ECONOMIC, SOCIO-CULTURAL, AND POLITICAL CHALLENGES FACING WOMEN LEADERSHIP OF SELF HELP GROUPS IN BAHATI WARD, NAKURU COUNTY, KENYA

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A Thesis Submitted to Graduate School in Partial Fulfillment of the Requirements for the Award of the Degree of Master of Science in Community Studies and Extension of Egerton University

EGERTON UNIVERSITY

JULY, 2016

DECLARATION AND RECOMMENDATION

Declaration

This Thesis is my original work and has not been presented for an award of a degree in this or any other university.

Sign …….. Date……..

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Recommendation

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DEDICATION

This thesis is written in memory of my late father and mother, Paul Waweru and Mary Wairimu for laying a firm foundation in my educational life. Also to my beloved wife Esther, and my children, Emmanuel, Gideon and Wairimu.

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I acknowledge the contributions made by different parties towards the success of my research. First to almighty God for his abundance provision of life, health, material needs and peace during my studies. Secondly, I thank my lecturers of Egerton University for their excellent content delivery during my coursework. I thank Dr. Nancy Openda, and Prof. Dolphine Odero-Wanga for their valuable guidance and advice throughout my research. Last and not least, I wish to thank members of my family, my loving wife Esther Wambui my sons Emmanuel, Gideon and my daughter Wairimu for their moral support during my research time.

ABSTRACT

Self-help groups aim at promoting socio-economic development among the poor especially women, yet they are often faced with challenges that affect the groups' leadership which ends up affecting the groups' performance. In Bahati Ward, for example, 7 out of 95 women groups and 2 out of 33 mixed self-help groups had gone dormant by the end of 2013. The purpose of this study was to investigate economic, political and socio-cultural challenges affecting women leaders of self-help groups in Bahati ward. The study was guided by Maslow's theory of Hierarchy of need and the theory of situational leadership by Kouzes and Posner (2007). The study was carried out using a survey research design on a population of 321 respondents. Stratified sampling purposive and simple random sampling techniques were used to select 97 respondents. Data was collected using Questionnaires and an interview schedules which were validated using expert opinion from lecturers at Egerton University, Department of Applied Community Development Studies. The Questionnaire was pilot tested in two self-help groups in the neighboring Kiamaina ward, and was used after achieving a Cronbach alpha coefficient of 0.78. Data was analyzed using descriptive statistics of percentages and frequencies. Qualitative data collected from interviews was coded and organized into emerging themes and sub-themes. The study found out that women leaders in Bahati ward were able to complete group's tasks in time and manage groups' conflicts. However, they were unable to meet groups' financial obligations due to low levels of income among group members. The economic challenges facing women leaders of Self Help Groups in Bahati were low level of income, irregular contributions, inability to repay loans, scarce natural and economic resources. The political challenges were Lengthy government procedures in acquiring relevant services , poor planning process, poor monitoring and evaluation process, local politics and group elections while socio-cultural challenges were lack of common goals in a group, illiteracy among members, little respect for female leaders, and low social class integration. The county and national government should organize training for women leaders on business management, monitoring and evaluation, and report writing. Likewise, they should review their policies on lengthy procedures followed by the group members to register their groups and to acquire government funding.

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ABBREVIATIONS AND ACRO NYMS

ASAL : Arid and Semi-Arid Lands

ASCAS : Accumulating Savings and Credit Associations

CDA : Community Development Assistant

HIV : Human Immunodeficiency Virus

ROK : Republic of Kenya

ROSCAS : Rotating Savings and Credit Associations

SIDA : Swedish International Development Agency

SPSS : Statistical Package for Social Sciences

SHGS : Self-Help Groups

WAO : Ward Agricultural Officer

WFO : Ward Forest Officer

CHAPTER ONE

INTRODUCTION

1.1 Background to the Problem

Global statistical trends show that more than half of the employees in organizations are female, yet as you move up the technical and managerial levels in these organizations, their number steadily reduce (United Nations, 2006). According to Caliper (2014), the global profile of women leaders indicate that women at the Chief Executive Officer's level are only 3% to 4%. At the senior executive level, women account for 14%, vice presidents are 26%, managers are 30%, supervisors are 37%, and new hires are 53%. This represents a low participation of women in leadership, when one considers the overall success of women when placed in higher leadership positions. It is even more curious when one analyzes their success in areas that have traditionally been dominated by males. This success has been attributed to their rising competency of practicing self-development. Women leaders have a habit of asking for feedback on their performance and taking action to improve as compared to men whose competence continue to decline since they assume that they are doing fine (Women Direct, 2006).

In Africa, Khanka (2007) says that women leaders have been found to be more assertive and persuasive. They have a stronger drive to get things done and willing to take risks than male leaders. Women leaders are also more empathic and flexible than male leaders. They have stronger interpersonal skills than their male counterparts. From these qualities they provide a leadership style that is inclusive, open, have consensus building, collaborative and collegial. Despite these strong points, for them to be strong in leadership, they must first be able to pull together a group of people who may not have anything in common, and then get them committed to the vision for the group.

One of the Millennium Development Goals is to build women as agents of development to reduce poverty (United Nations, 2006). Investing in women has a multiple effect on productivity, efficiency and sustained economic growth. When women are economically empowered, a country is able to build a sound economic base. Increasing women's access to education, jobs, land and other resources will result into inclusive growth, sustainable development, and long-term

prosperity. Empowering women therefore increases the national income, which in turn leads to increased productivity, (United Nations, 2006).

Sustainable Developing Goals that build upon the MDGs, likewise seek to achieve gender equality and the empowerment of all women and balance the three dimensions of sustainable development: the economic, social and environmental domains (United Nations, 2015). The assumption that women leaders have to imitate men's leadership behavior to succeed discourages women leaders from reaching their full leadership potential (Vanderbroek, 2010). Therefore, investing in women leaders as women, has a multiple effect on productivity, efficiency and sustained economic growth.

Despite this expected progress women's economic empowerment is growing at a low pace across different regions and countries. This is due to different challenges facing women leaders at both family and community levels. Women are rarely accorded the opportunities that will allow them to fulfill their potential. For instance, they have limited access to land, property, housing, credit, technology, markets and extension services. According to Women Direct (2006), if the country narrows the existing world gender gap in employment, it can increase per capita income by 10% – 14%, by 2020. When women are healthy, educated, employed, and empowered, they are able to break the vicious cycle of poverty in their families, communities and countries.

Self-help groups (SHGs) are one of the interventions in developing countries to empower women. However, not all groups have a designated leader, and their leadership tasks and roles are shared amongst a group of leaders elected by, and from members of that group. For the purpose of this study, women leaders are leaders of female gender who are in charge of self-help groups (chairladies, treasurers and secretaries of self-help groups). In India, many SHG's are micro-credits where members make regular savings through monthly contributions to raise enough capital for the group to begin lending (Judge, Bono, Ilies & Gerhardt, 2002) which funds may then be lent back to the members or to others in the village with an interest which is later shared among the group members. Leaders to these groups are affected by challenges ranging from household poverty to lack of access to financial resources required by their groups.

In Kenya, SHGs are registered under the Department of Social Development. Kenyans form self-help groups for different socio-economic purposes including; tree nurseries, horticultural farming,

bee keeping, poultry keeping, cereals farming, goats keeping, dairy farming, commercial plots, fish farming, bricks making, and cereals shops and stores (Republic of Kenya, 2010). Women leaders of these groups have been challenged by lack of collaterals for their groups to access loans. Others have little financial management skills due to inadequate training experiences, (Republic of Kenya, 2010).

In Nakuru County, there were 15,321 registered self help groups by 2013. To enhance success of the important role they play in socio-economic development of the local communities, these groups are managed at Ward levels under Community Development Assistant (CDA). Data from Bahati Ward social development office records reveals that there were 151 registered self-help groups engaged in different income generating activities in 2013 in Bahati Ward. Among them, 62% were women groups, while 13% were mixed self-help groups. Despite their existence, some of the women leaders in self-help groups face different challenges that may prevent them from realizing their dreams. The study examined economic, social-cultural and political challenges facing women leaders in self-help groups in Bahati ward.

