



Full Length Research Paper

Impact of resource mobilization on sustaining informal women groups in Tot division, Marakwet district, Rift valley province Kenya

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The purpose of the study was to investigate the resource mobilization among informal women groups (Cheseker, Kaburet and Kapyemit) in Tot Division, Marakwet District Rift valley province. The study was necessitated by the fact that there are very few, if not lack of evidence to explain how resource mobilization in rural areas had affected women groups. Sixty eight individual in 3 sampled women groups were respondents. They included 6 leaders and sixty two members of the group. Results of data from questionnaires, interviews, content analysis and observation schedule analyzed using frequency distribution and percentage showed that the government policy on support for the women groups should focus on the rural women groups. Though a lot have been said by the government, we are yet to see it work, the government and its partners should facilitate training and skill development courses for the women groups' leaders and members to increase their productivity, the government should come up with a strategy to initiate and influence women groups in the disbursement of education bursary funds for the needy, particularly to benefit girls, micro-finance institutions should come up with a scheme that is borrower-friendly to benefit women groups in rural areas and leaders of women groups should be trained to acquire skills on record keeping and group affairs management. From the findings it was concluded that for the last twelve years, the informal women groups have not been able to raise enough funds for their projects, lacked networking ability, proper education and male tend to have a lot of control in women activities. It was recommended that more money generating activities should be thought of rather than only relying on farms, loans and fund raising. Education also needs to be given a lot of emphasis since illiteracy also played a role in poor management and innovation of new ideas to assist raise funds. Formal women groups should come up with a policy to support women especially in remote areas. As a long term strategy, the government should involve women groups in the disbursement of education bursary funds for the needy, particularly to benefit girls.

Keywords: Resource mobilization, women groups and empowerment

INTRODUCTION

The way condition of under development in the whole world is, has imposed double burden and exploitation to women especially in the developing countries. This has

been majorly manifested by gender discrimination. It was argued during the international year of women held in Mexico 1975 that women could access available resources but have not been given a priority because of gender discrimination in political participation, education and training, employment, health, nutrition, family life among others. (Brydon, 1989) emphasized the same

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view. Subbovao and Ronney (1983) noted that education and training both formal and informal are among the most important determinants of women involvement in development. Otherwise, they agreed with the fact that laws in most countries give boys and girls equal access, boys are given more preference over girls for many cultural and economic reasons. World Bank (1996) recommended that, the only way to reduce the disparities in women involvement in economic activities is to invoke girls education by developing "girl-friendly" measures packages which should include locating schools to the communities, waiving fees, having locally based female leaders as role models and flexible school calendar's that cater for girls domestic duties and responsibility. Consequently a detailed account on how the rural women, in spite of the low literacy levels, organized themselves to participate in economic activities is required. There is also a gap in knowledge on the effort made particularly by women to enhance equity. The study attempted to fill this gap. Illiteracy is a serious handicap if not a barrier to the participation in the modernization of traditional activities (Booerup, 1975). It was noticed that illiteracy rates are always higher among women than men hence a major factor limiting women contribution to the economic, political and social development. It's further argued that women's integration in rural development concerns first of all the education and training of women. Women will not only remain ignorant and incapable of applying new and more productive techniques of cultivation, but will become a hindrance to progress. It is seen highly desirable then, to teach crafts and skills and simple organizational methods to girls. This is hoped will assist in the diversification of the rural economy. Rural programmes in communities have the advantage of positive effect on local living standards. Programmes and efforts to train and fully utilize the entire female and male labour force are clearly visible to the members of the community which adopt them rightly. This is usually the basic idea towards community development and mobilization. However, when it comes to women, training efforts have suffered from the weakness of being focused exclusively on women's domestic responsibilities. Meanwhile, nothing has been done to improve the earning power or to integrate them in the efforts to modernize rural economy. Experience in industrialized countries, shows that female educated elites remain an isolated group while the other women, mostly in the rural areas continue to be untrained and suitable for only unskilled jobs or traditional activities. To obtain integration of women in development, it's therefore necessary to give high priority to the usually neglected problem of providing skills to unskilled women who are mainly found in the rural areas. One factor that has been consistently shown in the study is the influence of women's capacities to mobilize resources and

empower themselves (socially and economically), is their level of education and training. Studies on this, however tend to focus more on elite patronized formal women associations in urban areas (Sidney, 1998). This leaves a gap in knowledge about processes of resource mobilization, sustainability and processes of group self-advancement by women in the rural areas. This is despite the fact that majority of women who live in the rural areas are illiterate and semi-literate. It is in view of this study that focus on women in the rural areas will be considered with a clear understanding of their participation and final benefit within their setting.

Statement of the Problem

There are many informal women groups that are engaged in income generating activities as a way of mobilizing resources for economic empowerment. However, the nature of resources mobilized is not clearly known. In most studies human capital endowment of women, especially the impact of resources in sustaining women groups has not been addressed. Lack of information on the issue continues to hinder positive strategies towards the inclusion of women in development policies, particularly for rural development. This study investigated the impact of resource mobilization in sustaining informal women groups in Tot division in the year 2012. It has documented findings that will help put rural informal women groups into a clear focus of their existence, associations and economic empowerment.

Purpose of the Study

The purpose of this study was to investigate resource mobilization among women in the rural setup. On particular, the impact of resource mobilization techniques and investment choices by women in their cohort was of dire interest. The study generated information that is useful for this cause.

Objectives of the Study

The study was guided by the following specific objectives.

