups in Isinya division. The response rate percentage was 100 and this is shown in the table below.

Table 1: Response Rate

<table>
<thead>
<tr>
<th>Sample Category</th>
<th>Expected Responses</th>
<th>Actual Responses</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self Help Group Members</td>
<td>80</td>
<td>80</td>
<td>100%</td>
</tr>
<tr>
<td>Self Help Group Leaders</td>
<td>8</td>
<td>8</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>88</strong></td>
<td><strong>88</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

*Source: Survey Data*

4.2.2 Socio-Demographic characteristics of the Women’s Self Help Group’s Members

This section presents the background information of the respondents i.e. the members of the women’s self-help groups and the leaders of the self-help groups who responded to the
4.2.2.1 Age of the Respondents

The figure below shows the ages of the women’s group members who were surveyed in this study. Of the eighty women who were sampled, it is seen that half of them (40) were between the ages of 30 and 39, followed by those who were between the ages of 40 – 49 (22), then by those who were between the ages of 20 – 29 years (14), and lastly by those above 50 years of age (4). These findings show that majority of the women respondents are the youth (18-35 years) and according to the key informants this could be a possible indication that majority of this age group have influenced the increase of the local non-governmental organizations in the area.

Figure 1: Distribution of respondents' age groups

4.2.2.2 Level of Education

Figure 2 below shows majority of the women (38.75%) only have some primary level of
followed by those with formal education (32.50%), then by those with secondary level of education (23.75%) and lastly by a few (5.00%) who had some college or university level of education. According to the key informants most women had at least lower primary level of education. The findings indicated that there is some literacy level in the area but which cannot support formal employment. This is shown in the figure below.

**Figure 2: Distribution of women by level of education**

4.2.2.3 Religion

The study found out that most of the respondents are protestant (57.50%), followed by catholics (33.75%). A small number of them have no religious affiliation (6.25%) with only a very small number being muslim (2.50%). The findings of the study indicate the importance of religion being protestant with common believes and practises not only among the women group members but also in Kenya.
4.2.2.4 Marital Status

It is seen below that a majority of the respondents (51.25%) were married. These were followed by the respondents who were single at (23.75%), then by those who were widowed (13.75%) and finally by those who were separated or divorced (11.25%). According to the key informants, majority of the women in Isinya and the respondents were married off early with or have been married while only 23.75% of the respondents are single with 12 out of the single having disabilities which meant that they were looked down when it came to marriage. This could be a pointer to the possible existence of early marriages in the rural areas, with particular reference to the Maasai community where early marriages is still a major challenge. This was eluded through the respondents who cited early marriages as being an issue in the area and one that was handled by the local NGOs in the area to address the problem and empower them towards socio-economic activities.
4.2.2.5 Number of Children

As seen below most respondents have between seven to nine children (63.8%), followed by those with between four to six children (15%), closely followed by those with between one to three children (13.8%) and lastly by those with ten or more children (7.50%). The leaders confirmed that the more number of children points to the socio-cultural beliefs such as children are wealth that still take centre stage in the rural areas and on matters of reproductive health considering that most respondents have more than 4 children in the study.

Table 2: Distribution showing number of children

<table>
<thead>
<tr>
<th>Number of children</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3</td>
<td>11</td>
<td>13.8</td>
</tr>
<tr>
<td>4 - 6</td>
<td>12</td>
<td>15.0</td>
</tr>
<tr>
<td>7-9</td>
<td>51</td>
<td>63.8</td>
</tr>
<tr>
<td>10 and Above</td>
<td>6</td>
<td>7.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
The respondents were asked to indicate the age groups of their children. Majority of their children were below fifteen years of age.

Table 3: Distribution of children by age

<table>
<thead>
<tr>
<th>Age of child</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 5</td>
<td>23</td>
<td>28.75</td>
</tr>
<tr>
<td>5-9</td>
<td>20</td>
<td>25.00</td>
</tr>
<tr>
<td>10-14</td>
<td>27</td>
<td>33.75</td>
</tr>
<tr>
<td>15 and above</td>
<td>10</td>
<td>12.50</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.00</td>
</tr>
</tbody>
</table>

The findings of the study indicate that as women tended to have more older children their appreciation for the women self help groups and NGO's in women empowerment seems to increase. This was supported by the key informants that women appreciation of the role of women self help groups and NGO's in their empowerment being as follows: women with children 15 and above (12.5%), women with children 10-14 years (33.75%), women with children between age 5-9 (25%) and women with children under age of 5 (28.75%). The study findings show that the reason for most women appreciating the role of women self help groups and NGO's has to do with the financial benefits that the women derived from interaction with women self help groups and NGO's. This results show that the more the age of the children, the more they tended to look to women self help groups as places for assistance in provision of their children's welfare, particularly school fees and other provision of other basic needs.