1.2 Statement of the Problem

One of the areas where women dominate in leadership is in self-help groups. In Kenya, why women find self-help groups more appealing to them than to men is because the groups address micro-financial and socio-economic issues. But many of these self-help groups perform poorly and at times fail due to challenges facing their leadership. In Bahati Ward, there were 151 registered self-help groups in 2013 (95 women groups and 33 mixed self-help groups and 23 men groups). However, 7 women groups and 2 mixed self-help groups had gone dormant by the end of 2013. This number of failed self-help groups among women is big at a time when Kenyans are being faced by rising socio-economic hardships. Moreover, Records in the office of the department of social development, Bahati Ward, reveals a noticeable and general slow growth in Self-help groups. Cases of fluctuation have also been reported where self- help groups do well periodically (Women Group Register, 2014). Despite this knowledge, there is scant information on the challenges facing women leaders of self-help groups in Bahati Ward. This forms the gap that the study sought to fill.

1.3 Purpose of the Study

The purpose of the study was to investigate economic, political and socio-cultural challenges facing women leaders of self-help groups in Bahati ward of Nakuru County.

1.4 Objectives of the study

The objectives of the study were:

i. To find out economic challenges facing women leadership of self-help groups in Bahati Ward of Nakuru County.

ii. To investigate the political challenges facing women leadership of self-help groups in Bahati Ward of Nakuru County.

iii. To establish the socio-cultural challenges facing women leadership of self-help groups in Bahati Ward of Nakuru County.

1.5 Research Questions

The following were the Research questions for the study:

i. What are the economic challenges facing women leadership of self-help groups in Bahati Ward of Nakuru County?

ii. What are the political challenges facing women leadership of self-help groups in Bahati Ward of Nakuru County?

iii. What are the socio-cultural challenges facing women leadership of self-help groups in Bahati Ward of Nakuru County?

1.6 Significance of the Study

The study findings shall be useful to the local self-help groups to identify the challenges facing women leaders of self-help groups in the area so as to prepare the women leaders for their leadership tasks. It may also assist the local leaders to know the social, economic and political challenges facing women leadership of self-help groups in their area so as to attend to the needs of groups in their area, as well as formulating policies that will create an enabling environment for self-help groups to grow. It may also help the community development workers in the area in that they can assist the women leaders in self-help groups to overcome some of the challenges facing them.

1.7 Scope of the Study

The study was limited to challenges facing women leadership of self-help groups. Specifically, the study focused on economic, political and socio-cultural challenges facing women leaders of self-help groups in Bahati ward. Economic challenges that were investigated include level of members' income, members' contributions, donor funds, local resources endowment and loan repayment. Political challenges that were investigated were government procedures, planning process, monitoring and evaluation, group elections and local politics. Socio-cultural challenges that were tested include common goals in a group, divergent personal interests, illiteracy, gender issues and social classes among members.

1.8 Assumptions of the Study

The study was carried out with the assumptions that the respondents would be willing to respond to the questionnaire and that they would provide honest information.

1.9 Limitations of the study

The study was faced by the following limitations:

The study was carried out in Bahati Ward which is a cosmopolitan area. Consequently, findings from the study should be generalized with caution to other cosmopolitan areas in the county. This is because the respondents in the study have diverse cultures and lifestyles that may not be similar to such other areas. Moreover, different languages of communication posed a communication barrier which was overcome by the researcher translating the language in the questionnaire to the affected respondents.

1.10 Operational Definition of Terms

Economic challenges: Defined in economic dictionary (2015), as problems appertaining to production, distribution, and use of income, wealth and commodities. The term is used in the study to refer to problems facing women in self-help groups that are related to money.

Economic conflicts: Defined in SIDA (2012), as disagreements that occur between self-help group members over money related issues. In the study, the term is used to refer to conflicts over delayed and non- remittance of contributions, and unequal sharing of group assets.

Leadership: Defined by Chemers (1997), as the ability of a superior to influence the behavior of subordinates and persuade them to follow a particular course of action. The term leadership is used in this study to refer to the aspect of being appointed or elected to a position of responsibility over group affairs.

Leadership Conflicts: Defined by Chemers (1997), as disagreements that may develop between self-help group members over leadership. In this study, the term is used to describe disagreements during group elections and ideological differences while giving opinions.

Political challenges: Defined by Courtese and Andreson (2005), as problems relating to the state, government, the body of politics, public administration or policy making. The term political challenge is used in this study to refer to issues in governance facing women in self-help groups.

Self-Help Groups: Defined by Gershenoff and Foti (2003), as a village based committee composed of 10 – 20 local women or men who aims at improving their social, economic and political welfare. The term self-help groups in this study is used to refer to informal group of people who are self-governed and with same socio-economic backgrounds with a desire to perform common purposes collectively, in a view of solving their problems.

Social Conflicts: Defined by Smith & Foti (1998), as disagreements that may develop between self-help group members in terms of their personal relationships and society matters. In the study, the term is used to refer to disagreements between women, for instance tribalism, social classes and friendships.

Socio-cultural challenges: Defined by Sema Kenya (2007), as problems relating to, or signifying the combination or interaction of society and its cultural practices. The term socio-cultural challenge is used in this study to refer to the factors in a society facing women in self-help groups such as divergence interest among group members, illiteracy and Social classes among members.

Women Economic Empowerment: Defined by SIDA (2012), as the capacity of women to bring about economic change for themselves. The term women economic empowerment in this study refers to the process which increases women's real power over economic decisions that influence their lives and priorities in society.

Women Leaders: Defined by Women direct (2006), as women in a position to guide and direct other people in a group or country. The term women leaders in this study refer to leaders of female gender who are in charge of self-help groups (chairladies, treasurers and secretaries of self-help groups).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is divided into; origin and development of self-help groups, women in leadership, challenges facing women leaders, theoretical and conceptual framework.

2.2 Origin and Development of Self-Help Groups

According to Christen, Srinivasan & Voorhies (2013), a self-help group (SHG) is a village-based socio-economic organization composed of 10–20 local women or men. Self-help movement originated in poor countries and more so among the low income rural communities. They took shape in India, and though they are found in other developing countries, they spread more to South Asia and Southeast Asia. They were started in 1975 by Prof. Mohammed Yunus of Grameen Bank of Bangaladesh as a new approach to improve rural people's access to credit Christen, Srinivasan & Voorhies (2013). The bank gave loans to rural borrowers without asking for collaterals. Today, most of the self help groups are organized by non-governmental organizations (NGO's) which generally address poverty alleviation strategies. They have become widespread in Africa especially in rural areas and in poor urban zones. They offer a good channel to teach women how to read and write, train women on family improvement strategies and self-reliance. They also help to reduce their vulnerability to domestic violence and encourage women to become business owners.

Self-help groups are aimed at empowering rural and poor communities especially women, by developing their leadership abilities, promoting rural education, and improving nutrition and birth control (Tagger, Hackett & Saha, 1999). They have also grown into financial agents, to organize for sources of village capital through credit unions. In India, members make small regular savings over months until there is enough capital in the group to lend to their members at a profit hence micro-credit organizations. Most of them being women and mixed groups, majority of them are led by women leaders. Kickul & Neuman (2000), established that women leaders are more ego-driven (persuasive), assertive, willing to risk, empathetic, urgent, flexible and sociable. They have a feeling of rejection and like learning from their challengers yearning to have an "I'll show you" attitude. They adopt inclusive leadership characterized by team-building in problem solving and

decision making. Women leaders more often ignore rules and take risks of not adhering to established procedures.

According to Smith & Foti (1998), self-help groups in Africa appeal more to rural women than men. As a result, majority of SHG are women groups, while mixed and men's groups are few and often shallow in their scope of operation. Now that women are more than men in the world population, if they do not participate actively in economic, social and political activities in their countries and families, we cannot achieve quality, development and peace (Women Direct, 2006). Towards this end, self-help groups are one of the global strategies which have been adopted. Other strategies includes capacity building for women, affirmative action and establishing legal procedures and frameworks aimed at improving participation of women in socio-economic development of their society.

SHGs act as the social and economic glue of African communities. When women are organized in groups, they stand to benefit in terms of access to greater resource base, increased exposure, enhanced learning, achievement of developmental goals and improved socio-cultural relations. Their main activities of self help groups is informal banking, allowing savings and loans for the unbanked and economic security and development at family and village level. SHGs have grown and started their own income generating activities or micro enterprises which turn out to be key economic engines in their locations. According to Gugerty (2003), SHGs can broadly be classified into two; Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs).