1. Establish the effect of women groups on members' livelihood in Tot division,
2. Highlight how rural women in Tot division have benefited directly from groups,
3. Determine the effect of women association on informal women groups' management in Tot division and
4. Isolate how literacy impacts on group associations for the achievement of group goals.

Significance of the Study

The study was significant in the attempt to unearth the extent women groups in Tot division was going to mobilize their own resources in an attempt to sustain their social and economic output. It is hoped that the finding of this study shall contribute to the literature on the solutions and effects women in rural areas have made to organize collectively and informally for social, economic growth and self-empowerment. This study shall also increase the knowledge on how women in rural areas organize themselves into groups to assist each other socially and economically. Hence, this will form a source of knowledge for groups in similar circumstances on how groups in rural areas organize themselves for self-sustainability. Finally, the study finding shall reveal how women in their informal groups in rural areas utilize their resources in relation to education and economic empowerment. This information will be useful for urgent gender intervention strategies for improvement by women themselves, donors and the government.

Operational Conceptual Framework

The conceptual framework for the study is modeled as follows:

From the operational conceptual framework shown in Figure 1, resources can be mobilized to sustain informal women groups if women have at least some form of education. That aspect of education will assist women groups to be well organized, able to select economic activities, gather information necessary for their sustainability and implement information discussed or gathered. The groups require assistance of resource personnel either from women groups association, departmental heads, provincial administration or any micro-finance organization. If these resources persons are brought they will facilitate seminars, workshops hence assist in attitudinal change and modern implementation methods. The change can go deep if members have at least some form of education. Hence, the benefits that will be accrued will be in form of starting income generating activities i.e. charcoal selling, poultry keeping, pottery, tree seedlings, French beans, etc. But in the process of doing this each member will require somewhere for financial assistance in case of anything. The informal women groups will be the answer. Also in such setting there is always need to solve socio-economic hardship, domestic needs, etc. These can only be solved if you are in a group.

LITERATURE REVIEW

Literacy as a Source of Economic Empowerment

Oanda (1999) noted that in most countries of the world,

majority of women population live in rural areas. This has brought wide spread illiteracy among women as most of education facilities in most parts of the world is forced in urban areas. Men due to economic crisis have been forced to migrate to towns and plantations in search of salaried employment. The situation has made women take an increasing responsibility in managing households and in some instances, the increase of female-headed households. The feature has made it difficult for the poor women to survive hence income differential existed. The formation of groups to salvage the needy has brought in the aspect of leadership to fall to a better off and the better educated who further make decision that favour their own interest. It should be realized that there are elitist formal groups also, and since they are better educated they possess skills to make informed decisions, which benefit them. The less educated remain passive and soon fall out. It is therefore a necessity that the poor and less educated form their network. Brandly and Khor (1993) noted that women private and public domains interact at some point. Therefore, an understanding of these interactions and the influencing factors can show conditions at a local level that work for as against the success of women associations. For example, women paid employment could directly affect their status in the private domain relative to their economic dependency on male family members and allocation of resources within the family. United Nation Economic Commission for Africa (UNECA, 1983) examines the effect of lack of formal education for African women. It points out that lack of formal education makes it difficult for women to increase family resources through productive work in the field i.e. small business and informal income generating activities. UNECA also confirms that lack of knowledge and skills has often kept women from full realization of their economic potential. It therefore becomes important to document the influence of formal education on the choice of income generating activities for sustainability of such groups.

Moser and Young (1993) argue for a case of women continuing to organize both informally and formally to further the course of their empowerment. They point out that autonomous women's associations have been crucial in mobilizing low income women, monitoring and evaluating government programmes and providing space within which awareness and empowerment are campaigned for. They however point out that rural based organizations are confined more to welfare issues. This study focuses on how far women informal associations have moved from this position to a productive self sustaining empowerment through resource mobilization strategies. It however fails to point out the specific influence of formal education in suitable handling of funds and management of their activities for sustainability. The present study investigates the influence of formal education on handling of funds and choice of activities for sustainability.