4.2.2.7 Total Number of Family Members

The table below shows the distribution of family members among the respondents.
### Table 4: Distribution of Family members among Respondents

<table>
<thead>
<tr>
<th>No of Family Members</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 - 3 Family Members</td>
<td>10</td>
<td>12.5</td>
</tr>
<tr>
<td>4 - 6 Family Members</td>
<td>20</td>
<td>25.0</td>
</tr>
<tr>
<td>7 - 9 Family Members</td>
<td>36</td>
<td>45.0</td>
</tr>
<tr>
<td>Above 9 Family Members</td>
<td>14</td>
<td>17.5</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The findings of the study shows that majority (45%) of the women respondents have family members of above 7. This could be a pointer to the role of culture and tradition in the rural areas where the study was done considering that among the Maasai community where the study was done big family size is a symbol of wealth, pride and respect in the community. This was affirmed through the respondents during Key informant interview when they were asked if they prefer big family size, most preferred big family size. To those who prefer big family size cited reasons for pride, respect in community, pressure from spouse, community tradition and culture and a sign of wealth. To those who prefer small family size cost of living was cited as a major factor in having small family size. Hence the more family members is an indication of the lack or strife/access towards provision of essential socio-economic needs.

#### 4.2.2.8 Employment Status

The next figure shows whether or not the respondents are employed and whether they are self employed. The study found out that majority of the respondents are self-employed (62.50%). This is followed by those who are not employed (28.75%). These respondents usually indicated that they do farming and livestock rearing to cater for their needs. A small number of them were seen to be (formal) employed (8.75%). This is a reflection of the type
employment which is predominant in the rural areas where self employment is the main

Figure 6: Distribution of type of employment

4.2.3 Socio-Demographic Characteristics of the Women’s Self Help Group’s Leaders

4.2.3.1 Age Group of the SHG Leaders

Table 4 shows the ages of the women’s group leaders who were interviewed in this study. Of the eight women leaders, 3 had ages between 30-39 years, 3 had ages between 40-49 years, 1 had ages between 20-29 with another 1 having ages above 50 years. These findings show that half of the leaders are youth (18-35 years) with the remaining half been adults (above 35 years). This shows that age as a factor is not an important consideration when it comes to choosing leaders even among the rural women self help groups.
Table 5: Distribution of SHG leaders by age group

<table>
<thead>
<tr>
<th>SHG age group</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>20 - 29</td>
<td>1</td>
<td>12.5</td>
</tr>
<tr>
<td>30 - 39</td>
<td>3</td>
<td>37.5</td>
</tr>
<tr>
<td>40 - 49</td>
<td>3</td>
<td>37.5</td>
</tr>
<tr>
<td>50 and Above</td>
<td>1</td>
<td>12.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

These figures do not necessarily show good indication of the age group of leaders because of the small number of leaders sampled i.e. eight. The figures may be different if a larger number of women’s group leaders were sampled.

4.2.3.2 Duration in the Self Help Group

The researcher sought to establish the number of years that the women self help groups had been in existence from the leaders of the self help groups. 3 of the group leaders mentioned that their groups had been in operation for between 1-3 years while 3 of the group leaders mentioned that their groups had been in operation for 4-6 years with the other 2 leaders mentioning that their groups had been in operation for between 7-9 years. These findings indicate that majority of the groups had been in existence for more than three years indicating that most groups have a stable functional structure, an important requisite for collaboration between organisations.

4.2.3.3 Marital Status of the SHG Leaders

Table 5 below show that 4 of the SHG leaders were married with 2 being divorcees with one each been a widower and single respectively. These findings show that all but one of the group leaders to be married or have been married at some point of time. This confirms the belief and tradition within African tradition, particularly still strong in the rural areas that people who make leaders must be married or must have been married at some time.
4.2.3.4 Level of Education of the Leaders

The findings of the study indicated that 4 of the SHG leaders had only primary education level while 3 of the SHG leaders had secondary level of education with one of the SHG leaders having tertiary level of education. These findings indicate that there is literacy among the leaders of the self help groups.

4.3 DATA ANALYSIS AND INTERPRETATION

4.3.1 Number of Members and Growth of the Self Help Groups

The findings of study indicated that four of the self help groups had between 10 to twenty members with 2 self help groups having between 21 to 40 members while another 2 self help groups had between 40 to 60 members. When the leaders of the self help groups were asked further on the growth of membership in their groups 6 leaders said that the membership were increasing with the remaining two saying that the group membership was stable. An increase in membership was attributed by some respondents to the demand among women to be members of a womens self help group in order to qualify for assistance from NGO, government and other community members.

The leaders were asked about the growth situation of their groups and the majority (87.50%) indicated that the self help groups had been increasing in growth with only a few of them saying that their groups were stable (12.50% ) but none indicated membership to be
4.3.2 Local Non-Governmental Organizations and Rural Women’s Self-Help Groups

NGOs are usually formed to address different interests and they have varied functions in the society. According to the respondents’ responses over the past few years there has been a significant increase in the presence of NGOs in Isinya Division. When the respondents were further probed on the reasons for the increase in the number of NGO's in the area. The following responses presented below were cited as reasons.