According to Ashe (2002), ROSCAs are a group of people who come together for a defined period of time to save and borrow together. They contribute a fixed amount of money on a regular basis and the total collection is given to one member on a rotational basis until everyone has received it. Participation in ROSCAs is high in Africa with 50% of the population in Congo, 50 – 95% of rural Liberia, Ivory Coast, Togo, and Nigeria, 80% of rural Cameroon, and 45% in Central Kenya. ASCAs are similar to ROSCAs, but differ in the fact that savings must not be fixed, and that credit need not be accessed by every member but by only those that need the loans as per need and opportunity. Interest is charged on loans and this goes into the group's fund which is eventually paid out in bonuses (dividends) to members when the cycle comes to an end.

Many ASCAs have a designated manager separate from the group who helps to train the group members in various aspects of managing the group and its activities and is there to oversee this and basically manage the group operations.

There are also other types of informal groups which may not be ROSCAs or ASCAs. In Kenya, such groups cover such things as social support of its members in times of need or occasions, imparting of certain knowledge or skills to its members for personal or career development and growth or for purposes of developing and implementing certain development projects in the community, Gautama (2006). The members of these groups may therefore not be saving and borrowing together. These groups include women groups, youth groups, cooperatives, Non-Governmental Organizations (NGO's), foundations or trusts, and unions.

Most SHG members are married women aged 25 years and above (ITU, 2009). They are usually well known to each other, are of same ethnicity and trustworthy, industrious, faithful, committed, have good family life, and interactive with the rest of the community. They are formed by individuals or agencies with 12 to 30 members. They have social codes governing their operation in terms of participation, confidentiality, use of financial benefits, penalties and sanctions.

Activities of SHGs are determined by the purposes for which they were formed. According to Mas & Kumar (2008), most of self-help groups are formed for social or financial mobilization. Their activities include meeting regularly, regular contributions in monetary form or in kind, savings and loan facilities, joint farming activities and other income generating activities, prayer and other religious activities. Some of them also participate in expressing their social support for one another in times of need like during funerals, weddings, celebration of newborns, graduations of children from universities, visiting in times of sickness and any other times when one needs social support. SHGs are also involved in community support activities including care for orphans, environmental conservation and primary health care sensitization and provision.

2.3 Women in Leadership

According to Gershenoff & Foti (2003), leadership is the process of influencing a group of people towards achieving their corporate goal. A leader is the one who leads by example, so as to motivate others to follow him. To be a good leader, one must be fully committed towards achieving a goal even if nobody follows him or her. A good leader must have the ability to

mobilize others and incorporate them towards the achievement of their vision for the organization. Chemers (1997) says that you cannot make a good leader if you do not have a vision. A good vision must be achievable, inspiring, measurable or quantifiable and shared.

According to United Nations (2006), women account for 51% of the world population, and therefore being the majority, any appointment and decision making should involve them. Furthermore, such decisions will affect them more than any other group in the society. Women have a different vision for their country from that of men. This is because they are cautious of the impact of poor priorities on their families and communities. Their vision is that of inclusion not exclusion, peace not conflicts, integrity not corruption and consensus not imposition. Involving them in decision making can help bring equality, development and peace. They also have a democratic right to belengthy to the society.

Globally, women leaders have succeeded where the men have failed. According to Educational Centre for Women in Democracy (2010), women have excelled in areas of reducing corruption, promoting honesty and integrity with examples from Margaret Thatcher, the former British Prime Minister. Women leaders have also been proved to have the strength and abilities to get the job done. According to Coalition on Violence against Women (2007), there is a need to tap their knowledge, ideas, skills and abilities, and to give them a chance to act as models of change and transformation. Young women should also succeed this legacy.

For women to achieve socio-economic progress, they need to be represented in national decision making process- in parliament (World survey, 2013). In parliament, they can initiate and support laws that promote the welfare of women. Progress has been made in achieving gender equity in many countries, for instance by 2013, Rwanda, Sweden, Norway, Denmark and Finland were close to achieving 50:50 men: women participation in parliament. Out of 200 members of parliament in Finland, 75 of them are women, and among them 17 ministers. Other countries are also progressing as shown in Table 2 and Table 3.

Table 1: World Women Representation in Parliament, 2013

Region	% Representation
Nordic countries	40.1
Americas	18.6
Asia	15.0
Sub-Saharan Africa	14.8
Pacific	13.2
Arab countries	6.5
World average	**15.7**

Source: Women Direct, 2013.

Table 2: Women Representation in Parliament, Eastern Africa, 2013

Country	% Representation
Rwanda	40.1
Uganda	18.4
Burundi	18.6
Tanzania	18.6
Ethiopia	15.0
Kenya	**14.8**

Source: Women Direct, 2013.

Table 2 shows that in 2013, the Nordic countries had the highest women representation in parliament with 40.1% as compared to 6.5% in the Arab countries. Apart from Nordic countries, it is clear that women representation in all the other areas in Africa, Asia and the Americas have less than 20%. Table 3 shows that Rwanda leads East Africa in women representation in parliament with 40.1% as compared to 14.8% in Kenya. If all factors are held constant, the higher the women representatives we have in parliament, the more people will have confidence in women leadership. This will trickle down even to the villages and in particular self-help groups.

In Kenya, Wakwabubi (2010) establishes that most SHGs have at least three officials, who are the chairperson, the treasurer and the secretary. Some have other special officials in charge of discipline, time keeping and incharge of counting money among others. SHG leaders bear the group's vision which is held in high esteem by other members as leaders are often more educated and exposed. Some groups have external managers who help enforce group rules.

Chairpersons steers the group by carrying the group's vision, directing and controlling group meetings and linking the group with external agents (ITU, 2008). The secretary keeps group records which include registration details, minutes of group meetings, group constitution or by-laws. The treasurer on the other hand keeps financial records and in some cases group funds (but for security reasons, they do not keep large amounts of money with them). Members in groups have specific personal skills which they acquire outside the group through formal training, apprenticeship, or those passed within the family, for instance basic book keeping and financial management, business management, tailoring, hair dressing, baking, farming, carpentry, masonry, food processing (cottage industry), traditional birth attendants, preserving the dead, environmental management and conservation, literacy, teaching, embroidery and crocheting, guidance and counseling, housekeeping and child care.

According to Word Bank (2013), women trail men in key socio-economic areas which in turn place them at a great disadvantage. Over two thirds of the 774 million adults who are illiterate are women. In developing countries including Kenya, 80% of women engaged in agricultural activities are illiterate. In such countries, women groups can be an important intervention towards society development. Although women have increased in employment sector worldwide, majority of them remain underemployed. In most of their jobs, they are poorly paid and not covered by social security. Women are concentrated in the informal sectors particularly in entrepreneurship, where they dominate micro, small and medium businesses.

United Nations (2010), attributes this to domestic responsibilities which limit mobility of women, and lack of collaterals and financial management skills which would enable them to acquire capital from banks. In value added chain, women are engaged in production of raw materials, marketing, distribution and supply to the final consumer. But with low access to capital and training, they find themselves at the lowest end of these chains. This makes them unable to

control the economy which they help to create. These factors have hindered women from participating in leadership in the formal sector thus, the introduction of self-help groups has presented a platform where women leaders can comfortably demonstrate their leadership skills regardless of their background or their level of education.

2.4 Challenges Faced by Women Leaders of SHGs

Despite the steps made by notable women across the world, it is more difficult to encourage women to participate in mixed SHGs, and particularly in encouraging them to take on leadership roles within those groups. Ruderman and Ohlott (2002), researched on the unique challenges facing women as they develop as managers and leaders and found out that although women can also make it in leadership just like men, 60% of successful women leaders feel that they do not have to act like male leaders for them to make it. Female leadership styles yield more results than male leadership, but women leaders face more challenges than male leaders. Among the challenges facing women leaders of SHGs is authenticity, whereby women are reported to struggle with being able to feel like themselves in leadership roles.

Eagly and Carli (2007), say that men can succeed by being themselves because they match other people's concepts of what leaders are like. Women initially do not seem as leaders to others and may also have different values and attitudes than most of their male colleagues. Women leaders also develop behaviors such as assertiveness and exerting power over others than men in leadership. This is typically associated with masculinity, which often leads to negative reactions towards women engaging in agentic behaviors. It becomes hard to reconcile between agentic behaviors and the negative reactions in an organization.