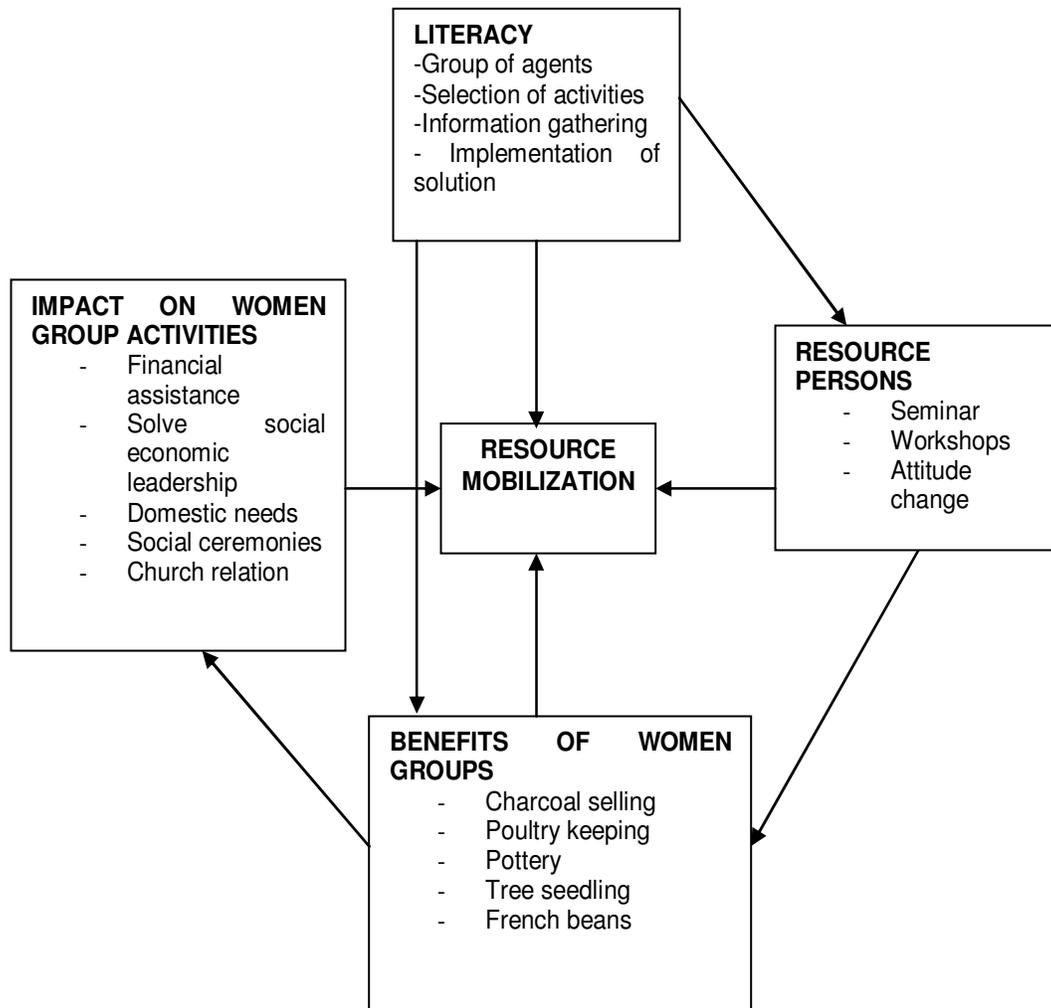


Figure 1. Conceptual framework
Source self

Women Groups' Activities on Members' Livelihood

Karega (1995) notes that in African traditional society, women formed welfare oriented associations to assist each other in several aspects such as labour saving activities particularly in farm work. This implies that they collectively engaged in rural economic activities. The economic activities of rural women have not been seen in the literature as compared to urban formal women activities. Lockwood (1992) observes that invisibility of rural women activities have been due to informality and the fact that they are headed by women who are supposed to occupy a private domain. This is in spite of the fact that resources mobilized by women in the rural areas find their way to the public economic sphere, rural women income are mainly derived from traditional agricultural practices.

Tinker (1990) states that early development programming had ignored women as economic actors

and dealt with women only in their reproductive role only as mothers not women. In the 1970s with the advent of women in development (WID) attitudes started changing and "women-only projects" were the easiest, earliest response of donor support for women organization or church groups were selected for implementation. Such projects though they lacked not only experience in creating viable income activities for the poor women but also experience in running their own organizations on business basis.

Gradually, projects moved into areas with a greater potential for profit by utilizing skills that women already possessed. Local women groups were set up by intermediary organizations as a mechanism to deliver information and services. Such a group was open to adult women in the village and income activities commonly shared. The importance of the individual receiving a fair return for her own efforts helps explain the recent rapid expansion of women groups as a source of credit for

starting micro enterprises. It's notable that women from similar socio-economic backgrounds are organized in small groups. Credit is available on an individual basis with group guarantee and new types of income activities related to domestic sphere are introduced and pursued. These activities help to mobilize resources for the economic and social empowerment of women. Snyder (1995) notes that the independence movement of 1960 and 50s allowed the root of women and development concepts. After the struggle experiences, women were determined to be fully participating citizen of their new nations. The solidarity groups and organizations they evolved from their work still rank among the most important component of African civil society. Snyder, work portrays the women groups as vibrant. However, it is important to highlight the influence of formal education in the groups' functioning. Access to economic resources women in the public domain reinforces access to resources in the private domain and vice versa. Women informal associations in the rural areas should therefore be explored as an example of women's initiative in the private domain but which resources finally get into the public domain. The extent to which the resources assist in economic empowerment of women and sustainability of their groups should be examined. This study attempts this task. Baserup (1992) documented the fact that in much of Africa, a large share of family enterprises in informal income generating activities are operated by married women, divorcees and widows. However, the success of such enterprises is beset by problems as women are not autonomous. Their husbands and male family members have legal rights to dispose off such properties. Boserup (1975) therefore pointed out how men still direct and manage proceeds from women's efforts.

Debora (1995) explains that this lack of autonomy is enhanced by the dynamics of the market and the state that gives men advantages in access to reproductive resources over women. Collier (1989) groups constraints to women collective organizations and empowerment into four processes.

a) Processes that are based on underlying social conveners such as discrimination outside the households particularly in labour and credit markets.

b) Processes of role modeling in production which are gender specific such that new technologies taken by men are never automatically transmitted to the female population.

c) The household of asymmetric rights and obligations which require women to work more on the household without incentives.

d) The burden of reproduction with its attendant demands of time and health of women makes their situation inflexible to the extent that they cannot take up new opportunities.

Despite the above constraints, literature shows that the majority of women have been able to circumvent them in

ways that enhance their economic well being. Macgaffey (1988) for example shows how women in Zaire during the time of economic hardship have innovated and established a second economy which is highly organized system of networking and solidarity in income generating activities. Such activities are informal and thus by pass official legal procedures. Olukoshi (1996) points out that in the period of economic crisis and structural adjustment programmes (SAPS) he pointed to the growth of multiple models of livelihood among the rural and urban poor and the intensification of the process of informalization. Because women's economic activities have always take place in the realm of the informal, they are likely to have a head start in reaping the economic gains accruing from the process of adjustment.