Table 7: Reasons for the Presence of NGOs in Isinya

<table>
<thead>
<tr>
<th>Reason</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child education especially for girls</td>
<td>8</td>
<td>100.0</td>
</tr>
<tr>
<td>FGM eradication</td>
<td>8</td>
<td>100.0</td>
</tr>
<tr>
<td>Women’s empowerment</td>
<td>7</td>
<td>87.5</td>
</tr>
<tr>
<td>Entrepreneurship and skills training</td>
<td>6</td>
<td>75.0</td>
</tr>
<tr>
<td>Fighting early marriages</td>
<td>8</td>
<td>100.0</td>
</tr>
<tr>
<td>Health and HIV/AIDS awareness training</td>
<td>7</td>
<td>87.5</td>
</tr>
<tr>
<td>Raising the standards of living</td>
<td>5</td>
<td>62.5</td>
</tr>
</tbody>
</table>

From the responses cited by the SHG leaders it was observable that all the 8 leaders were in agreement that all the NGO's in the area were in one way involved in the following: child education especially for girls, FGM eradication and in fighting early marriages. A further seven leaders cited that all the NGO's are also involved in women empowerment and health and HIV/AIDS awareness training with 6 leaders also citing that all the NGO's in the area are involved in entrepreneurship and skills training. In the study area it was observed that there are a number of NGO's involved in various activities such as advocacy and service delivery among others. Advocacy NGOs such as SAFEMAA aims at lobbying locals to stop female genital mutilation and have carried out extensive research and information dissemination on FGM and its backwardness and ills. Service delivery NGOs like the Ntoyie Education...
The National Endowment for Democracy (NED) aims at girl child education with focus on delivering services to improve the lives of girls and individuals within rural areas like Isinya.

When the respondents were asked if they have received any form of support to their groups through the self help groups majority of the respondents (77.5) said that they have received support from local NGOs as shown below.

**Figure 8: Does your SHG get Support from Local NGOs?**

When the respondents were further probed on which kind of support have they received from the local NGOs. The following form of support were cited as shown in the figure below.
The findings of the study show that most group members were appreciative of the role that local NGOs have played in their lives through self help groups. This is indicated by the various types of support cited by the respondents. From these findings it can be said that majority of the members have experienced positive benefits from their association with NGOs through self help groups a fact that was confirmed by the women leaders.

4.3.2.1 About the Rural Women’s Self-Help Groups

The leader respondents were asked to mention the major activities their self-help groups were involved in and these are shown in the table below.

**Table 8: Major activities of SHGs**

<table>
<thead>
<tr>
<th>Major SHG activities</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education and Training of Local Women</td>
<td>1</td>
<td>12.5</td>
</tr>
<tr>
<td>FGM Awareness Campaigns</td>
<td>2</td>
<td>25.0</td>
</tr>
<tr>
<td>Skills Training and Development</td>
<td>1</td>
<td>12.5</td>
</tr>
<tr>
<td>HIV/AIDS Awareness Campaigns</td>
<td>1</td>
<td>12.5</td>
</tr>
<tr>
<td>Girl Child Education</td>
<td>2</td>
<td>25.0</td>
</tr>
<tr>
<td>Fight Against Early Marriages</td>
<td>1</td>
<td>12.5</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
The activities that the groups were involved in were found to be FGM awareness campaigns (25.00%), education and training of local women (12.50%), skill training and development (12.50%), HIV/AIDS awareness campaigns (12.50%) and fighting against early marriages (12.50%), hence an indication why the rise of LNGOs in the area.

4.3.2.2 Income Generating Activities of Rural Women’s Self-Help Groups

The respondents were asked questions regarding their income generating activities and what their groups contribute towards their income generating activities. The table below shows the resulting frequencies and percentages of the responses.

Table 9: Responses regarding what the SHGs do for the rural women

<table>
<thead>
<tr>
<th>No</th>
<th>Question</th>
<th>Response (percent)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>1.</td>
<td>Were you engaged in any income IGA before joining the group?</td>
<td>30.0</td>
<td>70.0</td>
</tr>
<tr>
<td>2.</td>
<td>Are you engaged in any IGA now?</td>
<td>100.0</td>
<td>0</td>
</tr>
<tr>
<td>3.</td>
<td>Does your SHG introduce new IGAs to members?</td>
<td>100.0</td>
<td>0</td>
</tr>
<tr>
<td>4.</td>
<td>Does your existing SGH upscale existing IGAs?</td>
<td>100.0</td>
<td>0</td>
</tr>
<tr>
<td>5.</td>
<td>Does your SGH provide group entrepreneurship skills?</td>
<td>100.0</td>
<td>0</td>
</tr>
<tr>
<td>6.</td>
<td>Does your SHG provide individual entrepreneurship skills?</td>
<td>100.0</td>
<td>0</td>
</tr>
<tr>
<td>7.</td>
<td>Have you participated in any of these skills training</td>
<td>100.0</td>
<td>0</td>
</tr>
</tbody>
</table>

