

Assessing both the Nature of Self Help Groups and the Role of Women Participation in Socio-economic Development

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Abstract

The participation of women in Self Help Groups (SHGs) has made a significant impact on their empowerment both in social and economical aspects. However, the exact role of women SHGs in socio-economic development in many parts of Kenya is not known. The purpose of this paper was to investigate the role of women SHGs in socio-economic development in Chuka/Igamba Ng'ombe Constituency, Tharaka-Nithi County. The research hypothesized that there is a significant relationship between characteristics of SHGs and levels of participation to the socio-economic development. Specifically, the paper sought to identify the characteristics of women SHGs promoting development, establish the levels of women participation in socio-economic development, identify. The study was guided by the authentic participatory theory, which argues that community members should take forefront in their development endeavors. The study was conducted through a descriptive survey research design using 214 respondents. Questionnaire, key informants, document analysis, interview schedule and the Focus Group Discussions (FDG) were the tools of data collection. The study found that the highest number of SHGs were merry-go-round, social groups, civic group, women empowerment groups, church groups, women traders, financial women groups, welfare groups and social groups had most members. The financial contribution ranged from a high of Kshs 3.72 million to a low of Kshs. 351,800. The SHGs provided soft loans, purchased goods, constructed houses and paid fees for their members rendering the overall contribution of most of the SHGs as high, thus characteristics of the SHGs affected the levels of socio-economic development. It was also clear that most of the SHGs had high levels of involvement through high frequency of meetings and frequent contribution demonstrating a significant relationship between levels of participation of the SHGs and levels of socio-economic development.

Key words: Self Help Groups, Socio-economic development, Nature, Role.

1. Introduction

Women are considered as a pivotal point in the process of change in many areas of the world. Yet, even in the light of heightened international awareness on the issue of pertinent roles played by women, it is a reality that many countries in the world are grappling with the problem of eliminating the increasing gender stereotyping that discriminates against women (Ricardo, Laura and Tyson, 2009). Moreover, several countries are still misallocating their human resources and undermining their competitive potential in their developmental quest at the expense of women (Zahidi, 2009).

In realization of this, it is thus not surprising that the past three decades have witnessed a steady increase in awareness of the need to empower women through measures to increase social, economic and political equity, and broader access to fundamental human rights, improvements in nutrition, basic health, and education (Schulz, Israel, Zimmerman and Checkoway, 1995; Zimmerman, 2000; Singh, 2009). In recognition of the importance of instituting women's empowerment around the world, the United Nations Development Fund for Women (UNIFEM) was established as a separate fund within the United Nations Development Programme (UNDP) where the General Assembly instructed it to "ensure women's involvement with mainstream activities" (Zahidi, 2009).

In the African continent, women participation in development is still dragging behind the rest of the world. Reports indicate that women continue to face enormous obstacles and the growing recognition of their contributions has not translated into significantly improved access to resources or increased decision-making powers (Murugangi and Dombosi, 2007). Previous studies indicate that the participation of women in various economic activities in African continent is less than 30% (Parsons, 2011) compared to nearly 80% of the men's engagement in activities (Karl, 2009). The situation is awesome in the Sub-Saharan Africa (SSA) where there are several reports that indicate low women participation in various economic activities (Deckard, 2010). Nevertheless, efforts aimed at increasing women participation in economic activities in SSA has been tremendous over the last few decades (Manu, 2008), with unknown impacts on the overall women development in the region.

The engagement of women in development in Kenya is widespread, ranging from the formal to the informal sectors; even though a majority of their activities is in the informal sector. Women perform a lot of "invisible" activities that may not be considered as development activities (Moser and Caroline, 2007). The government of Kenya has on its part formally acknowledged that women are a disadvantaged group, and thus made them the target of its development plans. In Kenya, the role of women in economic development is starting to be clearly defined with several available reports indicating that their contribution may still be unknown, and hence there is the need to encourage and support women to actively involve themselves more in public life and governance (Kiragu, 2009; Nyaberi and Omwenga, 2012; Kiptoo, 2012). Their qualitative participation has been frequently achieved through the formation of Self Help Women groups (SHG) in Kenya (Mukasa, 2007).

A SHG is a small economically homogeneous affinity group of people who voluntarily come together to save small amounts of money regularly, which are deposited in a common fund to meet emergency needs for members and to provide collateral free loans decided by groups themselves (Chiranjeevulu, 2003). In another sense, SHG connote a group of people with homogenous traits who have come together to achieve a common goal. These mutual groups rely on the principle of solidarity. Self Help Group (SHGs) programme is an emerging and cost effective mechanism for providing financial services to the poor. This approach has been successful in meeting financial needs of the rural poor women and in strengthening collective self help capacities of the poor, which has increased their empowerment (Manu, 2008: 152).

The Meru community in Kenya is one of the communities where women are mostly denied equal opportunity to effectively compete with men in the economic spheres (Makuto, 2007). Yet, previous studies in the region determined that the socio-economic participation of women is very important not only for reducing the disproportionate levels of poverty among Ameru women, but also as an important step towards raising household incomes and encouraging economic development in the county as a whole (Makuto, 2007). Mwaura (1999) makes a compelling case for the notion that the society need to see women less as passive recipients of help, and more as dynamic promoters of social transformation, and suggested that employment, women's group and property ownership rights of women have a powerful influence on their ability to control their environment and contribute to socio-economic development.

Although significant progress has been achieved in a number of ways that contribute to women's participation such as SHG (United Nations, 2009), the role of these SHGs on socio-economic

development in many societies of Kenya and more specifically in Meru Community is still not clear. To the issue of recognition of the unique roles played by women groups in the region, different groups of people (women groups, government, development partners, and civil society groups) have forwarded many arguments to and supported the development of these SHGs (Magero and Kiuna, 2010). Although there is currently no inventory on the contribution of SHG in Meru, there is nonetheless evidence that there are many operations on the ground. On the basis of the foregoing discussion, the current study was undertaken to determine the specific roles of women self help groups in socio-economic development in Chuka/Igamba Ng'ombe constituency, Tharaka-Nithi County which is one of the constituency occupied by the Ameru population. The study seeks to assess the nature of SHGs and explore the role of women in socio-economic development and recommend various ways of enhancing women's participation in development through the SHGs in Kenya particularly among the Meru Community.