Women Associations

Kenya has shared in the development of women's associations both formal and informal. The basis for their formation has been in some cases outside their immediate domestic or family groups. Wipper (1995) notes that of these are age, gender, village level dances and workgroups. The structure and organization dynamics of these groups was however disrupted by the forces of colonization and urbanization. This left women in a much less powerful position than men. Gatara and Musyoki (1985) notes that when political independence failed to translate into economic independence, women found it even more important to collect and work together. This enabled them to meet their basic social welfare needs and enhance their worth in society.

In trying to reorganize after independence, Kenyan women relied on two forces to initiate and perpetuate their association (Oanda 1999). The force was the traditional work group, which have evolved to today's independent co-operations where members carry out projects and business ventures. The second force is the spirit of self-help (*harambee*) which the independent Kenya fought adopted as a strategy based on mobilization of grassroots resources and initiatives. Traditionally women came together to undertake communal tasks whenever arose. Some of these cases of need included funerals, weddings and other festivals. Come independence, the spirit of *harambee*, a political philosophy swept through Kenyans who believed in working together for common good. Women as a group therefore networked to work together for their various needs.

The formation of women groups has also got a boost from the government during the initial period after independence in 1963; the government gave both financial and technical support to women through Maendeleo ya Wanawake Organisation (MYWO). Community development office was created in the Ministry of Culture and Social Services to formalize

women activities. Later in 1976, the women bureau was created as a response to first conference on year of women in Mexico. In 1982 the Kenya Women Finance Trust (KWFT) was formed to help women groups in Kenya to obtain credit, technical assistance and management training. All these efforts have not been adequately effectively effective due to their elitist nature and exclusion of poor women. Kabira (1993) argues that the rural informal groups often by passes formalities they considered unnecessary and complicated like registration unless there are prospects of donor support. Rural informal women groups have not benefitted from the government support since they have almost no information on how to access this aid.

Aubery (1997) in a study to evaluate MYWO as dependent partner and immobilizer of grassroots women association found out that MYWO has falsified reputation and it conspicuously misrepresent in its activities and linkages to grassroots women in order to secure foreign donors' assistance. The study shows that local grassroots women organizations seems to have primary purpose of promoting women issues than the formal MYWO which the individual use to gain political and economic power by exploiting women mobilization and solidarity. Aubery study is relevant since it documents the exclusion of rural informal women groups by MYWO. In the face of mistrust and exclusive practices from the elite formal organizations to the rural ones, women in the rural areas have initiated their own associations. Therefore, a detailed account on how they fair in their organizations and their existence could be a worthy study. Karega (1996) also documents the act that over time local women welfare organizations have acted as a spring board women to raise money and venture into small scale businesses and enterprises.

Karega's findings are relevant to the study as they recognize women's ability in small scale business enterprises. Wamalwa (1991) and Karage (1996) show how modes of traditional groupings have been used as the genesis of economically viable women's informal associations in Kenya. These modes include the Ngwotio among the Kikuyu, Risaga among the Gusii and Mwethya among the Kamba. They argue that the groupings are viable channels for the empowerment of women. Such informal associations aim at creation of communities with increased productive potential. These groups are also viewed by women as a means through which they appreciate resources for immediate transfer and their use within the household. This is the purpose of the merry-go-round and rotating credit funds. Politically, the informal groups present women a force in the local political equation. In this way the informal associations empower women to participate in public life by giving them confidence, bargaining power and pooled resources. It can be concluded from these findings that vibrant women groups are vital in social, political and economic life of the community in the vibrancy and growth. Women efforts to

organize informally at local levels however face some challenges. Koupman (1995) writes that such problems are centered on the fact that patriarchal reactions still govern the economic behaviour of most rural households. Also, women's attempts to increase their earning capacity by engaging in independent agriculture or off-forum activities is limited by their lack of time and customary social constraints on women's independent access to economic resources. Kabire (1993) also list the common problems of rural women associations. She notes that they are confronted with lack of funds, inadequate skills and knowledge in business management, illiteracy and weak leadership. It is therefore necessary to highlight the success stories of rural informal women groups and how they manage to solve these problems.

Gatara and Musyoki (1985) evaluated women group activities in six districts of Kirinyaga, Kwale, Busia, Siaya, Laikipia and Nairobi. The study revealed that rural informal groups exist and are vibrant. However, diversification of activities and illiteracy had handicapped many women projects in rural areas. This had led to situations whereby many of the groups are financially stagnant and continually depend on meager resources of members value the being self-sustaining. Despite the fact that most rural women are members of the informal as compared to the urban elitist formal associations, the organizational dynamic and points of strength of the informal associations has not been exhaustively attended to in the literature. Filling this gap in the knowledge continuum need a focused study that relies on the forces and perspective of the women themselves. This study attempts the above stated concern.

Benefits of Women Groups

Kokwirwa (1982) shows forms of women groups contributions in Tanzania. These include consumer co-operative shops, canteens, poultry raising, bars and restaurants, pottery and handicrafts. The study further points out that lack of skills and knowledge however has led to mishandling of funds and other groups resources. This has led to a collapse of such rural groups. This study borrows a lot from Kokwirwa's study noting that most of the sources of activities rural women have involved in is traditionally related agricultural ventures. The study also indicates their activities and the effect of lack of skills which are presumably acquired through education and training.