The results of the study indicated that 70% of the respondents said that before joining the group they had no income generating activities. However all the respondents were in agreement that SHG have enabled members to engage in IGA activities, up scaled IGA and provided entrepreneurship training to members. According to all the respondents, this has been made possible to the fact that all the SHG have received support from local NGOs with some alo receiving support from women entrepreneurship development fund.
Therefore, these rural women’s groups are seen to have a positive influence on improving the income capacity of women in Isinya Division and they also do help them in coming up with new ideas and also in revamping their existing projects and activities.

Among some of the different NGOs mentioned by the women leaders as playing role in empowerment of women in Isinya include: Amani Communities Africa (ACA) which is committed to empowering women socially as well as economically; FIDA which enhances public awareness on gender and women’s rights issues like the effects of FGM in the Maasai and other communities; SAFEMAA which aims at lobbying locals to stop female genital mutilation and Ntoyie Education Development Agency (NEDA) which aims at girl child education of the rural Maasai girls in Isinya.

4.3.3 Economic Status and Livelihood of Rural Women in Self-Help Groups

4.3.3.1 Sources of Family Income

The researcher also sought to know the various sources of income that these households got their income from. The table below shows the various sources that the respondents stated.

Table 10: Distribution of respondents according to sources of family income

<table>
<thead>
<tr>
<th>Sources of family income</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employment</td>
<td>15</td>
<td>18.8</td>
</tr>
<tr>
<td>Self Employment</td>
<td>30</td>
<td>37.5</td>
</tr>
<tr>
<td>Farming</td>
<td>18</td>
<td>22.5</td>
</tr>
<tr>
<td>Government, NGOs and Community Bodies</td>
<td>8</td>
<td>10.0</td>
</tr>
<tr>
<td>Money From Kin and Relatives</td>
<td>9</td>
<td>11.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

From the study findings 40% of the respondents mentioned self employment as the main source of family income with the remaining respondents mentioning formal employment(18.8%) ,government,NGO's and CBOs (10%) and money from kin and relatives(11.2%). The respondents were also asked whether their income had increased since
To this question all the respondents were in agreement that their income has increased ever since they joined the self help group. However most of the respondents who were engaged in self employment cited more increase in income than other respondents who were engaged in other income activities. This to the respondents was because the groups help them with entrepreneurship training which has enabled them to make more money. When further asked what made the entrepreneurship training successful all the respondents cited support received from the local NGOs and CBOs in the area as having contributed to this. This is an affirmation of the positive role that according to some of respondents the local NGOs through the the women self help groups.

Figure 9: Indication of Income Increase

In order to assess how their income had increased they were asked to state their average total household monthly income before they joined the self-help group and their current average total household monthly income so as to see the increase in income. The table below shows their monthly income before joining the group.

Table 11: Average monthly income before and after joining women’s group

<table>
<thead>
<tr>
<th>Income Range (KShs)</th>
<th>Percentage Before</th>
<th>Percentage After</th>
</tr>
</thead>
<tbody>
<tr>
<td>0 – 5,000</td>
<td>11.25</td>
<td>0.00</td>
</tr>
<tr>
<td>5,001 – 10,000</td>
<td>27.50</td>
<td>8.75</td>
</tr>
<tr>
<td>10,001 – 15,000</td>
<td>18.75</td>
<td>26.25</td>
</tr>
<tr>
<td>15,001 – 20,000</td>
<td>21.25</td>
<td>26.25</td>
</tr>
<tr>
<td>20,001 – 25,000</td>
<td>15.00</td>
<td>21.25</td>
</tr>
<tr>
<td>Above 25,000</td>
<td>6.25</td>
<td>17.50</td>
</tr>
<tr>
<td>Total</td>
<td><strong>100</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
The study findings indicate that there has been an increase in the income of the women’s households after joining the self-help groups. As of the point of data collection there was no household averaging less than five thousand a month as income. Majority of the household’s average income is either ten to fifteen thousand (26.25%) or fifteen to twenty thousand (26.25%). These are followed by those earning twenty to twenty-five thousand (21.25%), then by those earning above twenty-five thousand (17.50%), and lastly by those earning between five to ten thousand shillings (8.75%). This is a great improvement before they joined the self-help groups with majority of the respondents attributing this to economic support that they receive as a result of being members of a women group.

4.3.4 Socio-Economic Benefit of Women’s Self Help Groups

The respondents were asked if they believed that the local NGOs had any impact on their self-help groups. Majority (96.25%) said there was with the remainder (3.75%) saying there wasn’t.