2. Methodology

2.1 Study Area

The study was carried out in Chuka/Igamba Ng'ombe constituency of Tharaka-Nithi County. The constituency has four locations and eight sub-locations with Chuka town, located in Meru South district, serving as the headquarters. Located on the eastern slopes of Mount Kenya, Chuka Town is chiefly occupied by the Chuka people, one of the nine Meru dialect Speakers who mainly occupy the area between the Thuci River in the south, and the Nithi River in the north. According to data from the Kenya National Bureau of Statistics, the county has a total population of 128,107 people (male - 48% and female -52%). and its Area in Sq. Km (Approx.) is 431.20.

Chuka/Igamba Ng'ombe constituency lies on a semi arid area. The rainfall averages between 200mm and 800mm annually with its temperature ranging between 11°C to 25.9°C during cold and hot seasons respectively. Agriculture is the major economic activity for locals. There is small scale production of different crops including millet, sorghum, cowpeas, maize, cassava and vegetables. The county also relies on tea, coffee and horticulture for income. There is commercial trout fish farming sponsored by the Tharaka Fisheries initiative. The fish is reared in river Nithi Thuci and Mutonga. Tharaka Nithi is also known for the community power generation scheme located at the Kamanyaki Great Falls Dam. This dam also supports irrigation in some areas of the county. Chuka/Igamba Ng'ombe constituency fruit farmers also rely on processing of herbal medicine in the Meru Herbs Plant located along the Siakariga-Nkubu Road. The plant has brought in over 100 million shillings to farmers since 2009.

2.2 Research Design and Population of the Study

The study adopted a descriptive survey research design. The design is relevant to this study in that, the researcher has general knowledge on the existence of women groups in Chuka/Igamba Ng'ombe constituency, Tharaka-Nithi County. With the help of descriptive design, specific information was sought about the types of women groups existing in Chuka/Igamba Ng'ombe constituency, and the role they are playing in socio economic development.

In Chuka/Igamba Ng'ombe there are 312 SHGs operating. This group formed the target population. There are also 8 NGOs and 47 churches who deal with issues of women groups. These latter group formed part of the key informants.

From the target population of 312 SHGs the sample size was determined using the Yamane (1967)

formula thus $n = \frac{N}{1 + Ne^2}$. Where n = required responses

N = Population

e^2 = error limit (0.1 for samples between 100 to 1000)

Placing the formula for the respondents in the SHGs yielded a sample size of n for respondents = $\frac{312}{1 + 312 * 0.1^2} = 76$. The researcher sampled at least 2 respondents from each of the SHGs, mostly the group leader and any other member purposively. Therefore the sample size of the SHGs was 152 respondents. For the church, the e^2 = error limit used was 0.05 since the population was less than 100 (Yamane, 1967).

n for church organizations = $\frac{47}{1 + 47 * 0.05^2} = 42$. The researcher sampled at least 2 members from the church with information on SGHs using purposive sampling technique resulting in 84 respondents from the church. All the NGOs were sampled and at least 2 members included in the sample resulting in 16 members from the NGOs. Therefore the overall total number of respondents was 252.

2.3 Data Collection

The study used the questionnaire, key informant technique and the Focus Group Discussions (FGDs) to collect data. Key informant interviews were used to obtain information from key persons dealing with women groups in Chuka/Igamba Ng'ombe constituency, Tharaka–Nithi County. The persons were mainly two leaders of the sampled groups, that is the chairlady and the secretary of the NGOs, churches and community initiated groups. Other leaders interviewed included village elders, sub chief and chiefs. This method has an advantage of getting first hand information from experts. The method also sources privileged information from experts. However, the method can be hindered by biases on the part of the key informant. They may choose to hide some valuable information. To deal with such challenges the study also employed Focus Group Discussions.

FGD approach was used to get opinions, attitudes and ideas from 19 groups, each group comprising of eight to ten members. The researcher, guided discussions, and set topics for discussions, and took short notes on the issues raised. A tape recorder was used to capture the discussions and to help the researcher fill in important information that had not been heard. The advantage of the (FGDs) is to obtain in–depth information, concepts, perceptions, feelings and ideas of a group. The main disadvantage was associated with a large group which left time for meaningful discussions. Influential personalities also tended to dominate the discussions. To deal with this, the study also employed questionnaire technique as a research instrument.

The questionnaire as a data collection tool was the main instrument as this was a survey research. It was used to capture data from the SHGs on the study objectives and the socio–economic status. Given that the study area is not sensitive, the consent of the women group's chairperson was

adequate to cover all the other respondents. The researcher ensured that the data collected from individual respondents was confidential.

2.4 Data Analysis

Quantitative data analysis techniques were used to analyze the data collected. The data from the closed-ended questions was organized, analyzed, presented and interpreted using descriptive statistics and inferential statistics. The descriptive statistics included frequencies, percentages, and means. Inferential statistics included the use of chi-square test (χ^2 test). Significant associations between the independent and dependent variables were analyzed using inferential statistics the chi-square test (χ^2 test). These were presented in tables, bar charts and cross tabulations. The presented information formed a basis of the research interpretation, discussion, conclusion and recommendations.

3. Nature of Self Help Groups

Social systems such as schools, neighbourhood and extended families are seen as important institutions where people grow because it has been observed that these systems offer a much needed source of social support. Social support systems are ongoing social collective that provide persons with chances for advice about themselves and for validations of their expectations about others. This may offset deficiencies in their communications within the larger community context. The social support systems are classified into social networks, natural helpers, formal organizations, and self-help groups (Dwaraki et al., 2009).

The difference between Self-Help groups from the other groups is that they control their own resources and policies, however within the group it is self-governing and self-regulating. The Self Help Groups serves three primary functions to the members which includes; receiving information on how to cope, obtain material help when necessary and, feel cared about and supported (Collinson et al., 2008).

Self Help Group membership is usually in between ten to twenty group members and they are encouraged to save regularly. The members use the pulled resources to meet the credit needs of its members. These groups are democratic in nature and they collectively make decisions. The SHGs are characterized by regular savings, periodic meetings, compulsory attendance, prompt repayment and systematic training (Collinson et al., *ibid*).