Pala (1975) note that women group source of income varied to an extent depending on geographical circumstances. Groups that are not well advantaged in terms of transport have their activities restricted. For example, as a means of producing income for the group, handcraft production has good potential due to proximity to tourists particularly in open coast region. Despite this, inadequate marketing skills and organization has

hindered their potential. Formal education is vital in understanding market dynamics to facilitate good marketing for such products. From these findings it can be seen that income by marketing and selling the activities is hampered. Davidson (1984) survey on group activities in Kirinyaga and Bungoma established that Kangari-Mwihuti women group in Kirinyaga was involved in running a small bakery which earned women some money for their monthly contribution. This implies a desire for skill in women groups as bakery skills was seen as a success to the group. She established that Kanduyi Women Group in Bungoma had a tree nursery project, which helped women learn of soil erosion practices, types of trees suited to Bungoma environment and caring of seedlings. Ndumbu (1985) also pointed out that women are involved in agricultural and non-agricultural activities. The agricultural activities often are in the area of poultry projects, pig rearing, bee keeping, raising of grade cattle, fish marketing, running of posho mills and production of a variety of horticultural products. The relevance of this study is an important basis for evaluating each income activity against the level of formal education for its leaders and members. In a survey study of women groups in Kenya, Riria-Ouko (1985) gives a list of activities in which women are involved. This include savings and credit, welfare and social projects, educational projects, income generating projects, home improvement, health projects, conservation of environment, leadership training and religious activities. This study is broad enough though it doesn't give enough details why some groups prefer certain activities to others and how they mobilize resources for such activities. Again if such groups have got to sustain themselves, then good management is paramount.

Evidence in the studies cited, indicate that informal women groups select activities that are simple and traditional in nature. They seem to lack the capacity to undertake more challenging modern forms of income generating activities. Consequently this forms a setback for the groups. The present study investigate the impact of resource mobilization or sustaining informal women groups with attention to the relationship between levels of informal education and choice of income generating activities.

METHODOLOGY

This study utilized the ethnographic design. Wax and Wax (1980) points out that ethnography commits to study of on-going realities without affecting their process and context, so that meaning of experience is not lost. The study was carried out in Tot division, Marakwet district in Rift Valley province. Tot division covers 84 square kilometers with a total population of 82,992 with the female population standing at 44,172. The mainstay economic activities include agriculture, where bananas,

mangoes, cassava and beans are grown, livestock production, forestry and commercial activities. Tot division is a rural region with a high rate of population growth. This impact negatively on land resources. Basic commercial activities fill a gap in the people's economic life. Consequently, most economic activities are informal and the women engage in petty trade in foodstuffs, *mitumba* (second hand clothes) and other agricultural produce. However, cultural and market dynamics exclude poor women from formalized economic activity. To counter this, rural women have formed informal associations to help each other. Tot division therefore forms a good location for this study.

The study population for this study was the composition of all informal women groups found in the administrative Tot division in May 2012. Tot division has 30 registered women groups spread in sub-locations. Random sampling was utilized in the actual study. A list of existing locations was made and random numbers assigned to each group. They were then placed in a lottery box and one of them picked on the actual study. A list of all the groups in the location selected was also made to be used in cluster sampling. A table of random numbers was used to cluster sample three groups out of the 9 groups in the sub-location. Cluster sampling was considered relevant to this study so that all members of the groups falling in the sample would be used in the study. The three groups selected for the study formed 10% of the sampled study population. Slavin (1984) proposes that in social science discourse, a sample of convenience may be drawn so long as clear description of the division and respondents is made so that others may reasonably assess the relevance of the findings to other settings. This is particularly relevant to this study which was carried out in a rural setting and was interested in a relationship between variables. The three groups, set in similar socio-economic, cultural and political circumstances, enabled an in-depth study and close interaction to yield data that has been generalized on other groups in the area. The study thus collected information from a total of 68 respondents which included 6 women group leaders.

Data collection instruments for this study were questionnaires, interview guide, content analysis guide and the participation observation guide. The questionnaire used in this study was both open-ended and closed. It was administered to all women group members under study by the researcher between April and May 2012. The interview guide was framed in general terms to allow other questions to evolve. The tool was used to supplement information from the questionnaires and give an in depth account of groups' organization, financial and social functions. The six officials of the three groups used were interviewed by the researcher. These were the Chairlady and Secretary of each group. The content analysis guide was a vital tool to supplement as well as authenticate information collected. All available records of the group were

scrutinized as evidence.

The researcher participated in the meeting of the women groups in the study for participant observation. The purpose of the observation was to get first-hand information on how women conduct their meetings and the issues they raise. It was noted that the members meet once a month. The information gathered from this observation enabled this study to describe various social situations in which women in informal groups interact. The ideas and motives that led to the formation of informal associations were also captured, through the discussions. This tool also gave room to evaluate the participation of members in their meetings, particularly contribution to issues of investment and education, if they arose.

Qualitative procedures of data analysis were used in this study. This entailed an effort to formally identify the themes and to constrict ideas as they were suggested by collected data. There was also an attempt to demonstrate support for those themes so as to answer research objectives. Data was organized to the research questions, drew relationship between the variables under study. Qualitative data was coded and fitted into specific analytical categories by use of inductive procedures of analysis according to the study objectives. It was then interpreted, coordinated and qualitatively reported. Words of some key informants were converted into frequency counts and percentages.

RESULTS

Demographic Information

The preliminary section of this study was done through questionnaire. This majorly dealt with the background of members; groups and general group achievement as far as mobilization of funds are concerned. The respondents were asked to provide information about their age, marital status, occupation, level of education and duration of membership. The purpose of gathering these details was to portray the characteristics of the respondents and show that the sample was fairly representative and also give the study finding validity. The information was also vital to reveal the level of formal education of the respondents. A core variable of this study was age. The least age classified was therefore 20 years. It was inferred that the majority of respondents in each of the groups were above 40 years of age. Kapyemit group had 80%, Kaburet 100% and Cheseker 65.4%. It was evident that 59% of all respondents were above 50 years of age and only 3% were below 30 years of age. This showed that mostly mature women were capable of articulating issues raised by the researcher.