Figure 10: Impact of NGOs on SHGs

When the respondents who said that they believe that the local NGOs has had an impact on their self help groups were asked what are some of impact that the local NGOs have had on their self help groups they mentioned the following impacts: Increased knowledge and capacity building on socio-economic issues, improved income, increased network with other
to most members Knowledge and capacity building and impact that the local NGOs have had on the self help groups. This indicates that the local NGOs have contributed to different socio-economic benefits to the members of the groups.

4.3.4.1 Major Changes Since Joining the Self-Help Groups

The researcher also compared the indicated household monthly income before joining the self-help groups and the current household monthly income. Figure 10 shows the change in income.

**Figure 11: Distribution of change in income**

![Distribution of change in income](image)

From the previous figure, it is evident that there has been a big increase in income for majority of the respondents. The majority (76.25%) have seen an income increase of between five and ten thousand shillings, followed by those with an increase of between zero and five thousand shillings (20.00%), and lastly by a small few who have seen an increase in between ten and 15 thousand shillings (3.75%).
The researcher also sought to find out the major changes to the lives of those in Isinya since joining the self-help groups. The table below shows the results.

Table 12: Major changes since joining SHGs

<table>
<thead>
<tr>
<th>Major changes</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Better Nutrition</td>
<td>9</td>
<td>11.2</td>
</tr>
<tr>
<td>Increased Medical Care</td>
<td>5</td>
<td>6.2</td>
</tr>
<tr>
<td>Educating Children</td>
<td>16</td>
<td>20.0</td>
</tr>
<tr>
<td>Better Living Conditions</td>
<td>7</td>
<td>8.8</td>
</tr>
<tr>
<td>Stopped FGM</td>
<td>9</td>
<td>11.2</td>
</tr>
<tr>
<td>Increased Income</td>
<td>23</td>
<td>28.8</td>
</tr>
<tr>
<td>Reduced Early Marriages</td>
<td>11</td>
<td>13.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>80</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

It is seen that the major change has been increased income (28.75%), followed by education of children (20.00%). This shows that there is a definite economic benefit and also a benefit of increased literacy of their children. The next major change is reduced instances of girls being married out early (13.75%), followed by cessation of female genital mutilation (FGM) (11.25%) and better nutrition (11.25%), then by better living conditions (8.75%), and finally by increased medical care (6.25%).

These findings further confirms that impact of local NGOs on the women self help group has occured in a number of ways in the community as indicated above. This indicates that to the community members the impact of the SHG or NGO in the community has predominantly to do with the objectives of the SHG or NGO in the area.
Figure 1: The major developments in the community

It was found that the biggest development was children education and school facilities (38.75%). This was followed by awareness and widespread cessation of female genital mutilation (32.50%). The third biggest development in the community was skill training and development of community members (13.75%), followed by education and literacy of the rural women (7.50%), then by health and HIV/AIDS awareness (5.00%), and lastly by improved living conditions (2.50%). The community development activities provide social indicators through which the impact of support received by the SHG through local NGOs. The various developmental activities is a possible pointer to the different local NGOs and women help groups found in the study area and engaged in different activities for different objectives.

4.3.4.2 Socio-Economic Indicators of Improvement

The researcher then sought to look at the degree to which various indicators of socio-economic status of the rural women had changed. This was achieved using a scale type of format that listed the various indicators and asked the respondents whether they felt that the
From the table above, it was unanimous (100%) that there was an increase in literacy/education, family income, skills development, and awareness on family planning. On awareness of HIV/AIDS and other STIs the majority (97.5%) said their awareness increased with only a meagre 2.5% saying it had remained the same. Access to credit sources increased for 82.5% of them with the remaining 17.5% of them saying it remained the same. Asset building increased for many of them (68.8%) while remaining the same for the rest (31.2%). Role in family decision-making increased for many of them too (58.8%) while remaining the same for the rest (41.2%). From the above table it can be seen that there is a significant change for the rural women in the self-help groups.

Next the respondents were queried on their involvement in making decisions in the household so as to ascertain if there have been changes in the households decision making authorities and whether the women are now more involved in making decisions at the household level.

Table 13: Response whether socio-economic status improved according to selected indicator (percent distribution)

<table>
<thead>
<tr>
<th>Indicators of socio-economic status</th>
<th>Response</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Same</td>
<td>Increased</td>
</tr>
<tr>
<td>Literacy /education</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Access to credit facilities</td>
<td>17.5</td>
<td>82.5</td>
</tr>
<tr>
<td>Asset building</td>
<td>31.2</td>
<td>68.8</td>
</tr>
<tr>
<td>Family income</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Skills development</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Awareness on HIV/AIDS and other STIs</td>
<td>2.5</td>
<td>97.5</td>
</tr>
<tr>
<td>Awareness on family planning</td>
<td>0</td>
<td>100</td>
</tr>
<tr>
<td>Role in family decision making</td>
<td>41.2</td>
<td>58.8</td>
</tr>
</tbody>
</table>

N=Total number of respondents
concerning family matters and their children. The results are presented in the table below and shown as percentages.