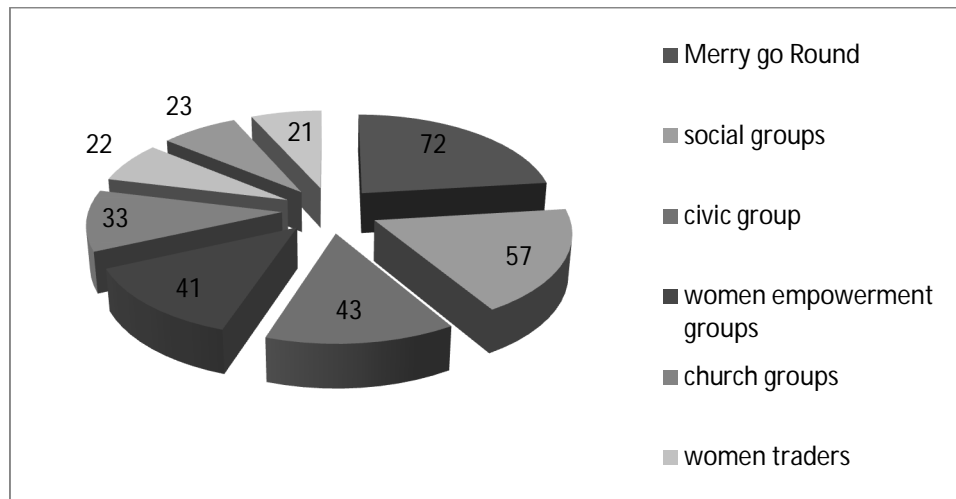
Common types of women Self Help Groups include programmes about domestic violence, divorce or those sharing a specific medical condition. Women engaging in self-help groups give them a positive place to find resources and talk about their current situations with others who can understand.

Agrawal (2006) postulates that in Kenya, rural settings have different types of groups and they are part and parcel of the social fabric and development of the country. Groups formed are a part of a social systems used for generations in Africa, it has been seen that the 'harambee' movement following Kenyan independence has greatly increased the number of grassroots-level groups with development objectives. Harambee means "let's all work together," which was a government initiative designed to encourage people to contribute resources to supplement and complement the government's development efforts. And as a result many self-help groups were formed.

3.1 Characteristics of Women SHGs in Chuka/Igamba Ng'ombe Constituency.

The study set out to determine the characteristics of women groups promoting development in Chuka/Igamba Ng'ombe Constituency based on the assumption that characteristics promote socio-economic development in Chuka/Igamba Ng'ombe constituency. First, the study sought to identify the types of women groups in Chuka/Igamba Ng'ombe constituency. The results are as shown in Figure 1.

Figure 1: The distribution of SHGs in Tharaka–Nithi County

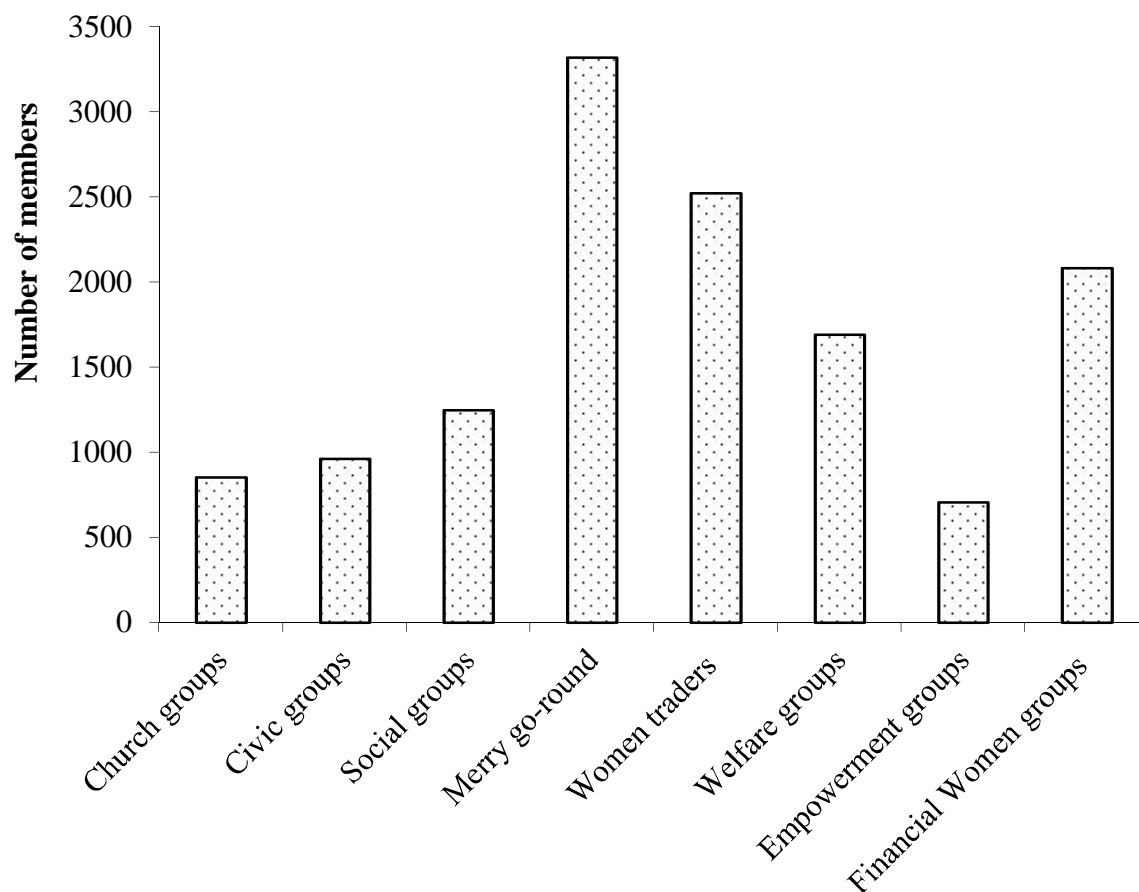


There were 312 SHGs divided into eight main groups in Chuka/Igamba Ng'ombe Constituency. The highest number of SHGs was merry-go-round (72), social groups (57), civic group (43), women empowerment groups (41), church groups (33), while there were few groups from women traders (22), welfare groups (23) and financial women groups (21).

The distribution could be attributed to the need of women to meet their social and financial issues, and also contribute for each other's mental and spiritual wellbeing. Since women are neighbours and attend similar social functions and places of worships motivates them to form groups so as to solve the challenges they face in their daily and regular activities. This is due to the fact that human beings tend to be involved in community development activities in order to meet their various human needs. Some women groups are mainly formed through religious pursuit for example, Catholic Church, Presbyterian Church of East Africa (P.C.E.A) and Anglican Church of Kenya (ACK). In addition to enhancing socialization, religious groups encourage the sharing of ideas and experiences, cooperation and social integrations among members.