The second personal characteristic captured through questionnaire was marital status of the respondent. Majority of the respondents in each group were married.

Of the total respondents, 85% were married specifically Kapyemit women group respondents 75%, Kaburet women group respondents 90.9% and Cheseker women group respondents 88.5%. Married women face similar responsibilities as single widowed. This is occasioned by family life it is therefore evident that all members of women groups had families to cater for.

The third demographic aspect captured was occupation of respondents. The findings showed that a majority of the respondents are involved in small businesses. Of all the respondents, 47% are involved in small businesses for livelihood, with Kapyemit women group respondents 70%, Cheseker women group respondents 61.53% and Kaburet women group respondents 9%. None of the respondents was a professional or formerly employed. At least 13% were housewives and 17% peasants. This implied meager income among the individuals of the groups studied.

The fourth personal characteristic captured was duration of membership in the groups. It was evident that majority of the respondents have been members of their groups for a total period between of 9 and 12 years (35%). Only in one group Cheseker, are members whose membership is less than 3 years (4, 15.4%). This aspect of membership was important because the duration of membership is likely to have given members time to see the groups grow or retard. They have experienced the functioning of their groups and they are able to conclude whether the groups are beneficial or not.

Another issue captured was how the groups studied got their original capital to start their economic activities. This was seen to be very important as the grouping was geared towards income generating activities for sustenance of the family and the group in general. Majority of the respondents group got them starting capital for either fees or monthly contribution. Kaburet women group respondents showed that 45% got their original capital through fees while Kapyemit 40% and Cheseker 42% said they got from their monthly contributions. The respondents did not know the value and determinants of charitable organizations and persons. Instead, they felt that most of the funds were earned through monthly contribution and others they were unable to mention. In general charitable organizations according to the respondents only accounted for 6% of the original income.

The group members were also asked to give suggestion on how they choose their group leaders. This question intended to find out whether literacy play role in women organization in the rural areas. A large percentage preferred to be led by women who are literate. Kapyemit women had the highest percentage of the members who felt that literacy was one of the requirements for one to be elected in their group. Also 57% of Cheseker representatives said that they chose their leaders basing on one's educational level. Also enterprising was seen as a factor women look at when

choosing leaders, the study established. For example, 45% of Kaburet women group felt that a leader is who enterprising can make a group to prosper. Moreover, 31% of Cheseker representatives had same feeling. Unlike the two (enterprising and literacy) few of them took trustworthiness as the main consideration with Kaburet group giving it only 5%. In general, there was a feeling as per the data that educational status is the core in choosing leadership.

The group members were also asked the benefit they accrued from the association. Most of the group members suggested that the groups have assisted to improve their economic status with Kapyemit members leading with 40%. Furthermore, increased food production was seen as another benefit to the group with Kaburet (45%) of their group members feeling that since the emergence of their group, food production have been high up comparatively. Information sharing was also on issue, this is clear where 25% Kapyemit alleged that the groups have really enhanced the information sharing otherwise when asked about others most members just said "others" without proper elaboration. This indicates that information sharing are some of the indicators of groups success and progression.

Literacy as a source of economic empowerment

Group leaders were asked to isolate how literacy have impacted on informal groups for the achievement of goals; the question was intended to discuss the impact of literacy on group goals. Findings indicated that majority of the respondents acquired primary education. Kapyemit women group respondents showed 60%, Kaburet 18.82% and Cheseker 84.62%. Of all the respondents, 76% acquired primary education. This implies that they have the basic literacy on the other hand with only 6% found not having formal education and 18% had secondary education level. The varied levels of formal schooling have worked for or against the women. Their perspectives on the importance of education are important.

The leaders were asked to explain how literacy has assisted in their groups in getting relevant information for the achievement of group goals. It was established that leaders of Cheseker women group attended seminars organized by micro-financial institutions like Kenya Women Finance Trust (KWFT) and disseminated information to the members. The group had also invited the local Agricultural Extension Office (AEO) to explain to the group members' better crop husbandry practices. Again, the chairladies of the group had attended a seminar with an NGO - Africa Now. On overall Cheseker group was more outgoing as it sought more information and their leaders attended workshops and seminars and invited resource persons to come and train their group members' project development aspects. It was noted that

all officials of Cheseker women group had secondary level of formal schooling. Kapyemit women group had been visited once by an official from KWFT during its nine (9) years of existence. The members had sought information on loans offered by KWFT. It was reported that after explanation given by the officers the members declined to take the loans fearing that they would fail to repay. It is notable that 60% of the members of Kapyemit women group had only primary education. Their low input towards seeking information resources can be attributed to their level of schooling.

Kaburet women group has been in existence for a total over twelve (12) years. During this period they had only been visited by the local assistant chief who was sensitizing groups on prospective French beans project. The information had benefited the group since the members had spared some portion of land to plant the French beans which turned out to be a profitable enterprises for them. From the findings, Kaburet women group mobilized and used information resources more than the other women groups in undertaking their projects. Comparatively all the officials of Cheseker group had secondary schooling unlike the other groups. The group thus appears to realize and benefit from the information sourced.

The other question asked was to explain how literacy have assisted women in generating of income. In this aspect the interview was asked about generation of income in terms of registration fee, share contribution, interest on loans, among others.