Table 14: Decision making in households (percent distribution)

<table>
<thead>
<tr>
<th>Type of decision</th>
<th>Whether Husband Or Wife</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Husband</td>
<td>Wife</td>
</tr>
<tr>
<td>Education of children</td>
<td>6.2</td>
<td>48.8</td>
</tr>
<tr>
<td>Family expenditure</td>
<td>6.0</td>
<td>46.0</td>
</tr>
<tr>
<td>Buying property</td>
<td>48.0</td>
<td>21.0</td>
</tr>
<tr>
<td>Acquiring loans</td>
<td>15.0</td>
<td>48.0</td>
</tr>
<tr>
<td>Savings</td>
<td>10.0</td>
<td>41.0</td>
</tr>
<tr>
<td>Participating in meetings</td>
<td>12.0</td>
<td>38.0</td>
</tr>
<tr>
<td>Disciplining family members</td>
<td>48.8</td>
<td>26.2</td>
</tr>
</tbody>
</table>

N=Total number of respondents

The study found out that indeed there was more involvement in decision making for the women with more being involved in making decisions. The trend indicates that for households with both husband and wife more and more of the women are now involved in making decisions especially concerning the education of their children hence a sign of empowerment.

4.3.5 Challenges Facing Rural Women’s Self-Help Groups while working with NGOs

The researcher also sought to find out the challenges that these women’s self-help groups face while working with the local NGOs. The results are shown in figure 17.
A significant (30) of SHG members reported that getting a quorum of members so as to get loans was the major challenge, a fact that was supported by the key informants, followed by delay in receiving funds (25). The delays can be attributed to the long process involved in funds disbursement. These were followed by the existence of a lot of bureaucracies and procedures in obtaining financial or other help from the NGOs (10). After this they cited lack of access to information (6), then lack of trust (5) and lastly limited time to interact and obtain help from the NGOs.
CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings of the study and gives conclusions and recommendations based on the findings of the study.

5.2 Summary of the Findings of the Study

The study set out to specifically examine the part played by local NGOs in the socio-economic empowerment of rural women who draw their socio-economic power from the groups that they belong with reference to the women self help groups in Isinya Division of Kajiado County. The researcher collected data from 80 members of women’s self-help groups and from 8 leaders of the women’s self-help groups in Isinya Division of Kajiado County namely Nasaru Ntoyie Women Group, Enaitoti Naretu Olmaa Group, Dupoto Women Group, Osotua Women Group, Oloooloitikoishi Women Group, Maa Women Group, Soralo Women Group and Maasai Women Group.

It was seen in the review of literature that NGOs are usually formed to address different interests and they have varied functions in the society. In the surveyed area there was seen to be various categories of Local NGOs that served various functions. Advocacy NGOs such as SAFEMAA which aims at lobbying locals to stop female genital mutilation have done extensive research and information dissemination on FGM and its backwardness and ills. Service delivery NGOs like the Ntoyie Education Development Agency (NEDA) and Maasai Rising which aims at girl child education focus on delivering services such as education and improving the lives of girls and individuals within rural areas like Isinya. Local NGOs play a vital role in human and community development in Kenya. NEDA, for example, is in the process of building a Maasai cultural centre in Isinya. The presence of the local NGOs has
triggered the initiation of projects aimed at addressing community concerns for instance the Osotua project which focuses on women empowerment. It specifically deals with girl child education and anti-female genital mutilation campaigns.

Many women in Isinya have organised themselves into small self-help groups, associations to obtain the advantages of cooperation in marketing, financing, supply of raw materials a cooperation which has stimulated the growth of non-governmental organizations to assist in steering development through the groups. Some of the local NGOs have played an important role in the emancipation of rural women in Isinya from poverty through their collaboration with women groups for instance in areas of education and fight against malpractices like the female genital mutilation among other violations of women’s rights.

The study found out that the local NGOs have helped a lot in the increase and improvement of women’s self-help groups and thus to the socio-economic empowerment of women in Isinya Division. the main areas that the local NGOs have been to help in are in: providing funding, donations and grants; giving out loans to the self-help groups; girl child education; entrepreneurship and skill training; technical and material support; lobbying to stop female genital mutilation and early marriages, HIV/AIDS and other STI awareness campaigns.

It was found that these local NGOs have benefited the rural women in Isinya both socially and economically. Their contributions have facilitated poverty eradication, increased community development, improved living standards, increased sources of income for rural women, enhanced unity among rural women, increased number of women leaders, increased number of women entrepreneurs and improved literacy levels for the rural women. Incomes has been to increase since joining the NGOs, the women know more of their rights, are more empowered, are involved in making decisions at home, and many other things.
Collaboration between local NGOs and women self help groups in the area has contributed to the mutual benefit that both parties get, the NGOs being able to have a link in the communities to achieve their goals while on the other hand the self help groups receive support for their members through the local NGOs. However the study found out that this collaboration was short term and only for a tailored purpose with a particular objective.

