

**SELF-HELP GROUP APPROACH AND WOMEN'S POLITICAL
EMPOWERMENT IN YATTA SUB-COUNTY, EASTERN KENYA**

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DECLARATION

This project paper is my original work and has not been presented for a degree in any other University.

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PROF. SIMIYU WANDIBBA

DEDICATION

I dedicate this work to the Almighty God. The much I have achieved is because of your mercy and love. Thank you for the strength and good health throughout the study period.

To my late father, Nehemiah Okoth Oganga, you were and still remain my source of inspiration. I aim to reach the heights and standards as you desired.

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ABSTRACT

This study, conducted with 150 self-help groups (SHGs) in Yatta sub-county, assessed the self-help group method to women's political empowerment and participation in the sub-county. The basic research question was on the strategies that SHGs use to empower women politically in this sub-county. The study was guided by the empowerment theory, and adopted a cross-sectional research design. Data were collected using key informant interviews, in-depth interviews and focus group discussions. The main findings established that SHGs employ different strategies to enhance political awareness and participation of its members. The groups use rotational leadership and needs-based trainings as major strategies for enhancing political participation by their members. The study also established that SHGs have set criteria for selecting their leaders and provide opportunities for members to network with personalities that can impart essential skills on the women. Finally, the study findings suggest that most of the members had an idea of what political empowerment is and were involved in political activities in the community. The study, therefore, concludes that SHGs are beneficial to women and that more women should be encouraged to join SHGs. The study further concludes that the SHGs are agents of change as the women were noted to have not only economic benefits but as well social and psychological benefits. Based on the findings, the study recommends that more women should be encouraged to not only become part of the SHGs but also to be active members of the SHGs if they are to reap maximum benefit.

LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immunodeficiency Syndrome
AMWIK	Association of Media Women in Kenya
CEDAW	Convention on the Elimination of All Forms of Discrimination Against Women
CLAs	Cluster Level Association
EOC	Equal Opportunity Committees
FGD	Focused Group Discussions
FGM	Female Genital Mutilation
HIV	Human Immunodeficiency Virus
KEWOPA	Kenya Women Parliamentary Association
KII	Key Informant Interview
KNH	Kindernothilfe
MDGs	Millennium Development Goals
MYMO	Maendeleo Ya Wanawake
NGOs	Non-Governmental Organizations
NCWK	National Council of Women of Kenya
SACCOs	Savings and Credit Co-operatives
SHG	Self-Help Group
SHGA	Self-Help Group Approach
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNICEF	United Nations Children's Fund
UNIFEM	United Nations Development Fund for Women

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction

The self-help group (SHG) approach to development encourages the enjoyment of human rights for vulnerable and marginalized poor people. It does this by, first, focusing on the poorest social groups in society, especially women and children, and then extending the focus to whole families and communities. The approach is a bottom-up socio-economic development strategy, which builds on people's current capabilities and strengths. It is an empowerment approach which gives priorities to the building and strengthening of existing institutions. This approach invests in social capital and human abilities and can enable women to contribute in the household, community, as well as macro levels decision-making and lift them out of poverty (Ethiraj, 2003: 13).

Empowerment is a capacity of an individual to make good choices, that is, the ability to change those choices into preferred activities and results (Alsop and Heinsohn, 2005). The level of empowering an individual is influenced by personal agency (the capability to make purposive choice) and opportunity framework (the institutional framework in which choice is made). Endowments of assets have been used as indicators of agency. Consequently, these assets may be informational, psychological, organizational, financial, material, social or human. Opportunity framework is determined by the existence and operation of both formal and informal institutions, comprising regulatory frameworks, laws, and norms governing behaviour (Alsop and Heinsohn, 2005). The empowerment process has three aspects, namely, social, economic and political, which support each other (Meena and Ghimire, 2005).

Women's economic empowerment includes increasing their access to and command over tangible as well as intangible resources, such as financial capital, property, employment, information and knowledge. The social aspects of empowerment take account of changing the prevailing discriminatory culture and ideology, which influence the environment for existence of women. Political empowerment refers to the ability to know

and understand the political atmosphere, capability to manage public offices, and skills to induce change towards better systems of politics or governance. Political empowerment is meant to promote the influence and presence of women in the power structure (Meena and Ghimire, 2005). This implies the enhancement of women's capacity to determine the state institutions that have an impact on their lives, by strengthening their involvement in political processes and regional decision-making (World Bank, 2001). This study explored the strategies used by SHGs in empowering women in Yatta Sub-county in Eastern Kenya and examined how participation in SHGs affects women's political awareness and knowledge.

In the political sphere, participation of women is essential for ensuring that regulations and policies accurately deliberate the perspectives and interests of half of the population (Citrome, 2012). Moreover, it means eliminating barriers such as political, social and legal constraints to the realization of the potential of certain groups and building the assets of poor people to facilitate their effective engagement in markets. Empowerment is an ongoing and vigorous process, which enhances the capabilities of women (and any other marginalized and alienated groups) to transform the structures and ideologies that keep them subordinate (Subramaniam, 2012). The term 'women empowerment' has come into the limelight in the political and socio-economic development evaluation of both developed and developing countries in the 21st century (Sharma & Varma, 2008). The 21st century's development in the realization equality, irrespective of gender, age, race, ethnicity or religion has been driven by social movements. The important attributes has been the association for rights of women.

Women's empowerment is necessary as women make up half of the population even though it is unfortunate that they are still being discriminated against (Vetrivel & Mohanasundari, 2011). The World Bank (2001) has suggested that the empowerment of women should be a significant attribute of social development programmes. Political representation of women in leadership in Kenya is lower than the global average, even though improvements have been seen in the recent election, prompted by the Kenya Constitution, 2010. In 2010, the Kenyan parliament had 10 % representation by women

(Domingo and Wild, 2012). Presently it has 15%, one of the lowest numbers in the Eastern Africa region. Women take up 87 of the 416 available seats of the newly-created National Assembly and Senate chambers (International Crisis Group, 2013). On the other hand, they occupy 6 of 16 available positions in the Kenyan cabinet, meeting the minimum constitutional requisite of one-third.

The concept of self-help group (SHG) has progressed over time globally at several levels. These have included groups based on labour, kind, premonitory currency and cash interactions. Other SHGs range from non-financial to financial, revolving to non-rotating, temporary to semi-permanent or apparently permanent groups, and from savings-only to savings-driven credit groups (NABARD, 2003). A self-help group is formed when members of a community with related problems come together, meet, share experiences, have discussions, and in so doing reach at solutions (Lalitha and Nagarajan, 2002). SHGs are seen as inexpensive ways of offering important community services. As a development philosophy, SHGs symbolize self-reliance community programmes to tide a problem over and realize a level of self-sufficiency.

SHGs are established and supported generally by NGOs and (increasingly) by government agencies and may be associated not only to banks, but as well to wider development initiatives. In this sense SHGs present both economic and social benefits (Padala, 2011). In addition, SHGs are community platforms for rural women and an apparent synergy exists between SHGs and local politics. Village women acquire experience of relevant processes, such as taking decisions, regular meetings and allocating money through SHG membership (Ochanda, 2011).

A self-help group of women is an institution that works jointly to accomplish some distinct activities, with a vision to develop empowered women who can advocate for their rights from family, government and community. The SHGs have enhanced access to as well as control over material, social and political resources, increased awareness and improved skills, and raised issues of common concern by way of networking and mobilization (Manimekalai, 2007). The long-term goal of this process is the all-inclusive

empowerment of women, yet the main focus has been on social and economic empowerment. This is done by safeguarding their direct access to, as well as control over, resources by means of a sustained method of mobilization and coming together of all the on-going sectorial initiatives. On the other hand, the important objective is to generate awareness and confidence among members of SHGs concerning women's status, health, education, legal rights, nutrition, sanitation and hygiene, social, economic and political issues (Singh, 2009).

A variety of community development approaches geared towards women's empowerment have been tried with mixed levels of success in Kenya. Most of the approaches address economic empowerment, such as anti-poverty approaches like table banking, while others focus more on addressing short-term or immediate needs. However, there is need for an approach to achieving social, economic, as well as political empowerment which can lead to self-reliance by the poor (Paul, 2005).

1.2 Statement of the problem

In spite of the noticeable commitment of the international community to gender equality and to bridging the gender gap within the formal political domain, supported by the Convention on Elimination of All Forms of Discrimination Against Women (CEDAW) and the Beijing Platform of Action, there are merely twelve countries where women occupy 33% or more seats in their parliaments (UNDP, 2005). These include Rwanda, Bolivia, Mexico, South Africa, Spain, Belgium, The Netherlands, Germany, Burundi, Argentina, Zimbabwe, Sudan, Austria and Canada. Many people view women's increased involvement in structures of governance as the basis to redressing gender inequalities in societies and an idea to pursue. The success of the group-approach to rural development for women has encouraged promotion and formation of SHGs in most regions in Kenya (Ochanda, 2011). However, the existing literature on self-help groups largely focuses on the institutional income generating attributes of self-help groups. Only a couple studies have effectively scrutinized the relationship between SHGs and women's political empowerment (Naituli et al., 2006). Moreover, the recognition of the role of women in politics remains limited in national policy-making in Kenya, and studies

elsewhere suggest that women tend to play less significant roles in national development (see, for example, Kabeer, 1990).

Despite the positive impact of SHGs on the wellbeing of women and the rest of the community in Kenya, there is scanty information to substantiate their impact on women's political empowerment as a key dimension of self-reliance and sustainable development. Women's SHGs are ubiquitous in Yatta Sub-county too, yet sustainable development through this approach is far from being realized. Is the little emphasis on the potential of SHGs for women's political empowerment the forgotten dimension in the quest for comprehensive and sustainable development? The theme of political empowerment in the context of SHGs in Yatta sub-county was pursued in an attempt to answer the following research questions.

- i) Which strategies do SHGs use to empower women in Yatta Sub-county?
- ii) To what extent does the participation in SHGs increase women's political awareness in the Sub-county?
- iii) How does membership in SHGs affect women's political participation in the Sub-county?

1.3 Objectives of the study

1.3.1 General objective

To establish the influence of the self-help group approach to women's political empowerment and participation in Yatta sub-county.

1.3.2 Specific objectives

- i. To investigate the strategies used by SHGs in empowering women in Yatta Sub-county.
- ii. To establish how participation in SHGs affects women's political awareness in the sub-county.
- iii. To verify whether membership in SHGs influences women's level of participation in social and political activities in Yatta.

1.4 Assumptions of the study

- i) The SHGs in Yatta have specific strategies that enhance women's political empowerment.
- ii) Participation in SHG enhances women's political awareness in that sub-county.
- iii) Participation in SHG has a positive impact on socio-economic activities in that sub-county.