3.1.1 Number of Members in each Women Group

The number of members in each of the women groups was also sought from the respondents in each of the above SHGs. The results are summarized in Figure 2.

Figure 2: Number of members in each Women Group

The researcher observed that the groups with the highest number of members ranged from the merry go round (3318), to traders (2520), financial women groups (2080), welfare groups (1690) and social groups (1246). Other women groups had less than 1000 members and included civic groups (960), church groups (850) and women empowerment groups (705).

There are different types of women groups and sometimes members belong to several groups at the same time. In some groups, a given sum of money raised is given to the first member of the group upon rotational basis on weekly, monthly or annual basis. Sometimes, the amount of money raised depends on the capability of the members. The other one is where group members buy house hold utensils, furniture and take to one of the members. This method goes round until all the members of the group are covered where it then starts all over again. In another situation members come together and contribute some amount then select one enterprise to invest in, for example, poultry keeping, farming or keeping of livestock among others. These enterprises are well managed by a few selected members while the others are closely supervising and the returns and profits are divided among members or are used to expand their enterprises depending on their agreements. Women groups boost the economy of Chuka/Igamba Ng'ombe constituency through these group enterprises which help women raise incomes, investments and development.

3.1.2 Socio-Demographic Information

The nature of women groups promoting development are also shown in table 1 below.

Table 1: Socio-demographic information on SHGs

Socio-demographic variable	Respondent	Characteristics	Frequency	Percent	
Age	SHGs	<18	15	11.7	
		18-35	71	55.5	
		36-55	33	25.8	
		>55	9	7.0	
	Church	18-35	18	24.7	
		36-55	39	53.4	
		>55	16	21.9	
	NGOs	18-35	1	7.7	
		36-55	9	69.2	
		>55	3	23.1	
	Education level	SHGs	Primary	5	3.9
			Secondary	42	32.8
Certificate			43	33.6	
College			38	29.7	
Church		Secondary	36	49.3	
		Certificate	26	35.6	
		College	11	15.1	
NGOs		Primary	1	7.7	
		Secondary	4	30.8	
		Certificate	5	38.5	
		College	2	15.4	
Working Experience		SHGs	Less than 6 months	6	11.7
	6 months - 1 year		45	35.2	
	1-2 years		47	36.7	
	3-5 years		21	16.4	
	Church	Less than 6 months	6	11	
		6 months - 1 year	37	50.7	
		1-2 years	15	20.5	
	NGOs	3-5 years	10	13.7	
		Less than 6 months	6	3	
		6 months - 1 year	4	30.8	
		1-2 years	5	38.5	
	Marital status	SHGs	3-5 years	1	7.7
Married			81	63.3	
Single			23	18.0	
Widowed			15	11.7	
Church		Divorced	9	7.0	
		Married	59	80.8	
		Single	11	15.1	
NGOs		Widowed	3	4.1	
		Married	11	84.6	
		Single	1	7.7	
		Widowed	1	7.7	

From the table, 56 percent of the respondents in the SHGs are aged 18–35 years followed by those aged 36–55 years (26%) while only (7%) were over 55 years. Among the church members, majority (53%) were aged 36–55 years, followed by those aged 18–35 years (25%) while those aged over 55 years were only 22%. Age variations of the members NGOs, were majority in the brackets of 36–50 years (69%) followed by those aged over 55 years while those aged 18–35 years were few at only (8%). The respondents were mostly youths and in their middle ages this could be attributed to the fact that at this point is when a person can work at their best level. According to (Duncan, 2004) the potential workforce is derived from the population that is available and able to work. The legally defined workforce comprise of the population within the age group 15–64. However not all those found in this group are likely to be actively engaged in the labour force. Some members of the group (15–25) are likely to be schooling while some others (55–64) may be retired, home-makers or would have reduced their workload.

Educational levels of the respondents indicate that most of the members of SHGs were mainly certificate holders (33.6%) followed by the secondary level (32.8%), tertiary colleges (29.7%) while the least number were from primary schools (3.9%). Among the church members, majority of the respondents were from secondary schools (49.3%), followed by certificate level (35.6%), college level (15.1%). On the other hand, majority of the NGOs members attained certificate level of education (38.5%) followed by secondary level of education (30.8%), college education (15.4%) while the least number were primary level of education (7.7%). This indicates that all the members in the all the groups are literate.

The working experience of the SHGs was mainly 1–2 years (36.7%), followed by 6 months to 1 year (35.2%), while the least was less than 6 months (11.7%). Among the respondents from the church members, majority had a work experience of between 6 months to 1 year (50.7%), followed by 1–2 years (20.5%), less than 6 months (15.1%) and least for those with 3–5 years (13.7%). Respondents of NGOs were dominated by those with 1–2 years working experience (38.5%), followed by those with working experience ranging from 6 months to 1 year (30.8%) while the least (7.7%) were respondents with working experience 3–5 years. Children between the ages of 7–14 constitute (8%) of the economically active population and 15% of the unemployed population, women form almost half of the economically active population and are found in all sectors of the economy. However, women's work is found more in the private informal sector of the economy and in the formal private and public sectors.

Women are mostly in the lower echelons of economic activity and constitute less than 4% of the professional/technical and administrative staff of the labour force. Since independence there has been much encouragement from both the governmental and private sectors in Kenya for women to form groups. This fosters a sense of belonging and pride among women, which enable them form groups to solve their grievances and therefore become more economically empowered. When faced with various problems in their families such as domestic violence, women seek support from groups on ways of how to deal with violence, poverty in families and learn skills on how to improve their social and economic situations. In terms of marital status, most of respondents were married, regardless of whether they were members of the SHGs (63.3%), church (80.8%), or NGOs (84.6%). This was followed by respondents who were single regardless of whether they were respondents from the SHGs (18%), church (15.1%), or NGOs (7.7%). The proportion of the widows or divorced were always less than 8% of the total respondents in all the three categories of the respondents.

4. Contribution of the SHGs to Socio-economic Development

Women groups contribute significantly in development according to Shivakumar (1995) who pointed out that most women save and these small savings generate the requisite resources which can wean people away from certain money lenders who are there to exploit some of the women in the society. The savings women make depend on the lifestyle and the willingness to volunteer as the savings represent the key for profitable progress. Moreover, there is also a clear notion that vulnerable people can really save significantly through collective efforts. Through savings the Self-Help Groups have the ability to bring women into the conventional economic development paving the way for sustainable development (Shivakumar, *ibid*).