The study also found out that the increase in the number of women self help groups has not only been due to the presence of NGO or donor funding but also has been attributed to the need among many women to apply for financial support from women enterprise development fund which has been set up by the government. Of interest in the findings was the realisation that a number of the self help groups in the division had objectives that made them get support from the government and to collaborate with the local and other international NGO in the area.

The study also found out that some of the Key factors that are encouraging the formation and working of NGOs in the area are internally derived with most factors emanating from the traditional and cultural practices of the Masai community in the area. Some of these factors include Female Genital Mutilation, Early Childhood marriages among others.

5.3 Conclusions

In conclusion local NGOs do have a role in the socio-economic empowerment of rural women self help groups. This is evidenced by the data collected from the women in Isinya. Some of the local NGOs in the area that have played a huge role in social and economic development are SAFEMAA which aims at stopping female genital mutilation and NEDA which aims at ensuring that girls in the area are educated and not married off early. The local NGOs play many roles including entrepreneurial and skills training to make the women self-
These local NGOs and others have benefited the rural women in Isinya who belong to self-help groups both socially and economically. Their contributions have facilitated poverty eradication, increased community development, improved living standards, increased sources of income for rural women, enhanced unity among rural women, increased number of women leaders, increased number of women entrepreneurs and improved literacy levels for the rural women. Incomes has been to increase since joining the NGOs, the women know more of their rights, are more empowered, are involved in making decisions at home, and many other things.

5.4 Recommendations

The researcher recommended that the local NGOs should aim at involving themselves more with the rural women's self-help groups and more so women who do not belong to any self help groups not to be left out and that there is need for coordinated approach with the women enterprise development fund and other local NGOs on entrepreneurship development among the women self help groups in the area.

The second recommendation would be to address the challenges that the rural women's self-help groups face while working with local NGOs. These challenges were found to be poor fund proposal writing skills as many women have only attained primary education, their requests for funding being often rejected, existence of a lot of bureaucracies and procedures in obtaining financial or other help from the NGOs, lack of access to information, lack of trust, and limited time to interact and obtain help from the NGOs.
Mobilizing women to get quorums is probably the major reason why many of the fund requests are rejected so the first recommendations would be to empower them on the importance of joining groups.

The bureaucracies, policies and procedures are experienced because the rural women lack access to information that will explain to them how to go about obtaining funds in some cases. The policies and procedures are usually put in place to safeguard the money that the NGOs want to use in their assistance. Without these the managers and others would mismanage this money. The recommendation to overcome this is to educate and inform them of the correct procedures and the step by step stages to follow.

Therefore further studies need to focus on the collaboration between the non-governmental organizations and women self help groups in the urban formal settlements areas in Kenya.


Hellen Comman, Curt Grimm, Sujata Rana. Engaging Local Non-Governmental Organizations (NGOS) In the Response to HIV/AIDS. Washington DC: Pact, Inc. 2005

Kamar, M. Role of Kenyan Women's Groups in Community Based Soil and Water Conservation: A Case Study.


UNIDO. A Path Out of Poverty, Developing Rural and Women Entrepreneurship. Vienna. 2003


QUESTIONNAIRE ON ASSESSING THE SOCIO-ECONOMIC IMPACTS OF WOMEN GROUPS ON WOMEN

GENERAL INFORMATION

A. PERSONAL DATA

1.1 Questionnaire code ________________

1.2 Age: ________

1.3 Sex: ________

1.4 Education: (i) No formal Education (ii) Primary level of education (iii) Secondary level of education (iv) College/University education

1.5 Religion: (i) None (ii) Protestant (iii) Catholic (iv) Muslim (v) Others please specify________

1.6 Marital Status: (i) Single (ii) Married (iii) Separated/Divorced (iv) Widowed

1.7 Number of children: ______________

1.8 Age group of children: Number of Children below 18 __________ above 18 __________

2. FAMILY DATA

2.1 Total number of family members: __________

2.2 Who is the head of your family? ________________________

2.3 Activity status of your children:

(i) Small children.............................................................

(ii) School going.............................................................