1.5 Justification of the study

Numerous studies done so far on women's degree of participation in politics have leaned towards disregarding the role played by women's grassroots organizations and particularly SHGs. Yiapan (2002) evaluated women's participation in politics with emphasis on efforts of particular women's involvement and role in national politics, but the analysis did not focus on the role of SHGs. There is scarcity of literature and data on this dimension since many studies have only focused on women's involvement in political processes, neglecting the organizational dynamics behind involvement in such processes. The findings of this study address this gap.

The findings of this study should inform the Ministry of Devolution and Planning as well as sub-sub-sub-sub-sub-sub-county governments on the best ways to empower women at the grassroots level. The focus on political empowerment is relevant to Kenya today since the political participation of women is a requirement for the achievement of development and Vision 2030. The study, therefore, provides findings that are useful for enhancing the strategies towards the achievement of Vision 2030. In the national perspective, women's participation and empowerment would go far in ensuring the realization of the Sustainable Development Goals, particularly Goal Number Five which aims at promoting gender equality and empowerment of women.

This study has also added to theoretical knowledge on women's empowerment and political participation. This will take into account a deeper understanding of the process involved in women's political participation. While efforts have been made by other researchers, for example, Dhlomo (2003), Arosi (1992), Mthembu (2001), and Humphrey

and Rappaport (1994, as cited in Subusiso, 2010: 3), to document the effectiveness of SHGs in promoting development, there is still a lack of data outlining the extent to which such groups empower members politically. The study is therefore relevant since it bridges the theoretical and practical gaps in knowledge of how SHGs can enhance women's political empowerment.

1.6 Scope of the study

The study gave focus on how the participation of women in SHG can contribute to political empowerment in Yatta Sub-county of Eastern Kenya. This place was chosen because it was amongst the first sites where the SHG approach was introduced as well as the presence of a fairly huge number of self-help groups which made it a suitable place for the research. The study was guided by empowerment theory. This theory was adopted because it is usually associated with different approaches to social or psychological development and the interest for local, popular community-based groups and programmes (Parpart et al., 2003). Finally, the study adopted a cross-sectional and exploratory research design.

1.7 Limitations of the study

This study generally employed qualitative methods of data collection. Most of the respondents did not understand the meaning of political empowerment of women. This could have affected the quality of the data collected. However, this was solved by use of triangulation methods.

1.8 Definition of key terms

Self-help group approach is a rights-based approach to development, which regards poverty as the deprivation of rights and poverty alleviation as a process of getting back one's rights. It is a multi-dimensional approach that equally emphasizes on the goals of social, economic and political empowerment.

Empowerment is "the process by which individuals, groups or organizations that are powerless become aware of the power dynamics at work in their life perspective, improve the skills and ability of getting some rational control over their lives, use this control

without interfering with the rights of others and encourage the empowerment of others in the community” (Karl, 1995, cited in Rowlands, 1995:103).

Political empowerment refers to the reasonable representation of women in decision-making. This includes participation in both formal and informal institutions to add women’s voices to the formulation of policies affecting their societies (UNDP, 2006).

Political awareness refers the level of public awareness of the politics prevailing in society. A society that is conscious politically has the following characteristics: foundation and existing knowledge of politics, right to entry to elite opinion, and opportunity to discuss personal opinion (Wilkinson, 2002: 271).

Leadership potential is holding a vision, sharing that vision and becoming inspirational to others to support that vision while making their own aspiration. On the other hand, leadership potentiality is the capability of guiding others unconvincingly into a direction or decision that leaves them a sense of empowerment and accomplishment (Parpat et al., 2003).

Social activities refer to the social services provided by the state for the benefit of all the citizens especially designed to alleviate the conditions of the poor and the aged and the less fortunate to increase their welfare (Staud, 2003).

Political activities refer to all the endeavours which are carried out by the political leaders or political representations which would impact positively or negatively on the lives of the general public but with more reference to the minorities (Doore, 1988).

Community perception is the process by which people transform sensory impressions into an articulate and cohesive view of the world around them. Though essentially based on partial and unsubstantiated (unreliable) information, perception is associated with reality for most concrete purposes and influences human behaviour in general.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the literature on women self-help groups and their effect on women's political participation. The literature is reviewed using the following subheadings: Self-help groups and empowerment, approaches to women's empowerment, SHGs and women's empowerment, women's participation in politics, SHGs and political awareness and knowledge, SHGs membership and socio-political participation, and involvement in self-help groups and empowerment. The chapter ends with a discussion of the theory that guided the study.

2.2 Self-help groups

Self-help groups (SHGs) are informal groups of individuals who collectively engage typically for purposes of saving together and borrowing from each other in a rotational way but also for sharing news, ideas, knowledge, traditions as well as helping out one another in times of need. Like in Kenya, SHGs are very popular in many parts of the developing world as documented by various studies. They are extremely widespread and found from 5th century Japan (Rutherford, 2000) and 16th century Yoruba practices (Seibel, 2000) to late 20th-century Taiwanese offices (Besley and Levenson, 1996). Members of merry-go-rounds are often persons who have close social relations in one way or another.

2.2.1 Self-help groups and empowerment

SHGs are small informal unions formed with the objective of supporting members to realize economic benefits out of solidarity, mutual help, and collective role. The benefits consist of mobilization of savings and credit facilities and search of group enterprise activities (Anand, 2002). The group-based approach not only facilitates the poor to accrue capital by way of small savings, but as well helps them get right to use to formal credit facilities (Shylendra, 2004). Through joint liability, these groups help the poor to deal with the challenge of collateral security, hence liberating them from the rules of

moneylenders (Stiglitz, 2000). A number of the major characteristics of SHGs such as small size of membership and homogeneity generate cohesiveness and effective involvement of members in the working of the group (Fernandez, 1998).

Goals of the SHGs surpass thrift and credit. They take account of the general development of members in the social, political, cultural and economic domain; therefore, SHGs are “credit plus institutions” (Fernandez, 1998: 113). However, not all SHGs empower members socially, politically or culturally. Failure to empower members results from missing the very objectives of the self-help groups. In addition, empowerment is not merely concerned with the empowerment process, but as well with outcomes that can produce better access to power and resources for the underprivileged (Freire, 1973; Parpart et al., 2003; Robins et al., 1998: 91). It therefore follows that the process could be achieved but the individual results still lack depending on aspects of personal commitment and self- esteem.

2.3 Approaches to women’s empowerment

UNIFEM and the UN Global Compact (2004) offered women’s empowerment approaches in the expectation that applying them as intended for “gender lens” would inspire and intensify the efforts to empower women. Skills training is one fundamental way to achieving the economic women empowerment. If any mentions women's empowerment, it is essential that women have access to the various training opportunities. This implies preparing for jobs that are commonly not within their reach; giving income-generating initiatives that are market-based (not welfare-based initiatives); and training proficient female leaders at all stages (UNESCO, 2005).

Land rights provide a key to the women’s economic empowerment, providing them with the confidence they require to deal with gender inequalities. Having a right to their land also offers women a kind of advantage that they would not typically have. Sequentially, they gain the ability to proclaim themselves in numerous aspects of their life, inside as well as outside of their household (Agarwal, 2003). On the other hand, literacy of women is a fundamental to empowering women's contribution in decision-making in society and

to improving the welfare of their families. Education is an essential tool for women's empowerment since it leads to positive externalities.

Participation, which can be recognized and gained in numerous ways, has been debated to be the most positive way of gender empowerment. Involvement in politics, be it the ability to vote and give out opinions, or the ability to run for office with an unbiased opportunity of being elected, plays a significant role in the people's empowerment (Séverine and Shahani, 2009). Conversely, participation is not confined to the domain of politics. It can take account of participation in the household, in schools, and the ability to make choices for one. It can be said that these latter methods of participation need to be realized before one can shift onto wider political engagement (Nussbaum, 2000).

Once women have the agency to do what they desire, a higher equality between men and women is recognized. It is argued that microcredit similarly provides a way of women's empowerment (United Nations, 2009). Organizations, governments and individuals have caught hold of the appeal of microfinance. They expect that lending money and credit enables women to serve in business and the general public, which sequentially empowers them to do carry out additional roles in their communities. This may function for some; however, in cases where the husband has to be consulted and his priorities used, this has sometimes failed.

One of the major goals of the foundation for microfinance was to empower women. Low interest rates loans are offered to women in developing societies hoping that they can open small businesses and become responsible for their households (Bateman, 2010). nonetheless, it should be understood, that the efficiency and success of microloans and microcredit is controversial and frequently debated (Parmar, 2003).The loans given to women who in most cases lack the decision-making capacity have always ended up being used by men (their husbands). The women then have to pay back the loan for which they have not gained. In most cases the women lose their property to the financiers of the loan.

2.4 SHGs and women's empowerment

Involvement in self-help group activities and empowerment by increased access to credit is an impetus to a change in the members' status in their families. It has been noted that the economic impact of women may enhance their role in the family decision-making (Mayoux, 2000). This may result in improved house-level results pertaining to health education (particularly the girl child education), family planning and nutrition (Kabeer, 2001; Mayoux, 2000).

The 2001 World Development Report argues that most important alleviation in all aspects of poverty are certainly achievable when the collaboration of markets, government institutions, and civil societies can tie together the forces of technological changes and economic integration to work for the benefit of poor people and enhance their share of prosperity of society through self-help groups. Actions are needed for poor individuals by way of equitable growth and enhanced access to expanded assets and markets; removal of social hindrances that disregard women, racial and ethnic groups, and those disadvantaged socially; and improving security by inhibiting and managing economy-wide shocks and offering ways to minimize the sources of vulnerability faced by the poor (World Bank, 2001). These can only be achieved through development based self-help groups.

Strategies for poverty reduction differ depending on a nation's macroeconomic, structural, and social policies and initiatives to support growth and alleviating poverty. However, all strategies should replicate the country's characteristics and should be participatory, with appropriate diagnostics, suitable targets, and structures and indicators for checking and assessing progress. The commonly commended strategy of supporting self-help groups have been ideal in various countries for poverty alleviation and promoting rural development (Anand, 2002).

Before the early 1970s, welfare and charitable establishments focused on working with neighbourhood or community groups on self-help programmes and local economic initiatives. This was meant to help empower the vulnerable through group action to foster

rural development through the rural poor. Today, SHGs globally promote a process of current change in favour of the rural poor in a manner that allows them to sustain this process by creating and managing proper and innovative regional level institutions entrenched in values of mutual support, justice, and equity (Anand, 2002).

2.5 Women's participation in politics

The question of involvement by men and women in all domains of life is not a new phenomenon. Actually, it has not been a question of whether women should participate in politics but rather of how. According to Stone (1975), various scholars have documented women's involvement as individual and organized groups in the development process. Arguing from a feminist standpoint, Mugo (1975) demonstrates how women, though not formally organized in organizations as they are today, were the initiators of the national struggles of liberation. During the struggles for freedom, such as the Mau Mau movement in Kenya, women provided the core logistical support for the movement. Not only did they function as reliable channels of communication and political mobilization but also coordinated centres of recruiting fighters. Through working as loosely organized groups, women effectively participated in political struggles. Mugo (1975) underscores the fact that while women played an equally significant role as the men in the liberation struggles, credit was attributed only to men thus disempowering them.