A study conducted by Karl (2005) on the role of Self Help Groups among women on decision-making found out that women's contribution is a multifaceted process, involving the pooling of resources to achieve collective strength, countervailing power and entailing and the improving manual, technological skills, organizational, managerial and planning capacities. According to Dokey (2009) the Self-Help Groups are currently being accepted in the society as a system of credit delivery that is used for meeting the credit needs. The needs are particularly experienced by and among the people who are the poorest of the poor who generally comprise small scale farmers, landless, labourers who work in farms, artisans, womenfolk and other micro-entrepreneurs. In this regard, the Self Help Groups are considered as a support system to the exiting collective operations. The objectives of the SHG is to introduce the habit of thrift, savings, banking and so on, and also availing loans and repaying the same over a given period of time.

Women groups in the United States of America have emerged across groups in their country to provide psychological, social, legal and economic support to women who are battered. They help the women victims by raising community awareness to the problems facing them and they encourage others, within and outside the community, to address the intersection of ethnicity and gender conflicts when dealing with the issue of domestic violence. Moreover, they also advocate for the position of the women who are battered by arguing that battering is much more than an individual problem, but a social problem of all community members (Kiteme, 2002).

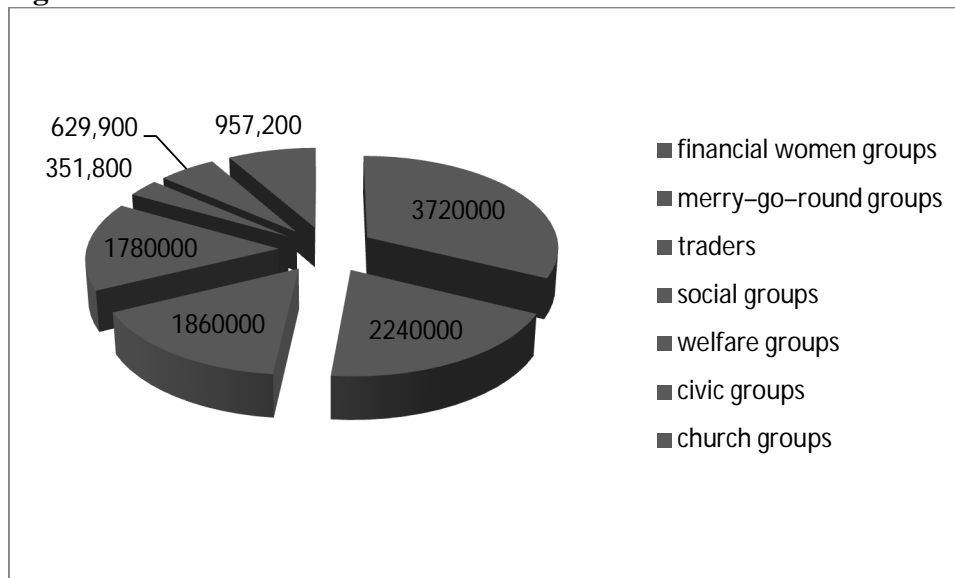
Kenya specifically provides a unique opportunity of combined Integrated Approach (IA) to rural community which is based on sustainable Development (SD). The diffusion and application of new technology transfer have direct observable local impacts on environ-socio-economic opportunities and community development initiatives. However, there are challenges such as the lack of active economic development at the rural areas that has forced rural people not to feed themselves with adequate food, education and proper healthcare facilities (Chiketi and Barasa, 2009).

According to Abbot (2007) it is clearer that 40% of the populations in Kenya, over 29 million live below poverty line and nationally, women population makes over 55% of Kenya's population. It is even clearer that 80% of Kenyan's live in rural areas, and 70% of them being women. Moreover, in the rural areas women are the main source of labour forces who engage in preparing land, working in the fields, feeding and meeting other family needs. Furthermore, over 85% of all the rural women are contributing to sustainable national development through their work as small scale farmers, providing the much needed nation's food supply, (Abbot, *ibid*).

4.2 The Annual Financial Turnover of Women SHGs

The overall contribution of the women groups per annum was also sought during the study. The results are provided in Figure 3 below.

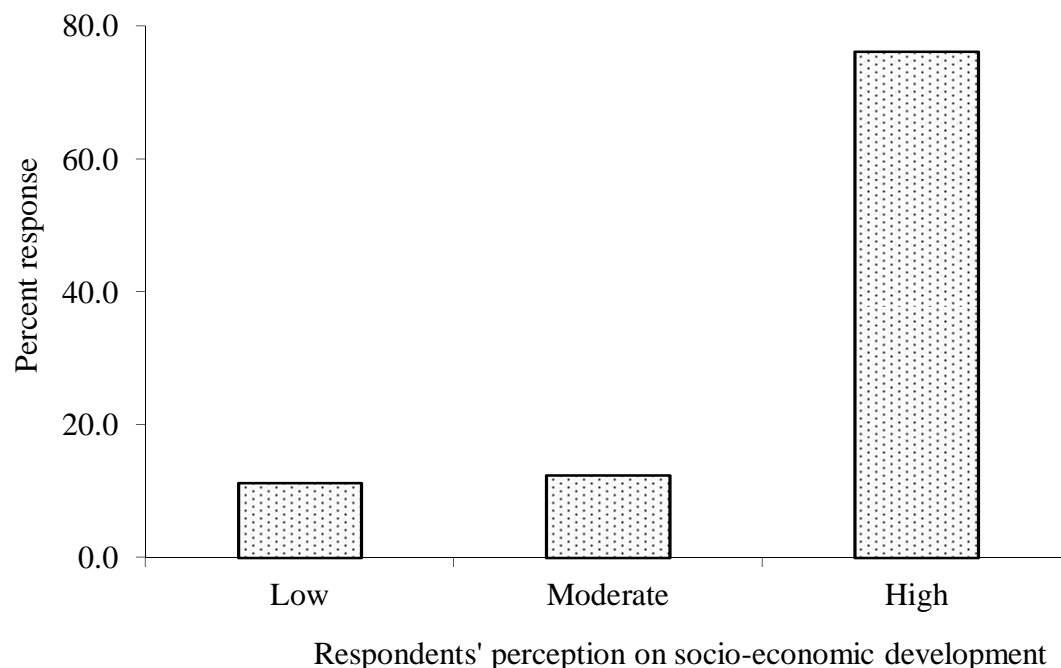
Figure 3: Annual Financial Turnover



The annual financial turnover controlled by the women groups ranged from a high of Kshs 3.72 million among financial women groups, Ksh. 2.24 million among merry-go-round groups, Kshs. 1.86 million among women traders, Kshs. 1.78 million in social groups, Kshs. 351,800 among welfare groups, Kshs. 629,900 among civic groups and Kshs. 957,200 among the church groups. This indicates that women groups significantly contribute towards any country's development.