Familiarity among SHG members is a major challenge to the women leaders of affected groups. Sen (1999) says that since most of the group members live within the same locality, they are well known to each other. The strong social ties sometimes make members relax the group by-laws by assuming that they would be understood and forgiven. This leads to delay or failure to attend meetings. Disagreement by group members outside the group finds their way into the group causing unnecessary tension. This leads to conflict among members and the group leader will find it difficult to achieve the group's vision.

According to IDS (2004), low education level among SHG members is another challenge to women leaders. SHGs appeal more to people with low level of education and are therefore unemployed with low incomes. SHG members with primary or some secondary education feel inadequate and often shy away from decision making. This leaves group officials who are often more educated and exposed to dominate major decision making, and in some cases such decisions may not be appropriate to the less educated members. As SHG leaders continue in their efforts to steer the group forward, they may be late to realize that quiet discontent, backbiting and blame games have made the group activities to stagnate.

SHGs are also challenged by lack of commitment, transparency and accountability Almendariz, & Morduch 2004). Mistrust may crop up in when groups lose money in unclear circumstances. Some SHG members default their regular contributions or repayment of their loans. In other groups there is favoritism or nepotism where records are not clear and transparent to all members. This creates discontent among SHG members who feel victimized and unfairly punished when they lose their individual shares or property. Some of the affected individuals often pull out of such groups and consequently the group loses credibility discouraging prospective new members from joining. Some SHG leaders fail to share with the members all information privy to them for instance external funds such as from the government and NGOs. This secrecy minimizes constructive interaction and sharing ideas and resources amongst the group members.

Leadership determines the growth and development of any group. According to Deshpande (2006), group leaders carry the SHG's vision and goals, which depends on their capacity to fulfill these roles. Weak leaders may involve external agencies to manage and run the group affairs leading to unnecessary expenditure of funds that could otherwise be used to further development of the group functions and activities. When leaders serve over a lengthy term in the same positions, they hinder creativity and introduction of new and constructive ideas to groups. In such cases, majority of the group members lack knowledge about their group's constitution and by-laws. This hinders members' ability to take leadership positions or question the present leadership. Where SHG leaders share the SHG's vision with only a few members, other members lose interest in SHG activities, be alienated from the SHG, their needs remain unmet, and consequently they may join other SHGs so as to fulfill these needs or leave the SHG altogether disintegrating it.

SHGs have short term vision where women groups attend to projects that provide for short term gains to their members (Mas & Kumar, 2008). In some of such benefits, in ROSCAs when a SHG member receives individual benefits, they get satisfied with the periodic SHG contributions and rarely think of investing their money further. Short term visions are likely to stagnate the growth and improvement of people's living standards.

Limited resources also hinder the growth of SHGs. According to Gautam (2006) some SHGs may have noble ideas, which may fail to materialize due to lack of resources. Resources such as land, agricultural and business inputs, are important yet they may be unavailable and accessible to some groups. This is mainly due to high levels of poverty among their members rendering them unable to meet their family needs let alone spare money for group contributions. As a result, such SHGs are unable to purchase assets and access to opportunities for group development.

Insecurity is also a challenge facing some women leaders of SHGs as they are targeted for robberies (Wakwabubi, 2010). Some SHGs have been robbed of their money despite precautionary measures such as secrecy on who receives money, when it is contributed, who keeps it and how much is held by the treasurer at a given time. Such issues slow down SHG activities as members may suspect leaders hence mistrust amongst them.

Women leaders are also subject to family interference. When one is not supported by spouses and family members, they do not actively and constructively participate in group activities (Sema Kenya, 2007). Some spouses fear their wives being leaders and see them as too empowered when they actively participate in groups or come home with new ideas from their groups. To retain traditional male dominance, some men even forbid their wives from belonging to groups. In some cases, once their wives receive their share, their spouses take the money forcefully or redirect it to other unintended uses. Once women leaders or their members lack family financial and moral support, they reduce their attendance to group meetings, relax in their financial contributions; their participation in group activities is minimal and even in some cases may pull out from the group.

Women leaders also suffer from limited government support to their groups (SIDA, 2012). The lengthy bureaucratic procedure when registering a SHG and application for loans and grants discourage groups leading to slowing down of their activities. When social workers fail to get

enough time and other resources, efforts of group leaders seeking technical assistance are thwarted. Since 2003, the government of Kenya has been allocating part of her annual budget to social services for youth and women empowerment, for instance the recently introduced youth funds (Uwezo fund) in 2013. A survey by Kenya Aids Watch (2013) on the youth fund revealed that despite the high demand for the funds, it is characterized by lengthy processing procedure. This process provides an avenue for embezzlement and corruption.

Covalent Global Capital (2009), says that another challenge facing socio-economic development of Kenya is tribal conflicts which have been recurrent since 1992. The conflicts strain relations between coexisting and formally dependent communities. In most of these conflicts, community activities including self-help groups are disrupted. Where groups survive the conflict times, internal divisions may not be visible but exists and will often affect the performance of the group.

Although not many SHGs depend on donor funds from Non-Governmental Organizations (N.G.O's) for their operations, if all their planning is left to the donors, group members will not own it and it will eventually fail. In other cases, where groups initiate development projects that conflict with government services like water, electricity or roads, the government may interfere and take over the projects killing the main objectives of the group (Maliti, 2010). Those SHGs which depend on donors face a challenge of inadequate capital to carry their activities since at times it is difficult to get donors, and those available may not be willing to pay for all the self-help group financial needs.

In dry areas, Maliti (2010) says that communities are impoverished by persistent and prolonged drought. In these areas, communities are nomadic pastoralists and therefore depend on their animals for their livelihood. When a drought strikes an areas people are forced to migrate with their animals to other areas, which may not be any better. At times, their animals are wiped out by inadequate pastures. SHGs in such environments rarely survive since economic hardships cannot allow them to carry on their group activities. This increases the family burden and duties to women who form majority SHGs.

Khanka (2007) carried out a study on challenges facing self-help groups in India. There are high illiteracy levels and ignorance among rural SHG members who cannot be able to read or write. This makes them fail to either understand or contribute to the development of their groups. Where

different social classes are mixed up in a SHG in India, there are divisions across castes. In a situation where the upper caste is mixed up with the lower caste, their struggle for dominance will always lead to the breakup of that group. Similarly, in groups with mixed gender, opinions and contributions of the majority gender will always overshadow the minority gender. In many cases, men dominate over women, and therefore women's potential is not fully exploited. Married women are also limited from traveling for group meetings and training which deny them adequate exposure. Many women in India are prosecuted by their families by merely attending group meetings. This can at times lead to family break ups. For an SHG to grow its members require adequate training, literacy among members, and competent trainers.

Economists have also studied the issue of violence against women, particularly domestic violence that occurs within households. One of the questions they have examined is whether women who are empowered through employment, earnings, or wealth are less likely to experience domestic violence. But the answer is not clear since on one hand, women who have their own sources of income and wealth may be able to stand up for their rights within the household. On the other hand, some husbands, fearing a threat to their own authority within the household, may retaliate against their empowered wives with violence. As a result, while some scholars find that there is a lower risk of domestic violence against women who work, earn more income or own greater wealth, others find an increase in domestic violence among women who work for pay (Eagly & Carli (2007). As a result, there is no clear correlation between economic empowerment and domestic violence, and where the violence occurs it is the husband's attitude that is the driving factor, not the economic empowerment of the wife.

SHG members also find it hard to reach a common goal. Although members may depend on one another, they may however find it difficult to have a common goal that will satisfy all of them. Courtese and Anderson (2005), likened SHG members to passengers on a plane who fly together. Their interdependence on the way is minimal, but if the plane would be hijacked or develop mechanical problems, they become connected by their situation being hostages. In that respect, a group becomes committed to the group when its objectives and activities meet the individual needs of its members. Another challenge is that an SHG without effective communication may not meet its objectives. Members without a common language of communication, the method of communication used by the group and cooperation in the group determines its success. When a

message is given, it may mean different things to different people, while the way it is given may make it be received with mixed signals among members.

According to Lyness & Heilman (2005) women have a difficulty in achieving a career life characterized by a balance between work and non-work roles. The business world makes balancing both work and non-work roles difficult, and as women tend to carry more domestic responsibilities, this tends to be more of an issue for women than for men. Women also need to understand other people's reactions to them. This is due to the stereotypes and role expectations that they often face in organizations. They are penalized in their performance evaluations when they do not perform above and beyond their male colleagues. People react negatively to women leaders, because they see their assertive behavior as being compensation to their social roles as women. As a result, women have trouble determining what is expected of them in their roles, and have difficulty determining what feedback they receive from their juniors. This makes it very difficult for women to know their strengths and weaknesses. Women also need close relationships with others, but their time spent at work prevents them from developing close relationships in competitive organizations.