The involvement of women in national liberation struggles is evident in Africa and other parts of the world. Tsikata (1989) and Abdullah (1989) acknowledge the important role performed by women and their organizations in support of national movements and political parties in Ghana and Nigeria, respectively. A review of selected African countries' legislative representation shows that women have had less representation in African parliaments. For example, Kenya is positioned at number 37, way behind its immediate neighbours Uganda and Tanzania, which are placed at positions 5 and 7, respectively. This is a poor performance for a country in which women's organizations started agitating for inclusion of more women in the political realm well before its immediate neighbours in the Eastern African region (Dawn, 2005).

2.6 SHGs and political awareness and knowledge

Countries like India have ratified a number of International Conventions obligated to securing equal rights for women. For example, the Indian ‘National Policy for The Empowerment of Women, 2000, asserts that, “The movement of women and an extensive network of NGOs which have robust grassroots presence and deep understanding into women’s agenda have been a factor in inspiring projects for the empowerment of women” (Patil and Balasubramanya 2014: 138). Gender equality demonstrates itself in numerous forms, the most noticeable being the trend of constantly decreasing female ratio in the population in the last few years. Social violence and stereotyping at the domestic and communal levels are among the other indicators. Under the auspices of KEWOPA in Kenya, and in collaboration with women NGOs and other women all over the country, women MPs in the 9th and 10th Parliaments, though a numerical minority, have played a significant role in engendering legislations, policies and political institutions in parliament (Nzomo, 2011).

Women groups and organizations have also been instrumental in policy lobbying, education and advocacy activities. KEWOPA, for instance, initiated and successfully lobbied for the following: the Children’s Act of 2002, the Sexual Offences Act of 2006, the Counter Trafficking in Persons Act of 2010, and the review of the Employment Act, No. 11 of 2007, which led to the increase in maternity leave to four months. In addition, KEWOPA also lobbied for the 2011 Anti- FGM Act, tax waivers for sanitary wear and diapers, and an increased focus on gender issues in relation to HIV and AIDS. Further, it facilitated engendering of the 2008 revised version of the Standing Orders of The National Assembly which were previously gender-blind; secured maternity leave with benefits for women MPs and female designated washrooms; successfully lobbied for the appointment of women MPs as Chairs or Co-Chairs of 5 out of the 16 standing Parliamentary Committees which were previously all chaired by men, and for the establishment of the 2008 Equal Opportunities Committee (EOC) that monitors and promotes equal opportunities for all marginalized groups, including women (Nzomo, 2011).

Such widespread lobbying activities can be done by the women or self-help groups to help influence policies and the participation of women in politics. The lobbies have also created more space for women, to participate in political processes. For example, in collaboration with KEWOPA members women organizations played a strategic role in engendering the 2010 constitution-making and implementation process. In so doing, they have demonstrated their capacity to set a gender agenda in Parliament and to demand and secure accountability from the State. This has given women within and outside parliament the confidence that a “critical mass” of women in parliament would secure transformative changes, engender legislations and policies as well as change the institutional culture of this and other governance institutions, including political parties, (Nzomo, 2011).

2.7 SHGs membership and socio-political participation

The Kenya women’s movement has engaged in an important role in the advancement of rights of women, social justice, gender equality, and engendering governance. However, its impact has varied over time and in different contexts. According to Nzomo (2011), the period before 1992 was one of complete cooptation and politically silencing women’s voices by the Kenyan government that was prejudiced to civil society organizing, unless such a group condoned and encouraged the existing unfair political situation.

Capacity to come together and engage politically was hence not there. Therefore, merely three national women’s organizations were authoritative to function at the time, specifically, *Maendeleo ya Wanawake* (MYWO), the Nairobi Business and Professional Women’s Organization and the National Council of Women of Kenya (NCWK), but strictly to function on government terms. They had to be nonpartisan and non-political in all their operations and had to confine their women’s agenda strictly within social welfare provisioning, supporting the responsibility of women as homemakers and organizing and mobilizing women at local level into women’s groups to back the agenda of male political elites (Nzomo, 2011: 4). Between 1963 and 1992, there was slight change in status of women and State backing for women’s empowerment programmes was least at

best. The state co-opted or regulated women's organizations, for example, the 1987 merger of MYWO with the then only ruling political party-KANU (Nzomo, 2011).

Mongi (1978) demonstrates the impact of women's organizations on the political front in Tanzania. Her analysis reflects the progress that women have made on the political scene through women's organizations. She demonstrates how there has been a rise in the number of women in bodies that formulate policies, both at local and national levels, as a result of interventions by women's organizations. She attributes this to the active involvement of women's organizations and national movements in lobbying with the government and citizens. The women's organizations have had massive grassroots mobilization and civic education over the decades. The civic education has targeted both voters and contestants, thereby giving citizens a chance to choose from among the women. Women's organizations have had a progressive impact on the number of women at the national legislative politics in Tanzania (Mongi, 1978: 8).

Despite all the efforts by women, there is little success in effecting changes in gender politics and enhancing interests of women in the political process other than just being voters. According to Tsikata (1989: 21) this failure can be attributed to the lack of political independence of the organizations. He highlights how women's organizations are almost always co-opted by the ruling class dominated by men. Women's organizations, therefore, act as a support base for the ruling regime seeking its own legitimacy and consolidation. The Nigerian example shows that the form of government in power affects the nature of other organizations in society (Agarwal, 2004).

Hecht (1980) notes that voluntary associations and the social status of the Harari women of Eastern Ethiopia demonstrate the important role that organizations can play to enhance or hinder social participation. Women's organizations in Eastern Ethiopia are not seen to operate in the same way as the men's organizations. The ability to push for action revolves around a few individuals in women's organizations. In Nigeria, the traditional agenda of the government programmes and the repressive nature of the regime at the time could not allow liberation from any sector. Co-optation led to incapacitation and

maintenance of the status quo. Tsikata (1989) and Abdullah (1989) conclude that women's organizations should pursue objectives emanating from concrete conditions of ordinary women's lives to achieve any amount of success and women support at all levels.

2.8 Participation in self-help groups and empowerment

Research has revealed that participation and empowerment are directly related (Zimmerman and Rappaport, 2003). Nonetheless, this connection may be multifaceted. On their part, Itzhaky and Schwartz (2004) established that not all the aspects of empowerment are influenced by all the aspects of participation. Itzhaky and York (2000) propose that the connection between participation and empowerment can be inconsistent. When participation affects empowerment, the direction can be direct, indirect or mixed (Zimmerman, 2000). Involvement in self-help groups definitely allows members to empower themselves (Chesler, 1991; Nylund, 2000; Mok, 2001). Self-help group undertakings empower members to deal with stresses and problems, and they similarly empower members in their relations with the organizations that help them, and with the community where they live. Practically, it was established that involvement in self-help group undertakings is helpful in decreasing family burden, guilt-feeling, loneliness, and at a macro-level, self-help group members' advocacy activities can have an impact on government policies (Citron, et al., 1999; Medvene and Krauss, 1989).

Participation in SHGs definitely helps members to empower themselves (Chesler, 1991). This is because the activities of SHGs empower members to contend with problems and stresses, and they as well empower members in their interactions with the organizations that help them, and with the society where they live. Involvement in SHG activities is instrumental in lowering family burden, guilt-feeling, and loneliness. At a macro-level, self-help group members' advocacy activities can have an impact on government policies (Krauss, and Deutch, 2000). The relationship between self-help group participation and self-confidence, civil responsibility, self-efficacy, and political efficacy has similarly been adopted by Zimmerman and Rappaport (2003).

Numerous social science theories, for example the theories of attribution, affiliation, change, deviance, coping and social exchange, give some reasons of why involvement in self-help groups empowers members. For example, Steward (2005) established, after integrating some empirical and theoretical studies, that the providing of social learning and support in SHGs are the most important factors in the effectiveness of self-help group. Secondly, in a study of three organizations, one of which was a mutual help organization for individuals with serious mental illness, Maton and Salem (1995) established that the motivation for their empowering was that they inspire growth.

2.9 Theoretical framework

2.9.1 Empowerment theory

The study employed empowerment theory. Empowerment is most generally connected with different approaches to social or psychological development and the concern for local, grassroots society-based movements and programmes (Parpart et al., 2003). The theory suggests that engagement with others to realize goals, efforts to enhance access to resources and some crucial understanding of the socio-political environment, are key elements of the construct of empowerment.

Applying this general structure to a SHG level of analysis indicates that empowerment includes organizational structures and processes that increase participation of members and improve goal achievement for the organization. At the community level, the theoretical concept of empowerment refers to combined action to better the quality of life in a community and to the relations among community organizations. The idea of empowerment is regarded as the notion of power, since empowerment is directly related to changing power: gaining, expending, diminishing, and losing (Page & Czuba, 1999). Empowerment theory has been applied in various disciplines, for instance community psychology, political theory, management, social work, education, sociology and women studies (Lincoln et al., 2002).

The path of empowerment can be integrated into five gradual steps, including social disturbances existing, conscientizing, mobilizing, maximizing, and creating a new social order. Doore (1988) gave an inherent message that empowerment begins with the existence of disturbances by pointing out “healing illness”. Second, empowerment goes a notch higher by allowing the disadvantaged realize social inequality (Weissberg, 1999), “conscientize” themselves (Freire, 1973), and raise their power in their internal structures (Parpart et al., 2003). Third, the individuals having once gotten an awareness of their limited power and the likelihood for change lead others to be part of their movement (Weissberg, 1999) and organize in collective action (Friedmann, 1992; Weissberg, 1999). Power grows by organizing such joint action or power sharing with others (Parpart et al., 2003).

Fourth, a number of authors, for example Freire (1973), Friedmann (1992) and Marciniak (2004), assume a decisive moment that changes the process of organizing joint action into that of forming a new world. This step is like “the tipping point that minimal things can make a big difference” (Gladwell, 2000: 261). This “stage” can be called the *maximizing step*. The final stage of the path is “changing old institutions and structures into new ones” (Friedmann, 1992: 65), or “forming” a new world (Marciniak, 2004: 235) or a new social order by “saving” the disadvantaged (Freire, 1973: 134). This step is directly related to the “power to” lead to revolution (Parpart et al., 2003).