4.3 Perceptions on the Contribution of SHGs to Socio-economic Development

Based on the responses by the SHGs, the overall perception on the contribution to socio-economic activities of the SHGs are as shown in Figure 4.

Figure 4: Perceptions on Socio-economic Development of the SHGs

Using the responses captured by the members of the SHGs, the overall economic status was determined by the indicators of economic status including, properties owned and attainment of basic needs such as food, shelter, clothing, schooling and healthcare. Based on the figure, highest proportions of the SHGs, 76 percent felt their efforts in groups contribute to development as opposed to only 11% who thought that women groups do not contribute to development in the area.

4.4 Nature of Socio-economic Activities by Women SHGs

The nature of involvement of the group members in socio-economic activities was also determined as shown in table 2 below.

Table 3: Women groups' involvement in socio-economic activities

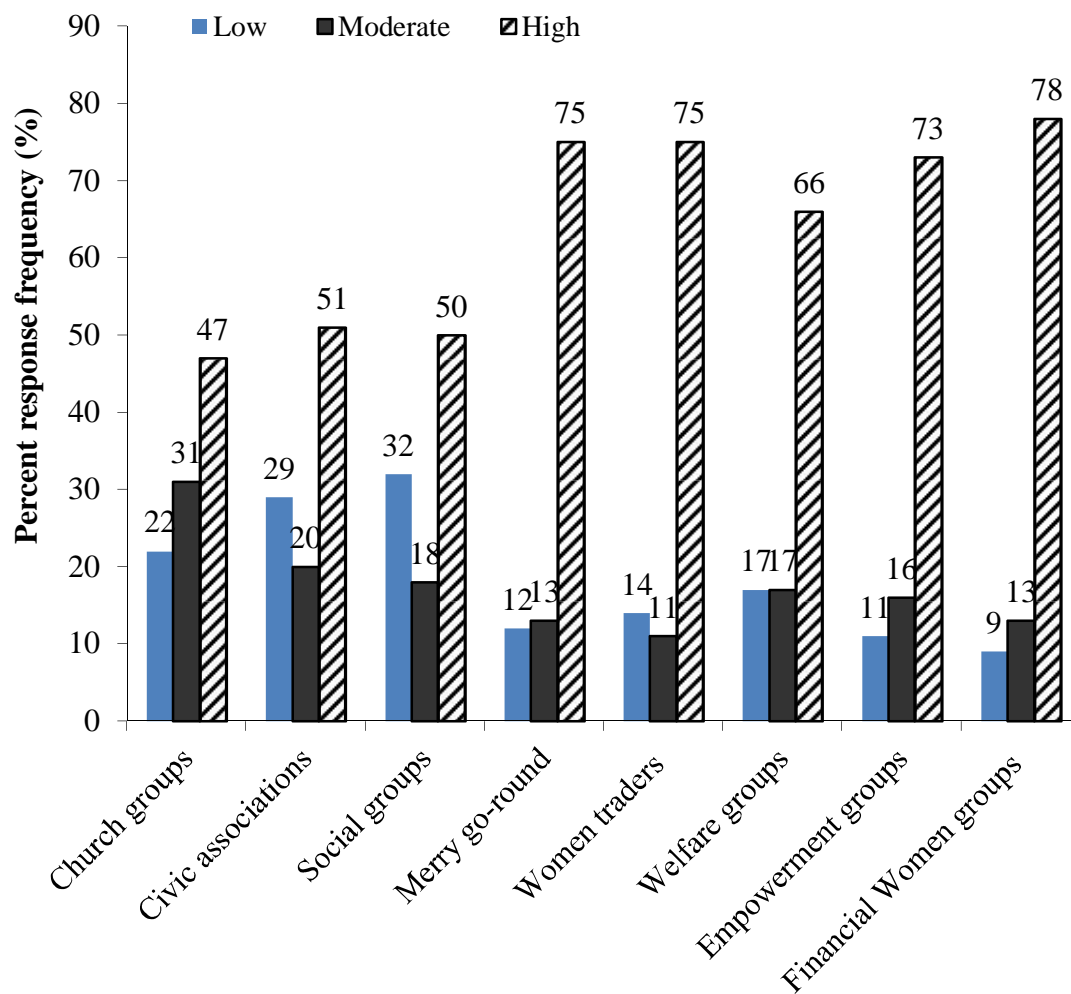
Role	Frequency	Percentage
Provision of soft loans to members	144	67.3
Purchase of goods for members	132	61.7
Business startups for members	87	40.7
Social emancipation for members	98	45.8
Saving for members	177	82.7
Counseling services	41	19.2
Construction of rental houses	112	52.3
Group members benevolence	89	41.6
Payment of fees to members	171	79.9

Majority of the women (82.7%) SHGs were found to be involved in provision of soft loans, purchase of goods to members, saving for members, construction of houses for members and payment of fees for their members. A few (19.2%) women SHGs were involved in starting business for members, social emancipation and counseling for the members as well as payment of benevolence for the members of the group.

4.5 Level of Participation in socio-economic Development

The level of women groups’ involvement in socio-economic development is shown in Figure 5 below.

Figure 5: Contributions of SHGs to socio-economic development



Based on the response scored by the researcher, the overall contribution of most of the SHGs was high the highest being SHGs from financial (78%), merry-go-round (75%), trading (73%), empowerment (75%) and welfare (78%). On the other hand, the contribution of most of the church groups, civic groups and social groups ranged from moderate to high but way much lower than the other groups. Thus, financial and economic endeavors were more important in these groups.

The overall association between the characteristics of the SHGs and levels of socio-economic development was then analyzed using Chi-square test and shown in table 4.