According to Maliti (2010) in arid areas, SHGs are formed to address the aridity of the region by tackling drought related challenges like water, diseases and ignorance. However, self-interests in tackling poverty and ignorance affect members' personal commitment to their groups. Not all members are keen on all the group activities; they often support the group in activities they have interests in. Leaders of such groups are likely to lose morale and the groups may fail or weaken.

Self Help Groups originated in poor countries among the low income rural communities in India. They are broadly classified into Rotating Savings and Credit Associations (ROSCAs) and Accumulating Savings and Credit Associations (ASCAs). SHG in Kenya meet regularly, contribute, offer savings and loan facilities, joint farming activities and other income generating activities, prayer and other religious activities. Most SHGs have three officials who are the chairperson, the treasurer and the secretary.

The challenges facing women in leadership can be divided into economic, socio-cultural and political challenges. Economically, they have inadequate funds, donors for funding are unreliable, some members lack commitment, transparency and accountability. SHGs also have inadequate resources such as land, agricultural and business inputs.

Politically, there are lengthy government procedures, they have poor planning, resources allocation, monitoring and evaluation of their projects and programs. Tribal clashes make members suspicious of one another while the group activities are disrupted. Some leaders have short term vision, they receive limited government support, and some of the groups' activities also conflict with government activities and programs.

Socially, some women leaders are not confident, their groups lack common goals among the members. In other cases, some members are illiterate and lack a common language of communication, their members have low commitment to the groups, and conflicts are common where members come from different socio-economic classes and gender. Familiarity among SHG members also make them relax the group by-laws. Low education levels among some group members make them feel inadequate and often shy away from decision making. Where women leaders are not supported by spouses and family members, they do not actively and constructively participate in group activities.

As a result, the study isolated the economic, political and social-cultural challenges facing women leadership of SHGs and investigated how they affect the performance of women in leadership of those groups in Bahati ward , Nakuru County, Kenya.

2.5 Theoretical Framework

The present study was guided by Maslow's theory of Hierarchy of needs. According to Blake *et al* (1981), man works out of motivation. Human motivation can be broken into 5 categories of needs, which vary from low to high level needs. The lowest among them is physiological needs which are basic needs for man like food, shelter, water, air, sleep, and clothing. Security needs refers to safety or protection from illness, economic disasters or poverty, and the unexpected. Social needs include the desire to be associated and be affiliated to peers. When social needs are thwarted or frustrated they lead to maladjustment. Self-esteem needs occur in form of self-confidence, achievement, knowledge and independence. Lastly are self-actualization or self-fulfillment needs where one aspires to become what he is capable of being.

These needs push one for self-development, drive to be creative, effective and happy in what one is doing. The lower level needs must be reasonably satisfied before one may become interested in the next level needs, for instance physiological needs must be satisfied before one gets interested

in security. A hungry man will not think of wealth before he gets enough food. After the low level needs are satisfied, they no longer operate as a motivator to behavior. When needs are essentially social, self-esteem or self-actualization, then managers do not require using coercion, threat, pressure and sanctions.

In the present study, women in leadership of SHGs have been members and have gone through the levels of motivation in the theory. One joins an SHG in order to acquire physiological needs for instance money to buy decent food and clothing, which gives them security from illness and poverty. When they join SHGs, they get friends with whom they develop attachment to and this is part of sociological needs. With time, they get to identify their talents through the various roles given to them which are self-esteem. Their leadership styles are geared towards making their groups to perform better than others which is self-actualization. However, as they lead their groups, there are different challenges facing them which are divided into economic, socio-cultural and political challenges.

The study was also guided by the theory of situational leadership. According to Kouzes and Posner (2007), success of a leader depends on his best action in his leadership duties. The best action of the leader depends on a range of situational factors. When a decision is needed, an effective leader does not just fall into a single preferred style. The theory purports that the leaders' best action is influenced by three forces, which are the forces in the situation, the forces in the follower, and the forces in the leader.

The leader's style is highly variable, and even such distant events as a family argument can influence decisions made in the work place. In practice, this means that success of leaders such as leaders of self-help groups is a function of different forces or challenges for instance forces of the situation in self-help groups are the economic challenges in the group. The forces in the follower are the challenges related to the politics of the day that interfere with leadership. Finally, the forces in the leader are the socio-cultural challenges which emanate from the community and the culture of the leader.

When we focus on women's leadership style, research has revealed that nearly one of four chief executives is now women. As a result of the way they are perceived to handle leadership challenges, women account for only 1 out of 20 top management positions. Management styles

more associated with women are less authoritarian and more nurturing approach. However, leadership dynamics are shifting towards a more team-oriented structures that thrive under a less directive approach. Women have a typically more mentoring and coaching style which is more favorably received in female dominated professions like self-help groups. Women have shown to be slightly more likely than men to have the transformational leadership style, in which the manager acts more like a teacher or coach and encourages creative solutions to problems. Women also appear to reward good performance more than men

In the present study, the women leadership of SHGs was faced with a great task, which is making their groups succeed. They needed to be motivated as well as to motivate their group members. They should also be equipped with the skills of resources management, and where possible, facilitate capacity building of their group members. And although resources are not sufficient, they need to find ways of addressing and meeting the economic needs of their self-help groups.

2.6 Conceptual Framework

The relationship between dependent and independent variables was illustrated in Figure 1.

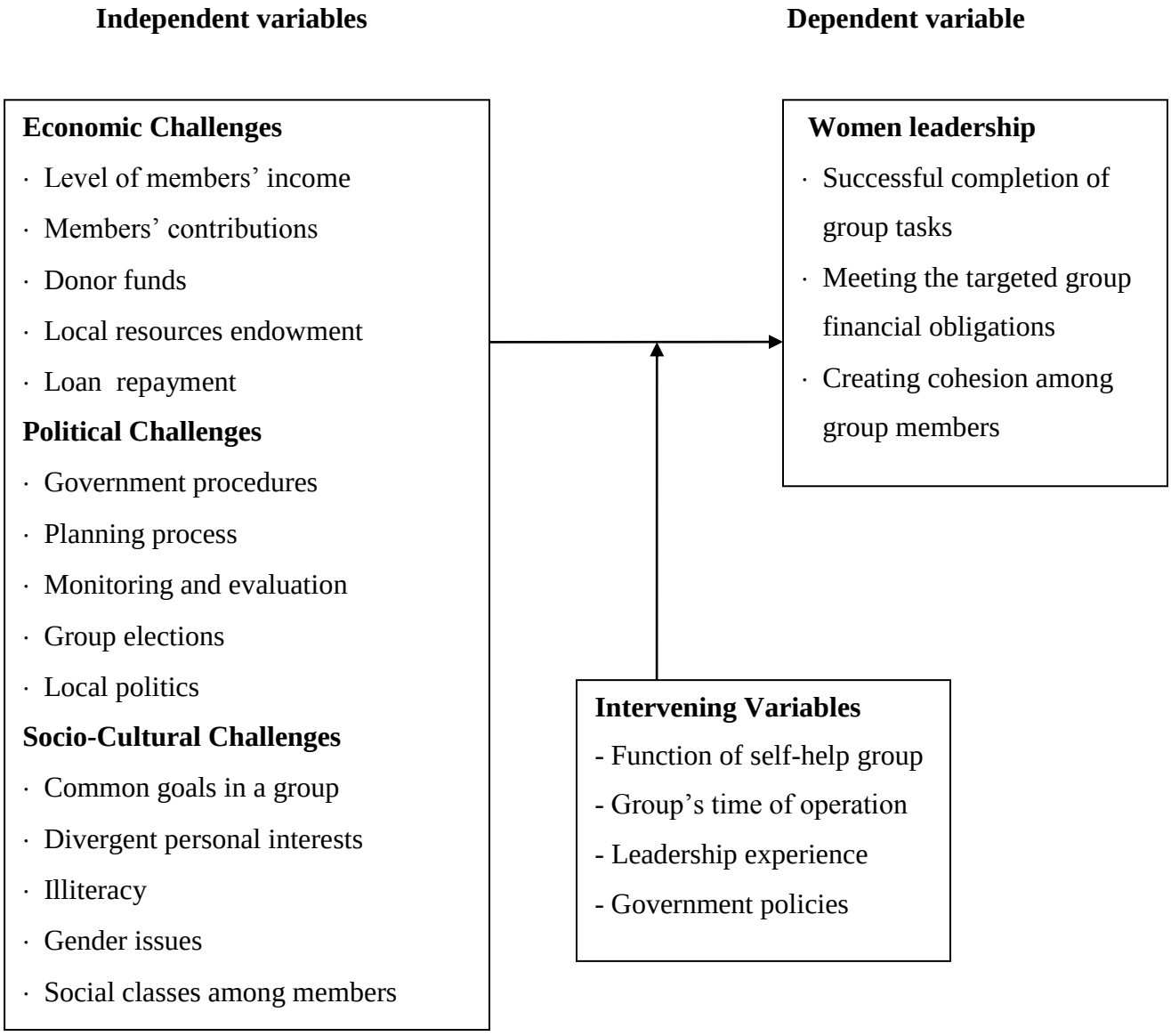

Figure 1: A conceptual framework of challenges facing women leaders of self help groups in Bahati Ward