For political scientists, the process of handing power to the people (Angelique et al., 2002; Nelson, 2002) is the most important concern and involves the application of empowerment theory. This focuses on the ongoing social situation of the disadvantaged, as well as women (Gallway & Bernasek, 2004; Gerges, 2004), and ethnic minorities. Empowerment has similarly been a serious issue in social welfare and social work. Numerous studies related to empowerment in these areas have been reported, for example, Chronister and McWhirter (2003) and Secret et al. (2003), however studies on the processes resulting in empowerment are uncommon. He (1999) carried out case studies on a variety of societies and argued what is really gained when people have a conversation of empowerment of others. According to Cheater (1999) disempowered

groups usually get influence when power relates to economic development. Nevertheless, he did not give the actual specific path of empowerment. Friedmann (1992) on the other hand argues that poverty should be perceived not only in terms of materiality, but by way of powerlessness socially, politically, and psychologically. He explains the path of empowerment in terms of two steps: first, organizing the poor and then changing their social power to political power. According to him needy individuals can reduce their poverty levels by organizing themselves for political involvement on a wider scale; poverty is perceived here as a kind of social, psychological and political disempowerment.

Freire (1973) described three gradual stages of empowerment: conscientizing, inspiring, and liberating. Freire (1973), argues that the disadvantaged or oppressed can become empowered by becoming aware about social inequality (i.e., conscientizing), inspiring others by making them have confidence in realizing social equality and, ultimately, liberating them. This concept has been used in women's studies and has formed the base of feminist pedagogy (Freire, 1971; Weiler, 1991). Parpart et al. (2003: 4) argue that "empowerment must be understood as containing individual conscientization (power within) as well as the ability to work as a group which can result in politicized *power with* others, which gives the power that leads to change." Their progressive stages of empowerment are similar to the ones put forth by Freire. "Power within" is in relation to *conscientizing*; "power with" is well-matched with *inspiring*, and "power to" is in harmony with *liberating*.

2.9.2 Relevance of the theory to the study

Empowerment theory is relevant to this study due to its three basic aspects. To begin with, empowerment is multi-dimensional given that it arises in psychological, sociological, political, economic, and other aspects. Empowerment also takes place at a number of levels, for instance individual, group, and society. Third, by definition, empowerment is a social process and takes place in relation to other processes (Peterson et al., 2005). The fact that empowerment is an result that can be improved and assessed

(Parpart et al., 2003) and a process (Spreitzer et al., 1997) that has been observed across several disciplines, makes it relevant to this study.

In addition, empowerment theory focuses on the process of handing power to the people especially the disadvantaged (Gerges, 2004), including ethnic minorities (Weissberg, 1999), and the disabled (Kay, 1998). The theory is, therefore, appropriate to the study of how SHGs may contribute to the political empowerment of women who constitute a typical disadvantaged social category in Yatta sub-county and other places in Kenya.

Figure 2.1 below indicates how SHGs have been contributory in empowering women particularly at the grassroots level. Suggestion from some sources of literature, such as Chesler (1991) and Steward (2005), reveal that there are progresses in terms of majority of the group members acquiring skills, becoming literate, making the quality of their lives better, and increasing their contribution in decision- making, and many more. The figure, challenges such as gross women discrimination, low education levels for women, poor living conditions and low income in society affect efforts in empowering women. Through women's involvement in SHGs and policy intervention strategies such as gender transformative policy, women develop their abilities to express their concerns and interest and making choices.

Generally development of a human society is determined by the level of actualization of the individual's potentialities, both men and women. Therefore, having knowledgeable and empowered women in a community improves the attainment of the necessary development.

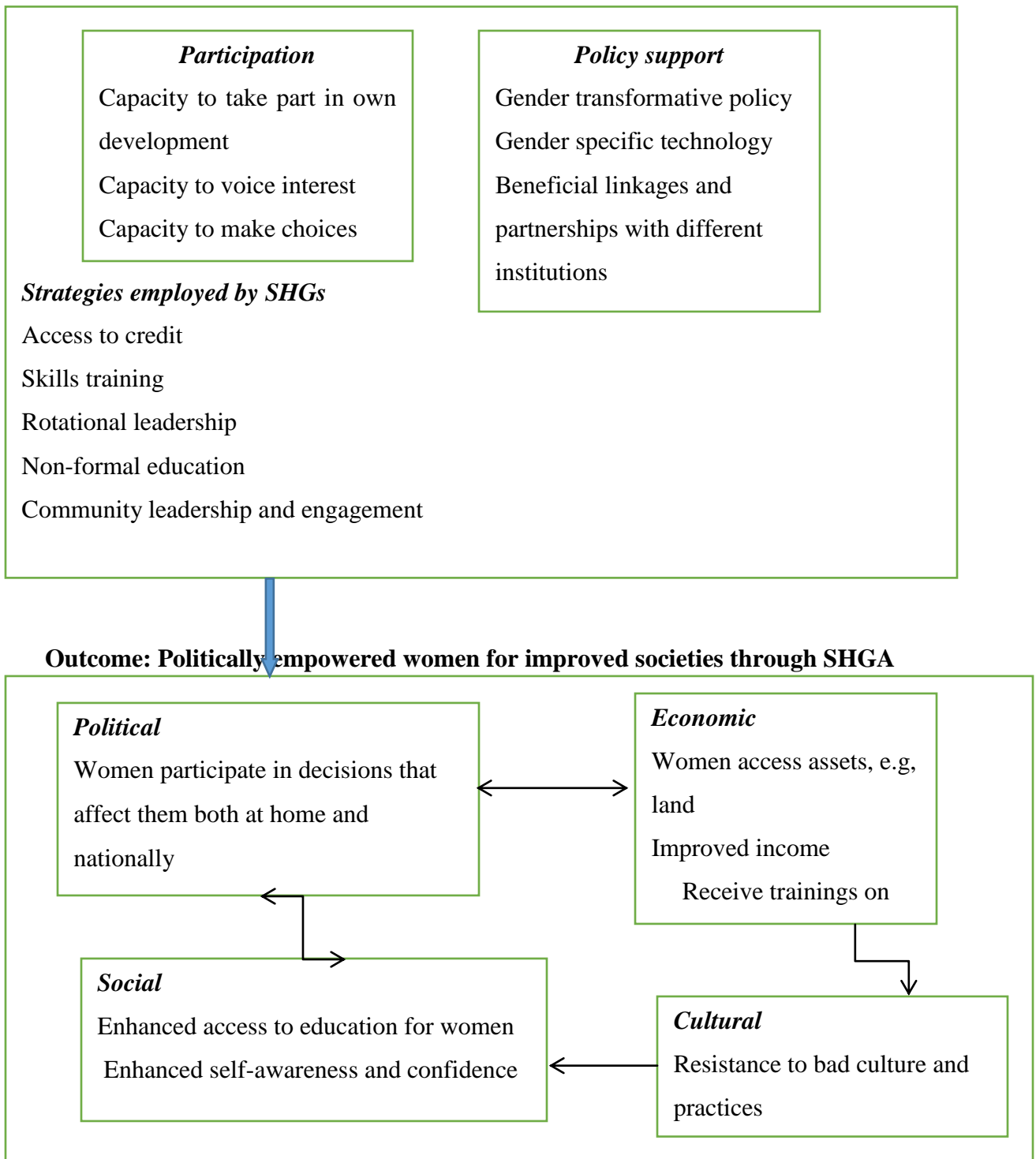


Figure 2.1: Conceptual framework

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter discusses the research methodology that was used in this study. It describes the research site, research design, study population, sample size, sampling procedure, data collection methods, as well as data processing and data analysis. The ethical considerations that guided the study are explained in the last part of the chapter.

3.2 Research site

This research was carried out in Yatta sub-county, Machakos County in Eastern Kenya (Figures 3.1 and 3.2). Yatta is situated between longitudes 370° 20' and 370° 55' East and between latitudes 00° 50' and 10° 30' South. Part of the sub-county is on the Yatta Plateau, which is a long, flat-topped ridge formed by a stream of lava flow from Ol Donyo Sabuk Mountain. It covers a total area of 2,469 km² and had a population projected at 173,384 inhabitants in 2017 (Kenya National Bureau of Statistics, 2013). The dominant types of soil are acrisols, ultisols, luvisols, lithisols, ferralsols, oxisols and alfisols (Lezberg, 1988; Barber et al., 1981; Scott, 1963). According to Republic of Kenya, 2009, these soils are all mostly infertile and several are extremely erodible. The main vegetation is dry bush (Lezberg, 1988). The sub-county receives about 450-800 mm of rainfall annually and mean temperatures range from 25 to 29°C. The population density is determined by the availability of water land the productivity of land.

Yatta, just like other dryland regions, has suffered from acute food shortage forcing the community to rely on food relief. The main economic activities in this region are subsistence farming, charcoal burning, sand harvesting, and *boda boda* transport. Due to harsh living conditions, children and the youth drop out of school to support their families in earning income and so engage in child labour. Since women are hard hit by famine, women groups have been formed in the area to ensure food security.