Table 4: Association between the characteristics of the SHGs and levels of socio-economic Development

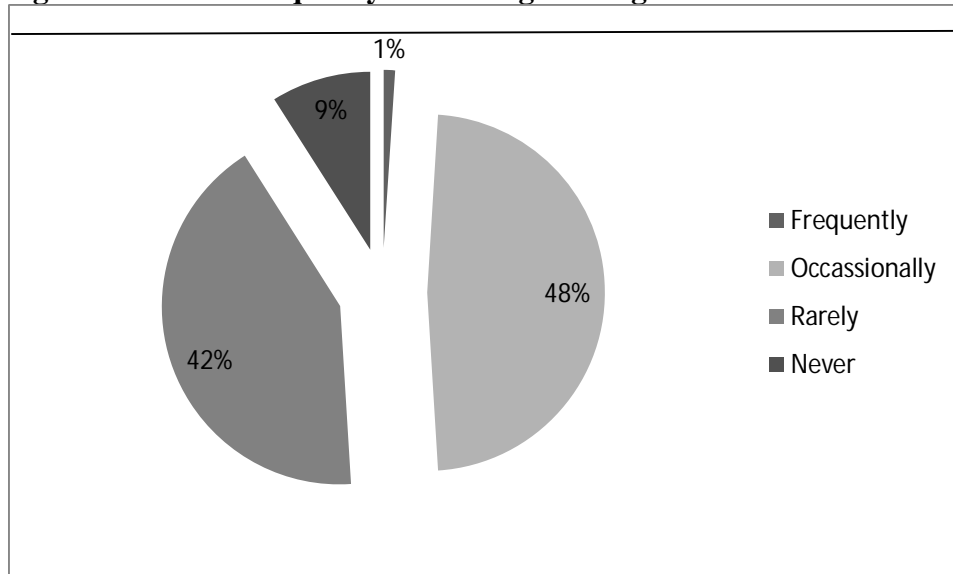
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	215.714 ^a	14	0.0000
Likelihood Ratio	236.547	14	0.0000
Linear-by-Linear Association	75.219	1	0.0000
N of Valid Cases	214		

There was a significant relationship between characteristics of the SHGs and levels of socio-economic development among the customers ($p < 0.05$). The hypothesis stating that there is an association between the characteristics of the SHGs and levels of socio-economic development was therefore accepted and the characteristics of the SHGs affected the levels of socio-economic development in Chuka/Igamba Ng'ombe constituency, Tharaka-Nithi County. Women groups are formed on the basis of how members interact on regular basis and these groups are formed so as to deal with financial and economic pursuits.

4.4.1 Frequency of Meetings

The study sought to determine the overall frequency of meetings among members of the SHGs. This could help the researcher to know how active the groups are. The overall frequency of meetings among members of the SHGs is shown in Figure 6.

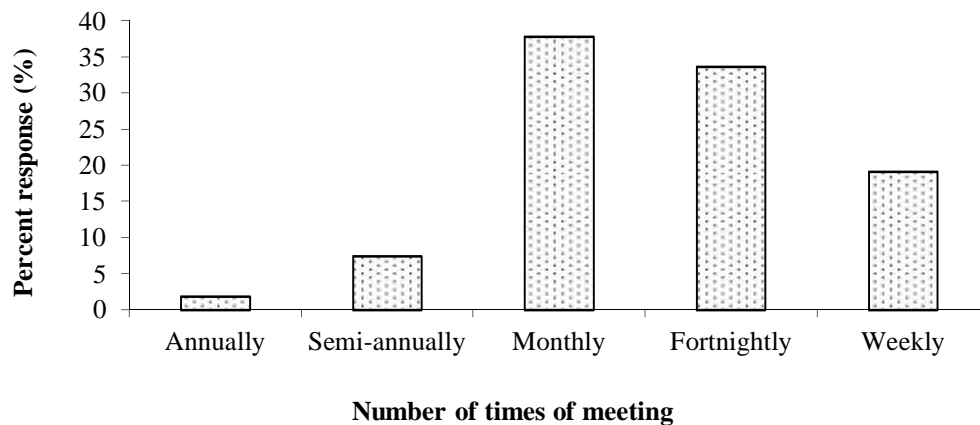
Figure 6: Overall frequency of meetings among members of the SHGs



Majority of the SGHs had high levels of involvements exemplified by high frequency of meetings (48%) while a large number of the SHGs met occasionally (42%) whereas only (9%) were meeting rarely. About (1%) of the SHGs stated that they have never met. Thus it can be seen that members meet more regularly and therefore take group matters more seriously.

The number of times meetings took place in an annual calendar was also sought by the researcher and shown in figure 7.

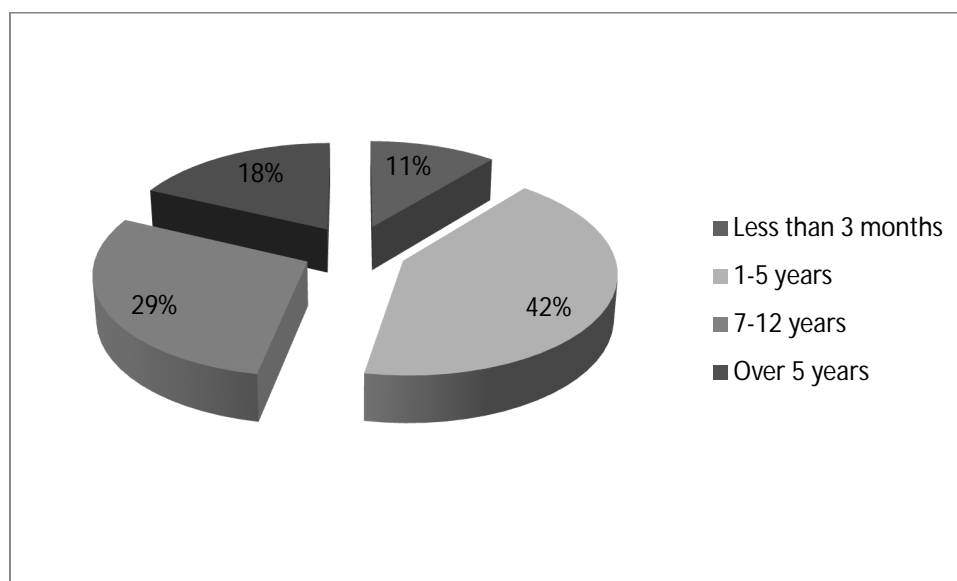
Figure 7: Number of meetings in a year among members of the SHGs



Based on the figure, only 1.9% of the respondents reported annual meetings, while 7.5% reported that they met twice every year. Up to 37.9% met monthly while 33.6% met fortnightly and another 19.1% of the SHGs members met weekly. Thus it can be seen that about half of the members within groups are actively involved in group activities and that a tiny fraction of members within the groups are not active at all.