Registration fees: It was noted that each group had a condition laid down for membership. The registration fee was paid by an individual before she becomes a member. The amount varied between Kshss 20 to Kshs 100 (1USD=84Kshsss). Kapyemit women group set the registration fees at Kshss 20, Kaburet women group at Kshs 50 and Cheseker Kshs 100. It is notable that Cheseker women group had majority of its members and this could explain their high registration fee charges.

Share contribution: It was noted that this was a type of savings account where members are allowed to contribute and save with the group on an agreed periodical time. This was looked at as individual shares that each member pays up and can be refunded upon member's withdrawal. For the groups studied, this amount ranged from Kshs 50 to Kshs 150. It was also noticed that some members were unable to pay the shares and were thus allowed to pay whatever they could afford with an understanding that they would receive less loans and dividends.

From the interview it was discovered that Cheseker women group share contribution was highest at Kshs 150 monthly. The groups set shares as a fixed amount that the members pay over a stretch of time. Since the records indicated that the shares had been paid up, two of the groups Kapyemit and Kaburet had fixed shares of Kshs 500 and Kshs 400 respectively. This had been paid

by the members. Cheseker women group indicated a difference since it had two shares. The first was Kshs 500 was paid up in the first year by each member and a second share of Kshs 1,000 paid within the third year.

From the content analysis it was revealed that Cheseker women group had accumulated Kshs 39,000 from the two shares, Kapyemit group had accumulated Kshs 10,000 from members' shares contribution and Kaburet women group had collected Kshs 8800. It is again evident that Cheseker women group alone has more than the two groups combined this Kshs 39,000 against Kshs 18,800.

Again when the group leaders were interviewed on interest on loans. It was established that money that groups raised from registration fee and shares is loaned out to members at an interest rate of 5% to 10%. The money was usually paid back in 3 monthly installments or in full before the end of the third month. Both Kapyemit and Kaburet women group do not loan their money out to non-member. Cheseker women group loans out money to non-members who borrow at a higher interest rate of 10% compared to members 7%. The non-members are also guaranteed by two of the women group members. It was therefore established that Cheseker women group had more loanees (borrowers) than the other two groups and this could be attributed to their policy on lending non members at a higher interest rate than members.

The analysis of the financial records content also revealed that up to date of borrowing and repayment plus a separate column for interest paid existed for Cheseker women group. At the time of analysis Kapyemit Women group did not have a clearly written document for the loaning process (loan book). Cheseker had a separate exercise book with two columns for the money loaned out and the money paid in. This could be related to the level of formal schooling of their leaders who were in charge of the records. It is also a fact that numeracy and proper record keeping skills are acquired through formal schooling. One group, Kapyemit women group did not possess well written records as the previous office bearers did not keep records.

In all, the findings reveals that if you look at all the sources of funds and means of generating income in the overall, Cheseker women group had the highest number of income generating activities. The respondents of this group were also younger women in the 30 - 39 years (61.5%). They also had under gone full cycle of primary education and these with secondary education had reached Form Four. All leaders (Secretary, Treasurer and Chairlady) had secondary education. This depict that formal schooling is important in ensuring success of women groups in Tot, Elgeyo Marakwet County, Kenya.

Benefits of Women Groups

Group leaders were interviewed on the effect of

economic activities on informal groups in Tot division. The question was intended to explain the benefits that women enjoy by being members of a group. The respondents were prompted for the reasons that made them join informal groups and their needs that have been met by these groups. The study found out that women were driven by the following reasons to join together;

(a) *Social and Economic Hardships:* The leaders explained that social structure of patriarchy hindered the ability of married women to get into productive ventures as they are expected to remain at home as husbands go out in search of jobs. Large family sizes also put pressure on families as what was provided for by the husbands was not adequate, this made the women to join groups. It is believed that through groupings and ideas gathered, women generate income for the family too. The groups have proved to be a better forum for a unified group confronted by almost similar scenario (helplessness) since others found it necessary to join the group after their husband died or lost their jobs. This shows that poverty as both cause by social class disparities and economic hardships make women to join groups.

(b) *Financial Assistance:* Informal women groups were looked at as capable of giving financial assistance through loans. The respondents did not possess the security to offer as collateral to secure loans from other financial firms.

(c) *Domestic Needs:* The study established that women looked at family social functions and domestic needs as their responsibility. Kitchen utensils were noted as primary responsibility. They therefore joined these groups with a view of being helped by others on rotational basis to purchase kitchen utensils.

(d) *Social Ceremonies:* The respondents were keen that they needed solidarity during social family functions like wedding, funeral and important visitations. Groups were thus viewed as a powerful social network that would offer instant help in case of a calamity or feasts. This is common in many traditional African communities as people gather together for certain functions.

(e) *Church Relationships:* The study established that church relationships that already existed were a major boost to forming/joining groups. Members of each of the women groups studied were not strangers to each other as they had interacted in church and other religious affairs. The study for instance established that Cheseker women group was composed of Muslims only. The women were generally satisfied with their associate as most of their expected needs had been met i.e. buying household (kitchen) goods, setting up a small business, paying of school fees, alleviation of social misery, increased labour etc. The study also found out that besides the immediate needs, benefits from women groups occurred to both the individual at family level and the community as a whole. The following is a summary of the perceived benefits of informal women groups to the family and community.

The result shows that women groups were able to mobilize resources in pursuit for economic educational and social development. It was evident from the finding that women in their informal groups could be viewed to have made progress towards that goal of changing their social and economic livelihoods. Respondents held the view that their general life had changed and they had been empowered as a result of forming groups.