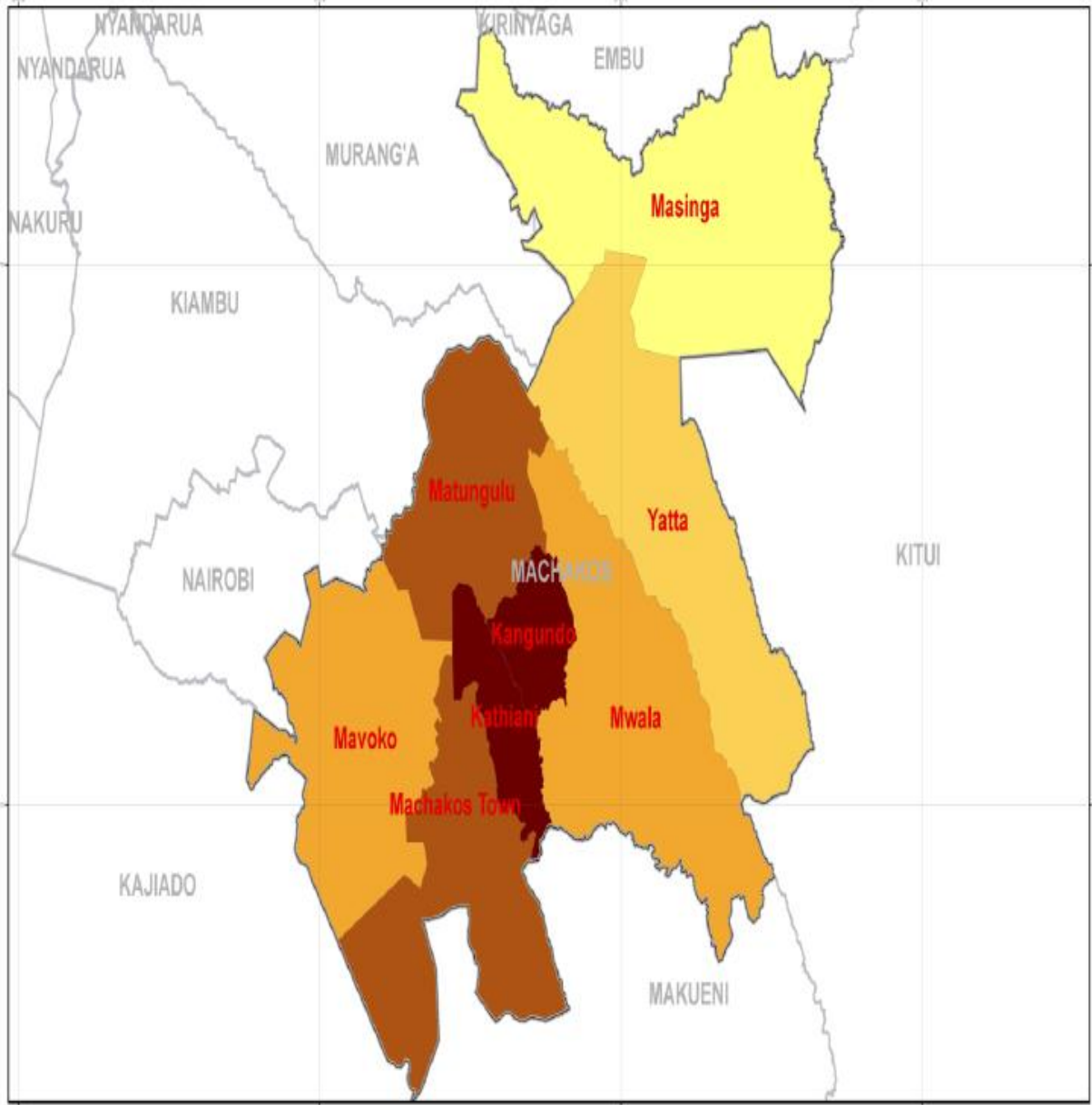


Figure 3.1: Machakos County



Figure 3.2: Yatta sub-county

3.3 Research design

This study adopted a cross-sectional and exploratory research design and utilized qualitative methods of data collection. Data were collected using in-depth interviews, key informants interviews, and focused group discussions. The research employed content analysis of data. The findings are presented in form of quotes and case studies.

3.4 Study population and unit of analysis

The study population consisted of all the women who are members of self-help groups in Yatta sub-county. The unit of analysis was the individual woman participating in self-help group activities.

3.5 Sample size and sampling procedure

The sample size consisted of 100 women who are participants in the 150 self-help groups in the sub-county.

The research employed a multi-stage sampling technique. First 50 SHGs be sampled randomly. Each of the 5th SHG appearing in the lists that were provided by the promoting NGO was picked. From each group, 5 individuals were selected by picking the 5th individual appearing in every list of members, until the 100 units were selected.

3.6 Data collection methods

3.6.1 Documentary sources

Documents provided a basis for interpretation throughout the study. The documents included journals, books, newspaper reports, the internet and unpublished sources by other researchers who have been involved in similar studies.

3.6.2 In-depth interviews

The Data were collected through a standardized questionnaire (Appendix A). The respondents were required to give their views, opinions, and perceptions on how SHGs empower women to participate in political activities.

3.6.3 Key informant interviews

The selection was done using purposive sampling. Key informants included: the Sub-sub-sub-sub-sub-county Gender and Social Services Minister, a chief, group representatives, NGO Directors and Project officer, primary and secondary school head teachers. The study sought their expert views on how participation in SHGs has

empowered women to participate in political activities. A key informant interview guide (Appendix B) was used to collect the data.

3.6.4 Focus group discussions (FGDs)

To reach consensus on issues relevant to the study, FGDs were employed. Focus group discussants were selected through purposive sampling which basically targeted cluster level of associations (CLAs) members not used as respondents. The discussions were conducted using a focus group discussion guide (Appendix C).

3.7 Ethical considerations

Data collection and reporting ensured protection of the participants' rights, confidentiality and anonymity. Consent of the respondents was sought before commencing the interviews. The respondents were informed of the reasons and benefits of the study. The study ensured a high degree of privacy in data collection and storage. The used questionnaires were stored under lock and key and were not released to any other person. Names and signatures of the study respondents were only used in the consent forms with their approval; otherwise, codes were used in the survey questionnaires to conceal the respondents' identity.

CHAPTER FOUR
SELF-HELP GROUPS AND WOMEN’S POLITICAL EMPOWERMENT IN
YATTA SUB-COUNTY

4.1 Introduction

This chapter presents the study findings. It starts by describing the demographic characteristics of the respondents. It then moves on to present findings on the strategies used by SHGs in Yatta Sub-county to empower women, how participation in SHGs affects women’s political awareness in the sub-county, and whether membership in SHGs influences women’s level of participation in social and political activities in the sub-county.

4.2 Questionnaire return rate

The study sampled 100 respondents. The questionnaire return rate results are illustrated in Table 4.1. According to this Table, 80 out of the 100 respondents filled in and returned the questionnaire, amounting to an 80% response rate. This response rate was good and representative and follows the suggestion by Mugenda and Mugenda (2003) that a 50% response rate is sufficient for analysis and reporting; a 60% rate is good and a 70% response rate and over is excellent. The response rate determines a willingness of the respondents’ participation in the study.

Table 4.1: Response rate by the respondents

Response	Frequency	Percentage
Responded	80	80
Non response	20	20
Total	100	100

4.3 Demographic information

4.3.1 Age bracket

The study aimed to establish the age bracket of the respondents. The findings summarized in Figure 4.1 indicate that 33.3% of the respondents were aged 40-49 years,

24.2% were aged 20-29 years while 27.5% were aged between 30 and 39 years. These findings indicate that the majority of SHG members are within the age bracket of between 40 and 49 years. This suggests that they were experienced enough to articulate the issues that the study sought to establish.

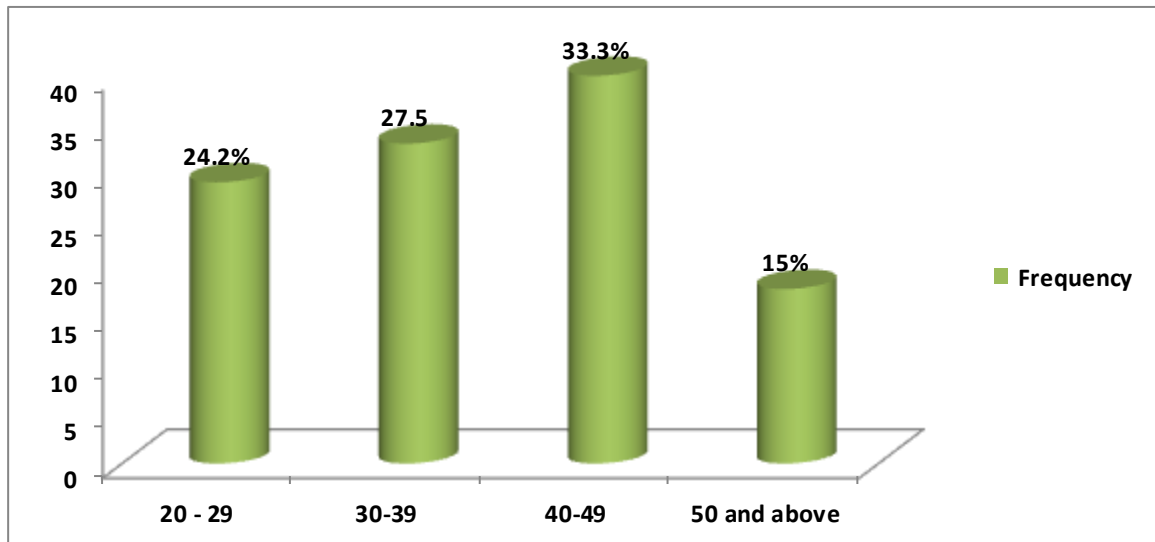


Figure 4.1: Respondents' age bracket

4.3.2 Education level

The study also aimed to determine the highest level of the academic qualification of the respondents, as this could have a bearing on how they would follow and articulate the issues at hand. The findings summarized in Figure 4.2 show that 18.4% of the respondents had no formal education, 40% had primary level of education, 25.8% had secondary certificate while the rest (15.8%) had tertiary/college/skills trainings level of education. This implies that most of the SHG members had only attained basic education and so lacked qualifications for formal employment.

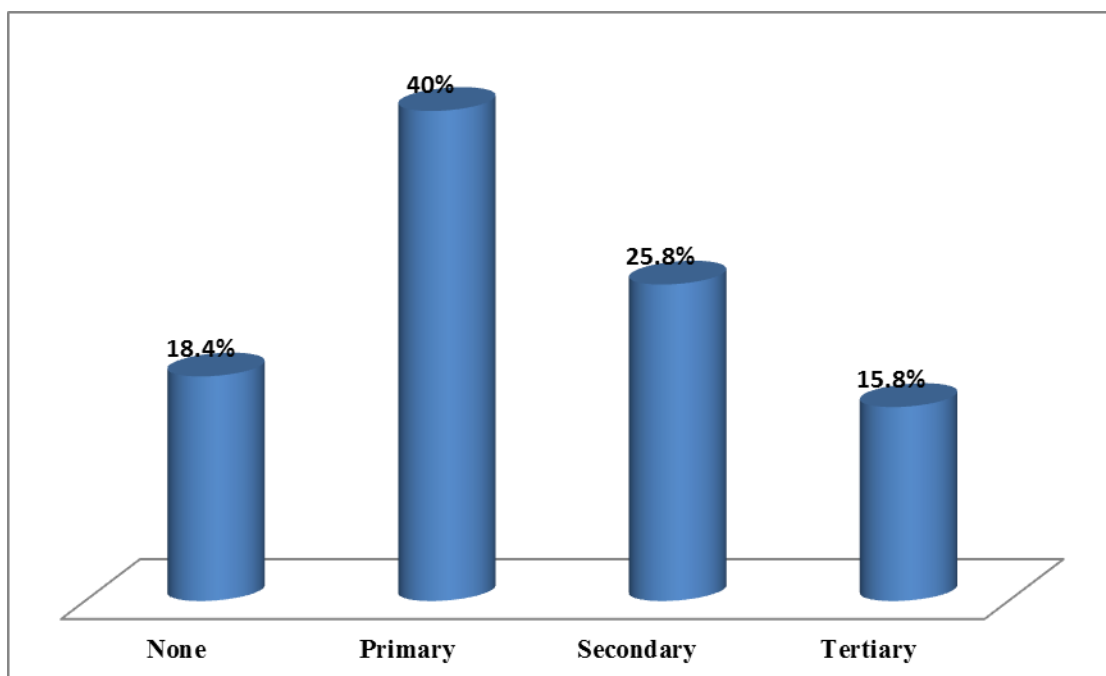


Figure 4.2: Respondents' level of education

4.3.3 Occupation

The study aimed to determine the occupation of the respondents. Table 4.2 indicates that most (75.8%) of the respondents were in business while 24.2% of the respondents were in some sort of farming.

Table 4.2: Distribution of the respondents by occupation

	Frequency	Percentage
Business Lady	76	76
Farmer	24	24
Total	100	100

4.4 Duration of membership in the SHG

The study aimed to determine the duration the respondents had been members of the SHG, in order to gauge the experience of the members. The findings of the study (Table 4.3) reveal that about a half (49.2%) of the respondents had been of membership in SHGs for over eight years. This was followed by 34.1% of the respondents that had been

members for between four and seven years; only 16.7% of the respondents had been of membership in the SHGs for less than three years.