The overall duration of involvement in socio-economic activities among the SHGs is shown in Figure 8.

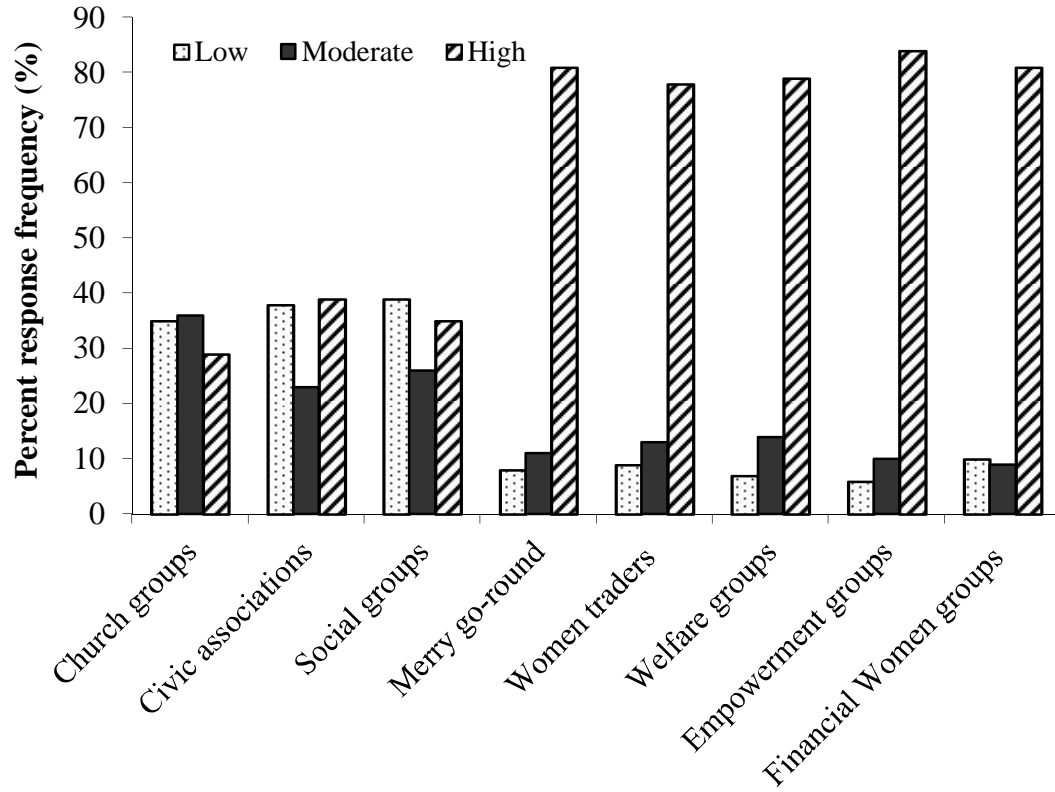
Figure 8: Duration of participation among members of the SHGs



The figure indicates that majority of the members had participated in the groups between 1 year and 5 years (36.7%) followed by those who had participated between 7 months and 12 months (25.2%). Those who had participated over 5 years were 16% while those participating for a period less than 3 months were only 10%. This suggests that more and more women are joining groups.

The levels of women SHGs participation in socio-economic development of the SHGs are shown in Figure 9.

Figure 9: Levels of Participation



Levels of participation among SHGs

It is shown that the overall level of women SHGs participation in socio-economic development was high. These levels in SHGs were from financial groups (79%), merry-go-round (81%), women traders (79%), women empowerment groups (84%) and women traders (78%). On the other hand, the contribution of most of the church groups, civic groups and social groups ranged from moderate to high, lower than the other groups.

The overall association between the levels of participation and levels of socio-economic development was then analyzed using Chi-square test and results presented in Table 5.

Table 5: Association between the levels of participation of the SHGs and socio-economic development

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	176.714^a	14	0.0000
Likelihood Ratio	206.547	14	0.0000
Linear-by-Linear Association	75.219	1	0.0000
N of Valid Cases	214		

There was a significant relationship between levels of participation of the SHGs and levels of socio-economic development in Chuka/Igamba Ng'ombe constituency, Tharaka-Nithi County ($p < 0.05$). The assumption of the study stating that there is a significant association between the levels of participation of the SHGs and levels of socio-economic development was therefore accepted and thus the levels of participation of the SHGs affected the levels of socio-economic development in Chuka/Igamba Ng'ombe constituency, Tharaka-Nithi County.

5. Conclusion

The paper observed that there were 312 SHGs with the highest number being the merry-go-round groups, followed by social groups, civic groups, women empowerment groups, church groups, women traders, financial groups, welfare groups and other social groups. The total financial contribution of the SHGs annually ranged from a high of Kshs 3.72 million by financial women groups, to Ksh. 2.24 million by merry-go-round groups while it was Kshs. 1.86 million for women traders, Kshs. 1.78 million for social groups, Kshs. 351,800 for welfare groups, Kshs. 629,900 for civic groups and Kshs. 957,200 for church groups. Most of these SHGs provided soft loans, purchased goods, constructed houses and paid fees for their members making women groups as significant contributors to social and economic development in Tharaka-Nithi County.

In terms of participation, majority of the SHGs had high levels of involvements exemplified by high frequency of meetings while a large number of the SHGs met occasionally. Majority (48%) of the SHGs contributed frequently, while a large number of the respondents (42%) contributed occasionally to the SHGs and low number (9%) of the SHGs contributed rarely. Majority of the SHGs (37%) participated in the groups between 1 year and 5 years followed by (25%) who had participated between 7 months and 12 months, those over 5 years were (16%) those between 3 months and six months (12%) while those participating for a period less than 3 months were only (10%).

The level of women SHGs participation in socio-economic development was high (78%) These levels in SHGs were from financial groups (79%), merry-go-round (81%), women traders (79%) and women empowerment groups (84%) and welfare groups (78%). Using Chi-square test the study determined that there was a significant relationship ($p < 0.05$) between levels of participation of the SHGs and levels of socio-economic development in Chuka/Igamba Ng'ombe constituency, Tharaka-Nithi County, a pointer to the significant role the SHGs are playing in promoting socio-economic development.

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