Figure 1 shows that economic challenges facing women leaders of SHGs in Bahati ward include level of members' income, members' contributions, donor funds, local resources endowment and loan repayment. Socio-cultural challenges include common goals in a group, divergent personal interests, illiteracy, gender issues and social classes among members. The political challenges facing women leaders of SHGs are Government procedures, Planning process, Monitoring and

evaluation, Group elections and Local politics. However, there are other variables that may affect performance of SHGs, for instance the function of an individual SHG, government policy on SHGs, the individual group's time of operation, and the leadership experience of individual women leaders.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter, the focus is on the methods that were used in the study under the following subtopics: research design, study area, target population, sampling techniques and size, instruments for the study, validity and reliability of the instruments, procedure for data collection and procedure for data analysis.

3.2 Research Design

The study was carried out using a survey research design. A survey was ideal for this study because the researcher conducted a study of facts as they were at the time of the study (Fraenkel and Warren, 2000).

3.3 Area of Study

The study was carried out in Bahati Ward in Nakuru County, $0^0$03' N and $36^0$15'E. It is a rural area housing the middle income earners especially small scale farming and businesses. It is preferred by residents because of its efficient transport and communication being a lengthy Nakuru – Nyahururu road. It has a population of 44,891 in an area of 160.8 Km^2. The poverty index of the area is 38% and is characterized by a huge wealth gap between the poor and the rich people (Republic of Kenya, 2007). It is bordered by Rongai to the south, Subukia to the East and Nakuru town to the west.

Being a sub-urban rural area, women in the area require forming and joining women groups in order to finance small scale businesses like shops, open markets, bars and restaurants. The sub-urban nature of the area also demands food, and SHGs are a good intervention for women to establish horticultural units, vegetables and dairy farming especially zero grazing. The study was carried out in the area since it attracts different economic activities that promotes micro-financing hence, SHGs.

3.4 Population of the Study

The target population for this study were women leaders of self-help groups from Bahati Ward of Nakuru North Sub-County. The study was carried out on an accessible population of 321 respondents 128 women and mixed self-help groups composed of 285 women leaders of women self-help groups and 36 women leaders from mixed self help groups. The women leaders included 95 chairladies, 95 secretaries and 95 treasurers from 95 women groups; and 3 chairladies, 18 secretaries and 15 treasurers from 33 mixed self-helps groups. Bahati Ward Community Development Assistant (CDA), Ward Forest Officer (WFO), and Ward Agricultural Officer (WAO), were interviewed as key informant so as to get qualitative data that was used as explanations on quantitative data collected using the questionnaire.

3.5 Sampling Procedure and Sample Size

A sample is a subset of the population of interest in a given research exercise. As lengthy as a sample is properly constituted, it is capable of capturing the salient characteristics of the defined population (Mbeche, 2004). The study was carried out on women respondents, who were purposive sampled as leaders from women and mixed SHGs. The leaders were then subjected to stratified sampling to get two strata of women leaders from women SHGs and mixed self-help groups. The two strata (women and mixed SHGs) were further stratified into type of leadership. In each case 30% of the chairpersons, treasurers and secretaries were randomly selected as recommended by Mugenda & Mugenda(1999). The sample size was 97 respondents from a sampling frame of 321 leaders as illustrated in the sampling matrix in Table 3.

Table 3: Sampling Matrix

Respondents	**Population**	**Sampling technique**	**Sample %**	**Sample size**
Women groups leaders	285	Stratified sampling	**30**	86
Mixed Self-help group women leaders	36	Purposive sampling	**30**	11
Total	**321**		**30**	**97**

3.6 Instrumentation

Data was collected using a questionnaire and interview schedules. The questionnaire with closed ended (forced choice) questions was administered to collect data from women leaders. The questionnaire for self-help group leaders was organized in three sections. Section A delt with background information, section B had items intended to collect responses on economic, socio-cultural and political challenges facing women leadership of self-help groups; while section C had questions that sought information on women leadership. Respondents gave their responses to each of the given items by marking with a tick in the appropriate boxes at the end of each statement. The boxes were arranged into five Likert type scale indicators in the table's key. The key guided the respondents to indicate their appropriate responses, for instance (S.A) for statements they strongly agreed with, (A) for agree, (N.C) where they had no comment, (D) where they disagreed, and (S.D) where they strongly disagreed. Interview schedules were administered to Bahati Ward CDA, Ward Forest Officer (WFO) and Ward Agricultural Officer (WAO) to seek information on the challenges facing women leaders in the ward.

3.6.1 Validity of the Instruments

Accuracy is important in research, and therefore research instruments should be accurate if they are expected to produce accurate research findings. According to Sarantakar (2005), validity of an instrument refers to the ability of the instrument to be what it purports to be. A valid instrument must therefore be able to measure what it is intended to measure. The questionnaire was prepared based on objectives of the study and then taken for expert opinion from lecturers in the Department of Applied Community Development Studies in Egerton University, who examined and gave advice on content and face validity.

3.6.2 Reliability of the Instruments

Reliability refers to the extent to which a measuring tool produces consistent measurements over time (Best and Kahn, 2006). To test the reliability of the instrument, a pilot study for the questionnaire was conducted on two self-help groups on a population of six women SHGs leaders who were randomly selected using simple random sampling method, comprising of two chairladies, two treasurers and two secretaries from the neighbouring Kiamaina ward of Nakuru County; and interviews were conducted on the CDA, WFO and WAO from the same ward. The

data from the pilot study were then analyzed using Cronbach alpha coefficient. When the instruments achieved a correlation coefficient of 0.78, they were administered in the main study. Piloting ensured that items in the research instruments were clearly stated and communicated the intended meaning to the respondents. This enabled the researcher to modify, reconstruct and eliminate any ambiguous items in the instrument (Nyaga, 2010).

3.7 Data Collection Procedure

An introductory letter from Egerton University- Department of Post Graduate Studies was taken to the National Commission for Science and Technology Innovation (NACOSTI), to secure a research permit. The permit was presented to the CDA and the chiefs to allow the researcher meet the respondents. A verbal consent was sought from the respondent and were assured of confidentiality of the information given by them. The questionnaires were self-delivered to the respondents in their respective locations. Respondents were given two weeks to respond to the instrument. After the expiry of the two weeks deadline, questionnaires were self-collected in preparation for data analysis. The CDA, WAO and WFO were then visited on appointment to collect data using an interview schedule.

3.8 Data Analysis

Quantitative data collected from questionnaires was summarized in frequency distribution tables and the responses analyzed using descriptive statistics such as frequency counts and percentages with the help of SPSS computer package. Qualitative data collected from interviews were coded and organized into emerging themes and sub-themes. These themes were used to explain the quantitative data analyzed earlier.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This chapter discusses the results and findings from the study. It is divided into introduction, the respondents' bio data, economic challenges, political challenges, and socio-cultural challenges facing self-help groups in Bahati ward.

4.2 Respondents' Bio- Data

The study findings are based on responses made up of the 97 sampled respondents. The questionnaires collected their bio- data as analyzed according to the type of self-help group, level of education and their marital status. The number of respondents by their type of self-help group is presented in Table 4.