Table 4.3: Duration of membership in SHGs

	Frequency	Percentage
1 – 3 Years	20	16.7
4 – 7 Years	41	34.1
8 and above years	59	49.2
Total	120	100.0

4.5 SHGs’ strategies in women’s empowerment

The study sought to determine the strategies that SHGs employ to enhance political awareness and participation among its members. The study findings indicate that the SHGs encourage women to attend community meetings, educate members to give their opinion during the meetings, exercise rotational leadership, and give every member an opportunity to lead in order to acquire confidence. The SHGs also have set criteria for selecting their leaders and provide opportunities for members to network with personalities that can impart essential skills to the women. It was further revealed that members are trained on various skills including saving and loaning, book keeping and also link SHGs with different service providers for training on other skills.

4.5.1 Rotational leadership

The study reveals that SHGs give opportunity for every member to be a leader. During weekly meetings, one member is chosen to moderate the meeting’s proceedings. SHGs follow their registers to choose moderators for each of the meetings. Since SHGs do not have office bearers, that is, chairperson, secretary and treasurer, the moderator of the day carries cash at hand and presents it to the group during their next meeting the following week. The findings indicate that this has given confidence to members to address meetings without any fear. As, one respondent put it:

The names used in the study are not real names of the respondent.

My name is Florence, and I am 37 years old. Before I became a member I could not talk where there are other people. I remember the first time I was given the responsibility to moderate the meeting, I started fidgeting, I was too shy to talk in the group. The other members kept quiet as if nothing was wrong, waiting for me to take up my moderation role. I could not, and no meeting was held. The following week we met again, and this time again it was still my role. I gathered a little courage and did it but with the help of others who had done it before. Thanks to SHG, I have learnt how to talk with my children; spouse and I can even moderate meetings attended by dignitaries like MPs, Governors and Senators.

The findings also suggest that membership in SHGs confers confidence on members to handle finances in quantities that they had never handled before. This is supported by one respondent, called Ndhambi, in the following confession.

My name is Dhambi, and I am 32 years old. I had never handled a one-thousand Kenya shilling note before, but after moderating a meeting the group gave me KES 1,300 to keep for the next meeting. The whole week I kept on checking to confirm whether it was still there because I could not imagine where I could get such an amount of money to pay back in the group should I have lost it. I felt like a human being by keeping weekly savings of the group.

SHG has group representatives and book writers who are also changed after a period every two years in office. 'Book writers' is a term used in the concept of SHGs to refer to book-keepers. This is meant to provide members with a chance to acquire skills in financial management.

My name is Catherine, and I am 40 year old. I am a book writer in Wendo SHG. I went to school but since I left, I never had a chance of exercising my writing skills. I was the first book writer in the group. My first records were very poorly kept but after writing for a period of time I have become a professional book writer. I belong to a pool of book writers that train other book writers in other groups on how to keep good records. This has boosted my self-esteem. I am confident and the sky is my limit.

4.5.2 Needs-based trainings

SHGA has modular trainings which all members must be taken through to enable them take up certain roles within the group. Apart from modular trainings it also has needs-based trainings which are normally identified either by the facilitator of the SHGs or members themselves depending on the gaps. Modular trainings include the SHG concept, SHG formation and strengthening aspects whereas needs-based trainings include business

skills and mentorship, communication skills, leadership skills, book-keeping, family matters, nutrition, and sanitation. This is how one respondent put it:

My name is Beatrice, and I am 43 years old. I joined SHG in the year 2006, and later on I was selected to represent my SHG at the CLA level. Before I was selected we developed criteria to qualify as good SHG members. These included commitment to the SHG, good communication skills, good understanding of SHG concept, and ability to acquire skills and roll them out to others. The latter was the main reason I was selected. SHG has taught us a number of skills, namely, business, leadership, communication, soap making, baking, tie and dye, networking, and so many others. I am a business woman, but before joining SHG I was only a beggar.

These sentiments were further supported in one of the focused group discussions:

The CLAs mobilize community members to participate in rehabilitation of poor roads, construction of gabions and Terraces. Moreover, through linkages created by CLAs, community members have benefitted from trainings on different skills, for instance, soap and rope making. Some of the SHG members in the community are the main soap suppliers. They are supplying soap in health centres, schools and hotels.

4.5.3 Linkages and networking

The SHGA approach encourages women to identify beneficial linkages and networks. This is mainly by cluster level associations (CLAs) whose main role is to take up community development activities and ensure continuity of SHGs.

Herina, 43 years old narrates:

I have been a widow since the year 2000. I joined SHG in the year 2008, at that time I had 3 children in upper primary school. I did not know how they would continue with their education. By joining SHG however, I managed to cater for their primary school requirements. After they all successfully sat for Kenya Certificate for Primary Education (KCPE), the CLA took their names among other children to the Constituency Development Fund (CDF) office. Through CLA linkage with CDF office all children from SHG member's household were given priority in issuance of school bursaries. For the entire period, my sons were in secondary school they received bursaries and this saved me a great deal. One of my sons got admission in one of the universities. CDF office has been supplementing the education loan given by the Higher Education Loans Board (HELB). Thanks to SHG approach.

In one of the focused group discussions it merged that:

Before Caritas Machakos moved out of Yatta, they sensitized the CLAs about community based rehabilitation (CBR) of disabled children. The CLA have a sub-committee for children with special needs. The role of this sub-committee is to identify children with special needs, and refer them to education assessment and resource centre (EARC). Initially, before Caritas phased out the CLA could only identify children and refer to Caritas who could work close with EARC and other schools to ensure the well-being of children with special needs. CLAs have good linkages with EARC, Machakos level five hospitals and a number of schools. EARC has taught CLAs basic skills in assessing children with special needs, and even know which steps to take and with whom on case- to-case basis.

4.5.4 Agenda on social aspects

Unlike other rotational savings and credit-led groups, SHGs are special as they encourage discussion on agenda and this enhances the social development aspects of the members. The study findings suggest that membership of SHGs does not only benefit the members economically but also socially. In fact, the majority of vulnerable members, for example, the elderly and the disabled, cite social development as their number one benefit from their group.

In every SHG meeting members are encouraged to come up with at least one agenda on social aspects. These include support of each other in times of grief and celebrations, and supporting the vulnerable groups in their society, that is, orphaned and vulnerable children (OVCs), the elderly, and the disabled.

4.5.5 Establishment of by-laws

The study further reveals that the SHGs have strong by-laws that instill accountability and responsibilities in members. During SHG formation, each SHG is facilitated to establish its own by-laws. These by-laws are mainly to ensure order and commitment to group activities. The by-laws are pegged on penalties and each member must abide by them. It is the responsibility of the SHG representative to enforce adherence to these by-laws by each member, thus ensuring equality in the group.

My name is Kate; I am 37 years of age. I used my first loan to start a business and later I bought a motor bike for my husband. SHG has taught me time management and commitment. In our SHG we have by-laws on lateness and irregular savings. For instance, if you come late for the meeting you pay a fine of KES. 50 and when you fail to save you pay another KES. 50 as penalties. These rules have

taught me time management and proper use of my time. Initially, before joining SHG, I could wake up at any time, clean; prepare meals at any time since I had no commitments other than taking care of my house. Today I have to run my business, get profit to save and pay back the loans a part from my other role of taking care of home. I have to wake up early to start the day to achieve all these. Other than time management and commitment, many women in this community had so many cases of gossips, the idle ones had all the time to spread rumours about each other and every time there was a fight amongst them, all women are busy with the well-being of their families and this character is a thing of the past.

These sentiments are further supported by focused group discussions:

In SHG every minute counts, for instance if you are late or not able to attend a meeting in time, you will be fined at least KES 50. SHG has helped improve the rules and regulations even for the clan welfare in the community. Most of SHG members have been selected as chairpersons, treasurers and secretaries of the clan welfare. They have since borrowed the practices of SHGs and infused them into these groups. For instance, they have introduced strict by-laws and with penalties. They have also introduced savings in the welfare kitty. Today it is easy; when one loses a loved one the clan does not have to contribute but simply use regular savings in the kitty.

4.5.6 Role transfer

SHGA uses role transfer as a sustainability strategy. The first SHG in each site is formed by the Project Officer (PO) who is the employee of the promoting organization. When these SHGs mature and are able to run their meetings without the facilitator, they form Cluster Level Associations (CLAs). The CLA is then strengthened and takes over some of the responsibilities of the PO, for example, forming other SHGs, strengthening SHGs, and raising funds for the community facilitator's allowances. Thus stated by one of the respondents:

My name is Rachael; I am a member of the very first groups formed in the year 2006. These groups were formed by Caritas Machakos; they trained us on all the SHG modules. Caritas has since transferred these roles to the CLAs. Today I belong to a CLA sub-committee for SHG formation and strengthening. Our role is to identify potential sites for SHG formation, approach the leaders for their support, conduct participatory rural appraisal (PRA) with the community and follow the process until an SHG is established. It is our role also to facilitate each SHG to conduct periodic self-assessment, prepare work plans and work on their gaps. These were roles taken up by Caritas but since Caritas left we have been in charge.

This is also revealed in focused group discussions thus stated:

Caritas Machakos taught CLAs their core responsibilities which include; ensuring more SHGs are formed and strengthened. In addition a CLA take up all issues and needs in the community. Before the CLAs were formed, Caritas Machakos which was the promoting organization was in charge of SHG formation and strengthening. Before Caritas phased out of this area they taught how to form strong SHGs, how to strengthen them, how to identify community needs and who to work within other networks and linkages in terms of taking up the needs community. For instance, each CLA makes a work plan that outlines targets in each of their roles, each year a CLA is expected to form not less than 5 SHGs and strengthen all the constituent SHGs and newly formed ones. They also plan around addressing a number of community needs including raising scholastic material for needy children, rehabilitation of roads, construction of terraces, putting up special units for special children in schools, as well as social transformation

4.6 SHGs and women's political awareness and participation

The researcher also sought to find out how participation of women in SHGs has contributed to their political awareness and thus enhanced their political empowerment. To do this, the study sought to establish the women's general understanding of the phrase 'political empowerment'. The study findings indicate that most women had a rough idea of what the phrase means but could not clearly explain the meaning. Some of the sentiments included women's involvement in politics, confidence to speak about the truth, ability to defend one's ideas, ability to influence others, fight for the vulnerable, and representation in leadership. However, it can be noted that most of the definitions given by the respondents were characteristics of a politician and not necessarily the meaning of the phrase. A good number of the women as well CFs and SHG member's spouses had no idea what the phrase political empowerment meant. Findings from key informant interviews supported this observation; they revealed that most women could have an idea of the meaning of the phrase but may not give the exact meaning. On the other hand and, as expected, the key informants had a clear understanding of the phrase. For example, one of them stated that political empowerment is the acquisition of power or authority to provide political representation for a group of persons. The findings imply that despite efforts to politically empower women, not much can be achieved without first making the women understand what political empowerment is all about.