(iii) Working children..........................................................
3. ABOUT YOURSELF

3.1 Are you employed outside the family? (i) Yes___________       (ii) No___________

3.2 Type of employment: ________________________________

3.3 Approximate monthly income from employment: _______________ Ksh

3.4 Who take decisions in your family? (i) Men_________ (ii) Women_________ (iii) Both________

4. Are you aware of any support that your women’s group receives from any local NGO?

(i) Yes  (ii) Not at all (iii) I don’t Know

If yes to the above, what kind of support have you received from local NGOs to your women’s organization? Tick any/all

(i) Economic support/Monetary support (ii) Material support (iii) Trainings (iv) Others please specify_______________________

For any of the above answers state the type of support that your women’s group has received:

(i) Economic Support

(a) é é é é é é é é é é é é é é é é é é é é
(b) é é é é é é é é é é é é é é é é é é ..
(c) é é é é é é é é é é é é é é é é é ..
(d) é é é é é é é é é é é é é é é é é é

(ii) Material Support

(a) é é é é é é é é é é é é é é é é é é é é
(b) é é é é é é é é é é é é é é é é é ..
(c) é é é é é é é é é é é é é é é é é é
5. Involvement in Income Generation Activities (IGAs) (before joining a women group and after joining the women’s group):

a. Have you ever been involved in any IGAs before you joined your women’s group organization? If yes, would you explain what kind of IGA it was and some of its story?

b. Are you engaged in income generating activities up till now? If yes, what kind of IGA are you involving in and what kind of assistance did you get from the project? ______________

______________________________________________________________________

c. Does the women’s group you are involved in introduce new IGAs to its members? If yes, what are they?

_______________________________________________________________

72
d. Does the existing IGAs? (i) Yes (ii) No (iii) I don’t know

e. Provides group entrepreneurship skill (i) Yes (ii) No (iii) I don’t know

f. Provides individual entrepreneurship skill (i) Yes (ii) No (iii) I don’t know

g. Have you participated in any of these trainings given to your women group by a local NGO? (i) Yes (ii) No

h. If yes to any one of the above, what benefit did you get out of it? And did this help you improve your economic status?

i. As a result of the skills provided, have you been able to increase your income? In what ways?

j. How do you explain the change?

6. Household Economic status and livelihood

a. What is/are the source/s of family income?

b. How many household members contribute to the family income and who are they?
74

c. Estimated average monthly income of the household earned by all members of the household (Before joining any women's group):

Ksh………………………….
d. Current estimated average monthly income of the household earned by all members of the household Ksh………………………………
e. Change in income Ksh………………………………
f. Workload that bring income (NB ever since you joined women's group) .................................
i. How the economic situation changed (NB Ever since you joined women's group) .................................

7. Change on socio-economic status after joining your women’s group

<table>
<thead>
<tr>
<th></th>
<th>Same</th>
<th>Increased</th>
<th>Decreased</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Literacy/Education</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Access to credit sources</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Asset building</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Family income</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Skills development</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Awareness on HIV/AIDS and other disease</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

74
8. Role in family decision making

9. Others (specify)

10. Socio-economic impact of Self Help Groups

8. TRAINING AND EXPERIENCE

Since you joined your women’s group have you received any of the following training:

(Please tick appropriately)

<table>
<thead>
<tr>
<th>Training</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capacity building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skill development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marketing linkages</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Micro enterprise development</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Literacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HIV/AIDS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family planning</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Women’s Empowerment</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Others (Specify)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Please indicate if it is you, the husband (if married) or both of you who make decisions in the listed family matters.

<table>
<thead>
<tr>
<th>Male/ Female/ Joint Others</th>
</tr>
</thead>
<tbody>
<tr>
<td>Husband</td>
</tr>
<tr>
<td>(specify)</td>
</tr>
</tbody>
</table>

1. Education of children
2. Family expenditure
3. Buying property
4. Acquiring loans
5. Savings
6. Participation in meetings
7. Family members ill discipline
What are some of the challenges that your group has faced while trying to work with...
APPENDIX B

Key informant Interview for Self-help group Leaders

Part I: Background Questions

A. Respondent Identification

1. Interview Code ______________ Date of Interview: ______________
2. Sex of the Respondent: _________
3. Age of the respondent: ____________
4. Name of the SHG he/she belongs to: ____________________________
5. Duration in the women’s group (when did he/she join the SHG)? ______________
6. Level of participation (responsibility in the SHG): ____________________________
7. Marital status: ____________________________
8. Level of Education: __________________________________________
9. Religion: ____________________________

B. Family situation

10. How many people usually live in your household?
   No. of children (up to 18): ________ No. of adults (19 and above)

C. About Organization

About Women’s Group

11. How many members are in your group? __________
12. Is the group size increasing, decreasing, or stable? ______________
13. When you joined the group? In ______________
14. Who elected you as a leader? ____________________________
15. What major activities have your women’s performed so far? ____________
Socio-economic impact of Self Help Groups

16. In your knowledge what are some of the areas where local NGO’s co-operate with women groups?

17. Are there any impacts that local NGO’s have had on women groups? Please state and explain.

18. What Income Generating Activities are the members involved in so far and to what extent are they beneficial?

19. What working relationship do the local NGO’s have with the women groups in the area? Have you had any challenges when working with them?

20. In your opinion what do you think are the reasons that have led to the rise in number of women groups? Explain the reasons in detail.

21. In your opinion what do you think are the reasons that have led to the presence of NGO in Isinya?

Thank You