Table 4: Respondents by Type of group

Group type	Frequency	Percentage (%)
Women groups	86	89
Mixed groups	11	11
Total	**97**	**100**

Table 4 shows that out of 97 respondents included in the study, 89% of them came from women groups while 11% of them came from mixed self-help groups. This means that majority of women leaders come from women groups. The CDA Bahati ward attributed this to existence of more women groups in the ward. Women are therefore more attracted to self-help groups in Bahati ward compared to men, thus concurring with Coalition on Violence against Women (2007), that since women are the majority in SHGs, there is need to tap their knowledge, ideas, skills and abilities, and to give them a chance to act as models of change and transformation. Smith & Foti (1998) also say that self-help groups in Africa appeal more to rural women than men.

Apart from the respondents by their membership according to the type of SHGs, the number of respondents by their marital status is analyzed in Table 5.

Table 5: Group Leadership by Marital Status

Marital Status	Frequency	Percentage %
Married	65	67
Single	32	33
Total	**97**	**100**

Table 5 shows that 67% of the respondents were married women while the other 33% were single women. The study therefore revealed that members from both marital status were therefore included in self-help group leadership. Basing on the current socio-cultural set up, it can be argued that although married women leaders are more than single women leaders, the number of unmarried women leading self-help groups is high (KNBS, 2010).

This can be attributed to the fact that in Kenya, the number of unmarried women is on the increase, and marital status has low influence on leadership (Women Direct, 2013). Again, married women may have multiple roles and family demands than single women, and these commitments may reduce their participation as leaders to SHGs. The findings in Bahati ward concur with those in India where majority of SHGs leaders are married. This can be attributed to cultural diversity where members of self help groups are composed of both married and unmarried alike (Almendariz, & Morduch, 2004; Kumar & Mas, 2008). The study therefore appreciates that women in SHGs consider the leadership skills rather than personal attributes of their leaders.

Table 6: Respondents by Ages

Age	Frequency	Percentage %
18 – 25	7	7
26 – 35	32	33
36 – 45	47	48
46 and above	11	11
Total	**97**	**100**

Table 6 shows that majority of women leaders represented by 48% of the respondents were aged 36 – 45 years, while the age- group 18 – 25 were only 7%. The other age groups were 26 – 35 years represented by 33% and 46 years and above by 11% of the respondents. The findings show that as ages increased, women leaders increased, up to 45 years. Bahati ward CDA and Coalition on Violence against Women (2007) attributed the young women's domination in SHGs to the population structure in Kenya where the youth are more than the old. There were few older women elected as group leaders which can be attributed to their experience in leadership, which is expected to lead to improved performance and stability in a group. At the same time, the low number of older women leaders can also be attributed to fatigue and rejection by younger group members due to the fact that they are not abreast with current lifestyles and needs.

Table 7: Respondents by Level of Education

Level of Education	Frequency	Percentage (%)
Primary	12	13
Secondary	47	48
Tertiary	32	33
University	6	6
Total	**97**	**100**

Table 7 shows that leaders in Bahati SHGs have received formal education. Majority of the respondents represented by 48% had secondary education, and only 6% of them had university education. Leaders with tertiary education were 33% and 13% of them had primary education. The high levels of education among leaders can be attributed to the fact that SHG members were likely to elect educated leaders in the hope that the leaders were more skilled and knowledgeable than those with low education. Furthermore, SHGs activities require that leaders understand policies, technologies and planning which may not be well developed at low level of education. Further, leaders were also expected to attend life improvement courses, which require that leaders have higher educational background for them to understand concepts being taught.

For example, Khanka (2007) reported that women leaders of SHGs in India train to acquire basic skills in book keeping, financial management, and business management. Depending on the function of the group, their members on the other hand train in tailoring, hair dressing, baking, farming, carpentry, masonry, food processing (cottage industry), traditional birth attendance, preserving the dead, environmental management and conservation, literacy, teaching, embroidery and crocheting, guidance and counselling, housekeeping and child care. According to Institute of Development Studies (2004), less educated leaders have a low vision for their groups.

Table 8: Self –Help groups by their Functions

Functions	**Frequency**	**Percentage %**
Tree nurseries	12	**12**
Horticulture	17	**18**
Bee Keeping	9	**9**
Poultry	21	**22**
Goats	15	**15**
Fish farming	19	**20**
Real Estate	10	**10**
Cereals/ store	14	**14**
Bricks making	6	**6**
Dairy farming	26	**27**
Credit (Ngumbacho)	72	**74**

Table 8 shows that SHGs in Bahati ward were engaged in different activities (functions), for instance tree nurseries, horticulture, bee keeping, poultry, goats rearing, fish farming, real estate, cereal stores, bricks making, dairy farming, and offering credit to members which is commonly known as '*Ngumbacho'*. Majority of the respondents representing 74% come from groups which offer credit, savings and merry-go-round. This is in line with what is happening in countries such as India, where the main activity of SHGs is informal banking (Ashe 2002 ; Gugerty 2003). This informal banking allows saving and loans for members. Examples includes Rotating, Saving and Credit Associations (ROSCAS) and Accumulating Saving and Credit Associations (ASCAS). In Bahati ward, only 6% of the groups deal with brick making. However, some of the groups are

engaged in more than one function at the same time. Bahati ward CDA attributed the multi-function SHGs to the fact that group members have diverse interests and that there were other appealing opportunities that come up after SHGs have been formed.

Table 9: Self –Help groups by Period of Existence

Period of Registration	Frequency	Percentage%
0 - 2 years	15	**15**
3 – 5 years	34	**35**
7 years and above	48	**50**
Totals	**97**	**100**

Table 9 shows that not more than half of the self- help groups had existed for 7 years, and only 15% of the groups were younger than 2 years. This means that self – help groups are popular among women in the area of study. This gave the study a sound base for assessing the challenges that faced the leaders of these groups. Almendariz, & Morduch (2004) say that SHGs are bound to survive for lengthy where there are no conflicts and mistrust among members. In addition, Deshpande (2006) attributes SHGs' survival to the leadership abilities of individual SHGs.

Table 40: Self –Help groups by Level of Activeness

Level of Activeness	Frequency	Percentage %
Very Active	23	**23**
Active	32	**33**
Fairly Active	21	**21**
Inactive/ Dormant	21	**21**
Total	97	**100**

Table 10 shows that 33% of the self- help groups were active 23% of them were very active, and 21% of them were fairly active and dormant respectively. The fact that there were active and dormant self-help groups reveals that self- help groups in the study area operate under different challenges. Those self- help groups whose leaders were able to address the challenges facing them

were active, while those whose leaders are incapable made the groups grow dormant. This concurs with Courtese and Anderson (2005) who attribute the failure of SHGs to leaders' inability to achieve group goals.

4.3 Women's Leadership

Issues concerning individual women's leadership attributes were evaluated through items in the questionnaire on women leaders' ability to carry out group's tasks, collect monthly contributions, collect loans repayments, and manage conflicts among the group members.

4.3.1 Ability to Carry Out Self Help Group Tasks

In the first item, respondents were required to respond to the question 'Do you successfully complete the following group tasks? The findings revealed that all leaders were able to read and write letters, 96% of them were able to manage books of accounts, 85% of them were able to prepare annual reports. Further analysis on their leadership abilities in relation to their level of education is presented in Table 11.

Table 51: Leadership Ability to Carry out SHGs Tasks

Leaders education	**Leadership abilities (Responses in %)**					
	Reading and writing letters		**Managing group's books of accounts**		**Preparing group annual reports**	
	Able	**Not able**	**Able**	**Not able**	**Able**	**Not able**
Secondary	100	0	92	8	72	28
Tertiary	100	0	95	5	83	17
University	100	0	100	0	100	0

Table 11 shows that over 90% of the respondents were able to read and write letters, and manage their group's books of accounts. However, over 17% of the respondents could not be able to prepare their group's annual reports. It can also be noted that all the group leaders with university education were able to carry out all the group leadership task, while 28% of those with secondary education, and 17% with tertiary education could not be able to prepare group annual reports. However, education can limit the leadership abilities. The findings concur with that of Sema

Kenya (2007) who argues that illiteracy and ignorance can influence an individual's ability to carry out group tasks.

4.3.2 Ability to Collect Group Members' Contributions in time

Respondents were also required to respond to the question 'Do you collect your groups' targeted monthly contributions in time? The findings revealed that 54% of group leaders are able to collect half of the members' monthly contributions, 53% of them are able to collect three quarters, and 53% of them are able to collect the full contributions. Ability of the group leaders to collect monthly contributions by their level of education is further analyzed in Table 12 below.