Women Groups' Activities on Members' Livelihood

Group leaders were interviewed to explain how rural women have directly benefited from these grouping. The question was intended to discuss the kind of economic activities the women groups have engaged in as reflected in Table 2.

It was evident that Kapyemit group had the least number of income generating activities, while Cheseker group showed a greater diversity of income generating activities. The group operated two loaning schemes; one for the members and the other for non-members. The non member's scheme attracted an interest of 10% while the members' scheme interest rate was 7%. They also hired out their utensils at a fee during events. Besides this, they grew beans, kept goats and exotic poultry. Cheseker group representatives said that they had been able to undertake these activities because their leaders were educated and were able to seek assistance where necessary from the experts. Book keeping was one of their key strengths in management of their income generating projects.

The Kapyemit women group respondents revealed that they keep indigenous chicken which they buy while young and sell when they grow. Each member is given a young one which is then sold after between 6 months to 1 year. Each member was said to be totally responsible for the chicken on behalf of the association.

During the interview, it was established that the group members had inadequate information on other income generating activities as they hardly proposed other new projects during their meetings. Since many of the members had lower primary education and some were illiterate, their participation had been confined to the traditional chicken selling project. Members were said to be unwilling to try other income generating activities because they feared it would fail and not economically profitable.

Kaburet group grew and sold tree seedlings, pottery and firewood and also had a members' loaning scheme. Each member kept a small farm space for French beans where proceeds from the venture were submitted to the group. The most productive activity was pottery since clay materials for pottery was easily available in their environment which is typically a sloppy terrain with semi-wet swamps. The Chairlady and Secretary kept the records for projects undertaken.

Women Associations

Group leaders were interviewed on how women groups get information on how to manage themselves as far as mobilization of resources are concerned. This question intended to find out the effect of women association on informal women groups. It was noted that useful information came from various sources. Leaders of Cheseker women group attended seminars organized by micro-finance institution like KWFT and disseminated information to the members. The group had also invited the local AEO to explain to the group members on better crop husbandry practices. It was noted that the chairlady of Cheseker women group had attended a seminar with an NGO – Africa Now. On overall, Cheseker group was more outgoing as it sought more information and their leaders attended workshops and seminars and invited resource persons. One of the members was quoted saying:

"These people who come to us are very useful because they help us to improve. The officers from Ministry of Agriculture came and train us on how to plant different crops at once on our small farms (Mixed Cropping). This made us have variety of food hence balanced diet".

Kapyemit women group had been visited once by the official from KWFT during its nine years of existence. The members had sought information on loans offered by KWFT. It was reported that after explanation given by the officer, the members declined to take loans fearing that they would fail to repay. One of the group leaders was quoted saying:

"Our members just listened but when visitors asked who would like to take a loan everybody kept quiet. They said they feared they would come and auction their domestic property. Our members are really afraid of loans."

Their low input towards seeking information on financial resources can be attributed to their level of education.

For the 12 years that Kaburet women group had existed, they had only been visited by the local assistant chief who was sensitizing groups on growing French beans project. The information had benefited the group since the members had spared some portion of land to plant the French beans which was of economical value to them. One respondent was quoted saying that;

"When the sub chief came he told the members that Indians had brought French beans to the area and want people to plant and sell back to them. The women then took up the program and planted and we have been getting money since that time. No one else has come to us and we have also not

Table 1. Benefit From the Women Groups

To individual	To community
Increased food production	Better attitude to women leadership
Improved nutrition and health	Increased participation in economic and social activities
Information sharing	Women incorporation in development issues.
Improvement in education of girls	Improved status of women in the community
Increased group labour	Enhanced growth of rural economy
Improved economic status	

Table 2. Sources of Income

Cheseker	Kaburet	Kapyemit
Charcoal selling	Pottery	Chicken selling
French beans	French beans	French beans
Goat project	Selling firewood	
Loaning	Tree seedlings	
Utensils hire	Loaning	
Bee keeping		
Poultry keeping		

called anybody because when we call then they ask for money”

From the finding, Cheseker women group mobilized and used information resources more than the other women group. Comparatively all the officials of Cheseker group had secondary schooling unlike the other groups. The group thus appears to realize and benefit from the information sourced.

CONCLUSION

It has been evident that women groups in Tot division relied mainly in farms, fundraising, loans as sources of capital for their ventures. Sources of finance were however found to be inadequate. Although pool collections for individual (merry-go-round), lateness taxation is relied on by the women groups for their recurrent and development expenditure. It was noted that there existed a number of activities the groups had made efforts to mobilize funds with what to supplement their operations. These activities were found to vary in diversity and viability from one group to the other. Generally, women groups could mobilize resources for their much needed fund with proper utilization of these units especially farming. It was also noted that group leaders and social workers of Tot division experience difficulties in initiating, implementing and managing mobilized funds by the various groups. Because of these difficulties, mainly lack of qualified personnel or entrepreneurship skill, little time and capital is available to them.

RECOMMENDATION

1. The government policy on support for the women groups should focus on the rural women groups. Though the head of state talked a bit about it during the opening of parliament in March 2008, we are yet to see it work.
2. The government and its partners should facilitate training and skill development courses for the women groups leaders and members to increase their productivity.
3. The government should come up with a strategy to initiate and influence women groups in the disbursement of education bursary funds for the needy, particularly to benefit girls.
4. Micro-finance institutions should come up with a scheme that is borrower-friendly to benefit women groups in rural areas.
5. Leaders of women groups should be trained to acquire skills on record keeping and group affairs management.

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