The study also sought to establish whether SHGs have enhanced political empowerment for their members. The study reveals that a majority of the members felt that being members of a SHG has indeed empowered them politically. Lucia, a 51 year old SHG member reported thus:

I am definitely the oldest in this group. I'm very empowered since joining SHG. Can't you see I cannot only comfortably speak before all these people but articulate issues that affect all of us? I learnt this in SHG.

Kate (not her real name) is relatively younger, but never disclosed her age. She said:

Since joining SHG, I am confident I can contest a political office, and with all members of SHGs in this community I will win. This is something that I had never even thought I could try.

Petronilla, also a group representative, reported thus;

Women in this community have visited the chief's office to follow up on Pesa za Wazee. Some eligible elderly people were not benefitting so we identified them and asked the chief to ensure they benefit.

It was also observed that SHGs have enabled the members to realize their combined power that if utilized can catapult them to greater heights. Besides, the women indicated that they have become role models in their respective communities courtesy of SHGs. They are self-reliant, and they can take up roles conventionally reserved for men. For instance, some respondents said they have taken up family projects like contributions towards house construction and school fees for their children. The women were further found to be taking actions aimed at transforming the society. The focus group discussion reveals thus:

CLAs mobilize SHG members and villagers to fight illicit brew in this area. If men in this community have to drink then it must be in a bar that is within the government regulations. Otherwise, they will have to travel long distances to neighbouring communities to look for illicit brew.

Findings from key informants corroborated these findings.

My name is Chief Mutheu. SHG has really enhanced political empowerment in the women, and we see many women today participating in political events. The other day women stood up against illicit brews, something that could not happen in the recent past. Women have a voice these days, they can stand up against injustices; men no longer subdue women but a sense of mutual agreement is

reigning. As a matter of fact even in my house I consult my wife on certain issues before we undertake them together. Many women have changed because they demand for accountability from political leaders and other leaders on use of government resources.

Mrs. Rachael, the head teacher for Kisiiki secondary school shares:

SHGs have enhanced political empowerment of their members. For example, there is a woman in the neighbourhood of my school, whom I have seen grow economically, socially and politically. Her husband left her a long time ago. She never got married but she joined an SHG in the area. She started a business and has been expanding it from time to time. She has established a home and constructed a very beautiful permanent house. She has even been selected to represent her community in CHEDA, a group by Plan International taking care of OVCs. She is really respected and is doing a great job.

Chief Kyalo said:

I have been a chief since the SHG approach was introduced in this community. I have seen women grow leadership skills. For instance, before SHG was introduced in this community there was no female village elder, to date we have 11 out of 21 village elders and 7 out of the eleven are members of SHGs. The SHG concept boosts self-confidence, self-reliance, interpersonal skills, and management, and also enhances development consciousness. In this community, one of the CLAs planned to construct additional classroom in one of the secondary schools. They planned with the head teacher and mobilized for a fundraising. After some time no class was constructed so we had to ask the teacher to account for the funds. He openly gave feedback that he used the money on personal projects. The CLA took up the matter until they ensured the teacher was given a transfer to another school and he got replaced afterwards.

4.7 Respondents' socio-economic and political status before joining SHGs

The study sought to establish the socio-political status of the respondents before joining SHGs. The findings indicate that most of the women were of low income status before joining SHGs.

Agatha, 46 years of age narrates:

I used to live in a leaking grass thatched house, our income level was very low, we could not even afford to repair the leaking roof. Today I have a two bedroomed permanent house. I sleep with my children both boys and girls under one roof.

Kalinda, aged 35, stated thus:

I never want to think of my status before the SHG. It was very bad economically, basic stuffs like food and school uniform for our children were hard to get; we literally could not afford school fees. At some point my children were forced to drop out of primary school. My first born child completed standard 8 and had nowhere to go. But to date my two children after him are in the university. I also enrolled him for skills training and he is a qualified mechanic. SHG has saved my life.

These sentiments were confirmed by many other respondents who indicated that before joining SHGs, they had poor shelter, had no livestock, and lacked furniture in their houses. It was further revealed that most of the women entirely depended on their husbands for all sorts of support. Celina, now 46 years of age, put it this way:

Before the SHG, I had to rely on my husband to provide us with everything, never mind his jobless status. It was not easy providing for us; you can imagine the kind of life we used to lead. Worse still, even when he provided, I was very poor at managing whatever little he provided, I must say that he was very patient with me. These days when I look back, I sometimes think that I was stupid... but I don't want to believe that. Maybe I was just naive.

The study reveals that most of the women had unhealthy relationships with their partners before the SHG. Many of the respondents indicated that they often quarreled with their husbands because of petty reasons, most of which had economic connotations. Lilian, aged 40 put it thus:

Our communication in the house was very poor before the SHG. I remember one time we were discussing my elder son's school fees. I really wanted my boy to continue with his education so I mounted a lot of pressure on my husband even though I knew we could not afford it. At first the issue brought a lot of disagreements in the house. However, later I think my husband got used to it or he just learnt how to cope, so what he did was just to go mute whenever the topic came up. Anyway as you would expect the boy never continued with education past primary school. I am happy because I had him join skills training. After him joining I joined SHG, and the rest of my 3 children have all been taken through secondary education and beyond. One is in Nairobi doing Nursing at the Kenya Medical Training College and another in Maseno University.

The study further found that a majority of the members of SHGs were in a poor psychological and emotional status before joining the SHG, as many of them cited having

had low self-esteem, a feeling of worthlessness, shyness and inferiority complex. According to Margret, aged 38:

I could not talk before people. I always felt that I was of a lower status and so not worth talking before anybody; you know poverty is a very bad disease, it makes you feel worthless. If you are always poorly dressed would you have confidence to address people? I don't think so such was me before the SHG.

These sentiments are confirmed by views from key informants who have a general feel that the economic and social status of the women before the SHG was bad before joining the group.

In one of the focused group discussions confirmed that:

SHG has opened the eyes of their members. Isolation is a sign of poverty. Many poor people feel worthless and so prefer being alone. Many women in this community could not interact with others before joining SHG. When they joined they did not only find friends but also learnt business skills. Through trainings in business skills and mentorship they started various business activities. One of our highlights is member whose husband lost a job she started from crutches and through she is successfully doing event management business. Today she travels everywhere in this county not only decorating events but also hired as a master of ceremony for many events. She also joined Early Childhood Development (ECD) training thus teaching in a neighbouring school. She would not dare go back to the city.

4.8 SHGs and women's level of participation in social and political activities

4.8.1 Benefits accrued from being a member of SHG

The study sought to establish whether there are any benefits that respondents have accrued from being members of the SHGs. The study findings indicate that SHG members have accrued many benefits including political, economic and social benefits. On the economic front, the study reveals that 75.8% of the respondents were involved in business either after joining SHGs or had their businesses expand using loans taken from the groups. When asked how joining SHGs has been beneficial to them, different respondents stated that SHGs had enabled them to take their children up to college level, many of them had improved their shelters, clothing, and nutrition, and that they were able to cater for hospital bills. Julia, aged, 34 explained thus:

My first loan was KES 200, which I used as my transport to the market on a market day. I became a broker; I was linking goat owners with buyers, negotiating

the prices on their behalf and once the goat was bought, I was given a commission. I have grown in business; I have a big retail shop and a wholesale shop for beauty products. This year alone I have taken 3 loans totaling KES 60,000. I was a no body before.

The study further reveals that the economic development of the members was the beginning of their social and political empowerment. For instance, Ngina, aged, 35 said:

In our area we used to experience water shortage. I could not afford water for bathing and neither could I afford soap. I could only take a shower on market days and Sundays while going to church. I was quite unkempt. I have established a hardware shop and also a retail shop. All the 3 children are in secondary school, and once they finish I will purchase a piece of land within the shopping centre and construct my own premises. Before joining SHG I attempted divorce 3 times, but today we have a good relationship with my husband, in fact he is running one of the shops. SHG has taught me quite a lot communication with my family, time management and even budgeting. I am confident because I can put own descent clothing and thus I no longer fear anybody.

On the social front, the study revealed that the confidence levels of the members had been boosted. According to Wilkister, aged 36:

Before joining SHG I could not go for meetings for fear of being asked to greet people. However, today when I go for meetings, I can talk in front of many people. We have also learnt to work with one another; we support each other to till our pieces of land, we fundraise to pay hospital bills when one of us falls sick, we visit those with new born babies and also those who have lost their loved ones.

The study also revealed that social benefits were regarded highly by the more vulnerable members, for example, the elderly and the disabled. According to Rose Ben, aged 68:

My husband died long ago when I was still very active but I was not blessed with children. My clan sees me as an outcast in fact they call me a witch because I have not had children of my own. I have lived a lonely life for many years, no friends and no relatives because to them I am a witch. SHGA has provided me with a family, after so many years I found daughters and sisters in this group, they fetch me water and even clean my house. I will remain a member until death.

Political benefits were also acquired by the members, as intimated by Olgar, aged 38:

I have acquired leadership positions; I am in different community leadership positions and many people seek for my advice as I have become a good adviser and communicator.

These findings are corroborated by sentiments from key informants. For instance Rachael said:

I was a school head teacher of the same school by the time the SHG concept was introduced in the area. I have observed many of the women's lives transforming. For example, Wanza (*not her real name*) has become SHG consultant in this community. She attends agricultural shows both at sub-sub-sub-sub-sub-sub-county and national level to talk about the SHG approach. She has also initiated the formation of men's SHGs and has several of them. She is highly respected by both women and men in this community. When SHG was started, she had just come from her matrimonial home. Her husband died and she was sent away by the in-laws, and came back with nothing from Taita apart from her children. When she joined SHG, her life took a turn around. Through loans taken from the group she started small businesses and to-date she supplies both secondary and primary boarding schools with samosas. She has opened up a food kiosk which attracts many customers, and her view of life has greatly changed. She is very knowledgeable and many forums seek her opinion on development matters. Her interaction with people is objective unlike before joining SHG. She has installed solar lighting in her home and that has also been a good example to many in this community. Her networking skill is amazing.

4.8.2 SHG members decision-making

The study aimed to determine the decisions the respondents could comfortably make without consulting their spouses. The study findings indicate that the women can now make a number of decisions on their own which they could not have made before SHG. For example, they can make economic decisions without having to consult anybody. Beatrice, aged 30, put it thus:

I can buy a cow or goat with the loan I have got from the group without involving my husband". Another one said. "I can buy chicken and support my neighbours without getting permission from my spouse. I can also engage in farming activities without necessarily involving my spouse.

The findings suggest that SHG has empowered the members sufficiently to positively engage in issues that are important for their wellbeing. Most members agree that they are able to make these decisions basically due to their economic empowerment. On the other hand, however, it was quite evident that SHG members were still not able to make decisions like selling pieces of land, as these assets mainly belong to their spouses.

Pauline, aged 44 years, explained thus:

SHG has changed women in this community. Before it was introduced women did not own anything, including chicken. In business trainings we were taught, if our spouses cannot allow us to own cattle or pieces of land then we should focus on keeping poultry and goats. No man can quarrel a wife for having sold any of the latter.

One of the focused groups discussions confirm thus:

One of the SHG members reported a case to a CLA. The husband sold the entire piece of ancestral land without his wife's consent. The woman only discovered when the last deal was made. It emerges that the CLAs despite several attempts and even by involving the relevant networks have not been successful in sorting out the issue. Just recently it was discovered that the process is so advanced and noting much can change given that all the documents are already signed and payments made.

4.8.3 SHG members' leadership positions

The researcher sought to establish whether the SHG membership has enhanced leadership qualities in its members by enabling them to assume leadership positions in the community. In addition, the study wanted to find out whether some of those in leadership positions had influenced certain changes in the positions they had held before. The study findings indicate that many SHG members had assumed community leadership positions after gathering self-confidence among other skills such as communication skills from SHGs. Among the leadership positions occupied by women were Village Development Committees, church leaders, school management committees, secondary school Boards of Management, community policing, and clan welfare committees. The study further revealed that most SHG members in these positions had influenced changes, for instance, a respondent shared how she had initiated the transfer of a school head teacher for misappropriation of funds.

Kate, aged 40 and a CF, had this to say:

I have seen a girl growing up in my neighborhood, I have personally taken her through catechism classes. I did not know who the father was. The girl stays with a grandmother and really struggles to make ends meet. I only learnt that she is the daughter to the same head teacher who has been sending her out of school for not being able to meet school requirements. I only knew when I saw the teacher's name written as the father when I handed over the baptism card to her. As a committee member I asked the teacher to take responsibility but since he was

arrogant I reported the issue to the committee. He was forced to provide for the girl.

Even though the study reveals that most SHG members have been in different leadership positions and have been able to influence changes in these positions, it also reveals that all of them have not occupied positions beyond community level.

CHAPTER FIVE

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter explains the findings of the study, draws conclusions, and makes recommendations and suggestions for further research.

5.2 Discussion

The World Bank (2001) has suggested that the women's empowerment should be an important aspect of social development programmes. According to Citrome (2012) women's participation in a political realm is critical for ensuring that policies and regulations precisely take into account the interests and perceptions of half the population. In Kenya, for instance, a number of community development approaches geared towards women empowerment address economic empowerment, and so focus more on addressing short-term or immediate needs. Paul (2005) suggests the need for an approach that focuses on the achievement of social, economic as well as political empowerment. The immediate objective of SHGA is to empower the poorest of the poor women, socially, economically and politically. The study sought to examine the influence of the self-help group approach on women's political empowerment and participation in Yatta sub-county.

The study was guided by the following three objectives:

- i. To investigate the strategies used by SHGs in empowering women in Yatta Sub-county.
- ii. To establish how participation in SHGs affects women's political awareness in Yatta sub-county.
- iii. To verify whether membership in SHGs influences women's level of participation in social and political activities in Yatta.

5.2.1 SHG strategies in empowering women

The study findings put forward numerous strategies that are gear towards the women's social and political empowerment. These strategies include rotational leadership, linkages and networking, need-based trainings, establishment of and adherence to bylaws, and role transfer. Most of the respondents revealed that they learnt communication by being members of SHG, some were shy and could not express themselves but can now address even meetings by dignitaries. They attribute this to rotational leadership where every member has a role to chair or moderate meetings in a rotational manner. These finding concur with Manimekalai's (2007) that SHGs have increased access to and control over material, social and political resources, enhanced awareness and improved skills, and raised issues of common concern through mobilization and networking. The relationship between self-help group involvement and self-confidence, self-efficacy, political efficacy, and civil responsibility has also been stated in Zimmerman and Rappaport (2003).

5.2.2 SHGs and women's political awareness and participation

The study reveals that the majority of the respondents could not clearly explain the meaning of political empowerment of women and most responses were mainly geared towards defining women in politics. On the other hand, the study reveals that a majority of the members felt that being members of a SHG has indeed empowered them politically both at household and community levels. At the household level, many families have been reunited and are peaceful since women have learnt how to communicate and take on male-dominated household responsibilities, like deciding institutions of learning and payment of school fees, construction of shelter, and purchase of livestock, among others. In addition, it came out that most of this decision-making at the house hold level is partly because women in SHGs have acquired self-esteem and communication skills and therefore they can easily initiate dialogue with their spouses. The economic empowerment acquired by SHG members has also earned them some respect and therefore their spouses can listen to them.

On the other hand, at the community level, SHG women join hands in supporting vulnerable groups in the community, for example, pushing for transparency in issuance of services such as *Pesa ya Wazee*, and mobilizing the community to support them in taking up community development projects like rehabilitation of roads. The study reveals that SHG women have become self-reliant, and they can take-up roles conventionally reserved for men, for instance, social transformation activities like stopping illicit brews, stopping child labour, and fighting domestic violence. This concurs with Krauss and Deutsch (2000), who argue that at macro-level, advocacy activities of self-help group members can influence government policies.

The study also confirms that many SHG women assumed different leadership positions by virtue of being members of the groups. Besides, some of the women have not only assumed leadership positions but also influenced different changes in their respective positions, for instance, pushing for transfer of a school head teacher after discovering misappropriation of school funds. This is in line with empowerment theory as explained by Gerges (2004) that empowerment focuses on the process of giving power to the people, especially the disadvantaged. Freire (1973), argues that the disadvantaged or oppressed can become empowered by realizing social inequality, inspiring others by making them feel confident about realizing social equality and, ultimately, liberating them.

5.2.3 SHG membership and participation in social and political activities by women

The study findings indicate that SHG members have accrued many benefits including political, economic and social benefits. On the economic front, the study shows that most of the respondents were engaged in business either after joining SHGs or had their businesses expanded using loans taken from the groups. Different respondents stated that their family situation was pathetic before joining SHGs, but that SHG had enabled them to take their children up to college level. Many of them had also improved on their shelters, clothing, and nutrition and also catered for their health care services. This is in line with Shylendra's (2004) argument that the group-based approach not merely allows the poor to mount up capital through small savings, but similarly helps them get access to

formal credit services. Many respondents confirmed that SHG savings and loans were the basis of all the benefits accrued since joining their groups.

The study also reveals that SHG has enhanced social cohesion among members and the community at large. This concurs with Fernandez's (1998: 113) study which found that basic characteristics like small size of membership and similarity brings about cohesiveness. SHGs mobilize communities in taking up community projects and this has enabled community members to interact with one another. On the other hand, social benefits in the SHGs were regarded highly by the vulnerable members of the group, for example, the elderly and the disabled. These findings concur with those of Kabeer (2001) and Mayoux (2000) that the economic contribution of women may enhance their role in decision-making in their households. This may result in improved house-level outcomes with regards to health education (particularly the girl child education), family planning and nutrition.

However, although the study reveals that most SHG members have been in different leadership positions and have been able to influence changes in these positions, it also reveals that all of them have not occupied positions beyond community levels. This is in line with Nussbaum (2000) who argues that participation is not only confined the domain of politics. It can take account of the household and schools participation, and the ability to make choices for one. It can be said that these latter participations need to be attained before one can proceed onto wider participation in politics.

5.3 Conclusion

In light of the findings, the study concludes that the self-help group approach has enhanced women's political empowerment and participation in Yatta sub-county. However, this is mainly observed at the household and community levels. Other than being empowered to cater for their families' basic needs, SHGA has boosted member's self-esteem, taught them proper time management, communication skills as well as leadership skills.

At the house hold level SHG members have seen improved dialogue with their spouses and other family members, therefore women can plan and implement household activities in unison. They can participate in family decision-making, for example, where to take their children to school and what type of house to construct.

At the community level women in SHGs are in different community leadership positions, for instance, primary school management committees, village development committees, Sub-county development fund committees as well as board of management in schools. These women are identifying community needs and mobilizing community members to participate in taking up community issues, for instance, rehabilitation of roads, supporting for education of the OVCs, and fighting domestic violence.

The study makes it clear that some of the strategies used in SHGA like rotational leadership and needs-based training have greatly contributed to the members' political empowerment. However, the study does not show how SHGA has enhanced political empowerment and participation of women at the macro-levels.

5.4 Recommendations of the study

Based on the findings, the study recommends that:

- i) SHG programming modules should include strategies that deliberately encourage political awareness and participation of SHG members at all levels.
- ii) The government of Kenya through the Ministry of Public Service, Youth and Gender Affairs should consider the SHG approach as a women's empowerment strategy and as such work with non-governmental organizations to scale it up in the country. This will enable the government to reach out to the critical mass that are the poorest of the poor women who are normally left out by other poverty alleviation strategies like Women Empowerment Funds.

5.5 Recommendations for further research

This study was centered on the influence of SHGA on the political empowerment of women in Yatta sub-county. The study findings suggest that the political awareness and participation of women in SHGs was greatly evident at household and community levels. The study, therefore, recommends further research on strategies that can be employed by the SHG concept to promote women's political awareness and participation even at the macro-level.

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1. How would you describe your socio-economic and political status before joining SHG?

2. What are some individual benefits accrued from membership of SHG? (economic, social and political)

3. What is your general understanding of political empowerment?

4. Do you hold any leadership positions in this community? Name them giving examples of some of the changes influenced by you being an SHG member at any level.

5. In your view, do you think SHG has enhanced political empowerment in members like you? If so give some of examples:

a) At individual level

b) At household level

c) At Community level

6. What strategies does your SHG employ to enhance political awareness and participation in its members?

7. a) What are some of the decisions you comfortably make in your family without necessarily involving your spouse?

b) Were you able to make the same decisions before joining SHG?

8. What do you recommend to enhance women's participation in politics?

Appendix B: Key informant interview guide

Serial No.....

DesignationAge.....

GenderDepartment.....

1. What is your understanding of the SHG concept?

2. What is your view of the concept in relation to other approaches to development in the area?

3. What is your understanding of empowerment, especially the political empowerment of women?

4. Do you agree that the SHG approach has enhanced the political empowerment of its members? Please elaborate by giving examples of manifestations and empowerment among SHG members.

5. How is this useful especially in your area of work?

6. What are the community perceptions about the effects of participation in SHGs on women's status in political leadership?

Appendix C: Themes for focused group discussions

Members present: _____

1. The SHG approach and its impact on the socio-economic and political status of its members and their families.

2. Political empowerment of women.

3. Strategies that the SHG approach employs in enhancing political awareness and participation of its members.

4. Recommendations or suggestions for future implementation of the programme regarding the political empowerment of SHG members.