Table 62: Leaders Ability to Collect Members Contributions in time

Leaders education	Monthly Contributions (Responses in %)					
	Half payment		Three Quarters		Full Payment	
	Able	Not able	Able	Not able	Able	Not able
Secondary	52	48	49	51	48	52
Tertiary	56	44	54	46	53	47
University	62	38	58	42	56	44

Table 12 shows that 48 % of the women leaders with secondary education were able to collect full payment for their members monthly contributions, compared to 53% of those with tertiary education, and 56% of those with university education. The table therefore shows that the higher the education level of the women leaders the higher the ability to collect the monthly contributions of their members. This can be attributed to the level of income among members of different self- help groups. This is based on the fact that people associate with those in their social classes and therefore, more educated leaders are likely to lead more educated members who are likely to have higher earnings. It can also be attributed to the awareness of the consequences of not been consistent in banking the saving on monthly basis as well as the skills and knowledge on public relation acquired as women leaders go up the ladder of education. According to Educational Centre for Women in Democracy (2010), women regard SHGs highly as a means of saving for a "rainy day". In Bahati ward, women join SHGs with awareness of their expected

monthly contributions, despite the fact that some of them are unable to remit their contributions in time.

4.3.3 Ability to Collect Members' Loans Repayment

Respondents were also required to respond to the question 'Are you able to collect loan repayments from your members in time? The study findings revealed that 58% of the women leaders were able to collect half payment for loans, 54% of them collected three quarters and 50% of them collected full payments in time. Further analysis of leaders' ability by their level of education is presented in Table 14.

Table 73: Leaders Ability to Collect Members Loan Repayments

Leaders education	Loan Repayment level (Responses in %)					
	Half		Three Quarters		Full Payment	
	Able	Not able	Able	Not able	Able	Not able
Secondary	54	46	51	49	46	54
Tertiary	57	43	54	46	52	48
University	62	38	57	43	51	49

Table 13 shows that 54% of leaders with secondary education, 57% with tertiary education and 62% with university education were able to collect half of their members loan repayments in time, compared to full repayments by 46%, 52% and 51% of the leaders in secondary, tertiary and university education respectively. The high rate of nonpayment may be attributed to low levels of income among different classes of group members. This concurs with Gautam (2006) that some SHGs may have noble ideas, which may fail to materialize due to high levels of poverty among their members rendering them unable to meet their family needs let alone spare money for group contributions. Delayed repayment of loans can be attributed to hard economic conditions like poverty, unemployment and overstretched commitment for money by members. It can therefore be argued that while women leaders may be focused, reliable and transparent with the finances entrusted to them, factors like inadequate funds, delayed remissions and poverty can make a leaders appear to be unable to collect the loan repayments. Although SHGs members apply for

loans with an intention to repay, some find themselves unable to repay within the required time for instance due to poverty.

4.3.4 Management of Conflict by Women Leaders

The respondents were also required to respond to the question 'Are there cases of conflicts involving your group members that are reported to you?' In this case, all the respondents (100% of them) agreed that there were different conflicts presented to them by their members. The respondents were further asked to state if they were able to solve different types of conflicts. Their responses are given in Table 15.

Table 84: Management of Conflict by Women Leaders

Leaders education	Type of conflict (Responses in %)					
	Economic conflicts		Social conflicts		Leadership conflicts	
	Able	Not able	Able	Not able	Able	Not able
Secondary	48	52	85	15	82	18
Tertiary	69	31	94	16	86	14
University	75	25	90	10	88	12

Table 14 shows that 48% of the leaders with secondary education, 69% with tertiary and 75% with university education were able to solve issues concerning finance. Although leaders, were able to solve economic problems some of the problems like monthly contributions and loans are difficult to solve. On the other hand, 85% secondary, 94% tertiary and 90% university of the leaders were able to solve social issues for instance social classes and interpersonal relationships; and 82%, 86% and 88% were able to solve leadership conflicts among their members. According to Maliti (2010), conflicts in SHGs emanates from ignorance, self-interests and members' low commitment to their groups. In Bahati ward, the conflicts arise due to delayed contributions, absenteeism, and conflicts of interests by members on group projects. According to Deshpande (2006), SHGs prepare constitutions and code of conduct that are adhered to by group members. This enables women leaders to perform their management roles with ease.

4.4 Economic Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

The economic challenges facing women leaders in Bahati ward were low level of income among members, irregular contributions, lack of donors, inability to repay loans and availability of limited natural and economic resources as analyzed in Table 15.

Table 95: Economic Challenges Facing Women Leaders of Self-Help Groups, Bahati Ward

Challenge	Responses in %		
	Agree	NC	Disagree
Group members have low level of income	89	4	7
Group members are unable to remit their contributions in time	75	17	8
The group does not have donors	96	3	1
Group members are unable to repay their loans in time	67	13	20
Bahati ward has few natural and economic resources	47	19	34

Table 15 shows that there were different responses to the items that were used to measure economic challenges facing women leaders of self- help groups in Bahati ward. In the first item, respondents were asked to indicate their opinion to 'Group members have low level of income'. Among the respondents, majority of the respondents represented by 89% of them agreed.

From these findings, it can be argued that because of low level of income, women leaders are unable to meet the financial obligations of the group. If a group fails to meet its financial obligations, it fails to grow and may eventually die. This argument was raised by Bahati WAO and WFO concerning challenges facing the groups dealing with agricultural and environmental issues. Similarly, Maliti (2010) says that culturally, rural women are housewives who have little control over family resources.

In the second item "Group members are unable to remit their contributions in time." From among them, 75% agreed with the statement, only 8% of them disagreed. This means that on average,

there are many members who don't remit their contributions in time. The ward CDA attributed this to rising poverty among the people. The 17% of those with no comment can be attributed to leaders being shy of their groups' weaknesses in reference to financial obligation. According to Mas & Kumar (2008), financial challenges are the main reason why most SHGs collapse.

When required to respond to the item "The group does not have donors", 97% of the respondent agreed and only 1% of them disagreed. This means that only few self-help groups receive external funding. As a result, it can be argued that lack of donors to groups made up of poor members increase financial difficulties in these. According to SIDA (2012) there is limited government support to SHGs in Kenya.

When asked to respond to the item "Group members are unable to repay their loans". Among the respondents, 77% of them agreed, compared to 20% of them who disagreed. This means that among those who borrow money from the groups, some are unable to repay. According to the CDA and WFO, poverty among the residents makes investments by self-help groups realize low profits. Some of the group members however have a problem of lack of commitment to group activities due to social ties that leads to relaxing of group by-laws (Sen, 1999). When loans are not repaid, the group's operations are affected and may lead to collapse.

When asked to respond to the item "Bahati ward has few natural and economic resources", 47% of them agreed, compared to 34% of them who disagreed. This means that majority of the respondents found the area to have limited resources. From these findings, it can be argued that inadequate resources have made people in Bahati ward economically incapable of meeting all their financial needs. This observation concurs with Gautam (2006) who attributed delayed payments by SHGs members to inadequate economic resources in an area.

The CDA, the WFO and the WAO were in concurrence with the quantitative data collected using the questionnaire and attributed failure of SHGs to low level of income as the major economic challenge that faces women leadership of SHGs of Bahati Ward, Nakuru County.

4.5 Political Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

The political challenges facing women leaders of SHGs in Bahati ward were; lengthy government procedures slow down service delivery, the group has a poor planning process for its projects, there is a poor monitoring and evaluation process of group projects, group elections affects group

membership and cohesion and local politics interfere with group activities. Their results are analyzed in Table 16 below.

Table 16: Political Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

Challenge	Responses in %		
	Agree	No Comment	Disagree
Lengthy government procedures slow down service delivery.	42	34	24
The group has a poor planning process for its projects	50	2	48
There is a poor monitoring and evaluation process of group projects	56	3	41
Group elections affects group membership and cohesion	44	5	51
Local politics interfere with group activities	43	7	50

Table 16 shows that respondents reacted differently to the items used to measure political challenges facing women leaders of self-help groups. In the first item, respondents were required to give their opinion on 'Lengthy government procedures slow down service delivery'. Among the respondents, 42% of them agreed, compared to 24% of them who disagreed. This left a high number representing 34% of them with no comment. This can be attributed to the fact that apart from registration, there is very little that self-help groups consult with the government. The low responses of those who agreed and those who disagreed mean that government procedures have little effect on performance of groups (Kenya AIDS Watch, 2013).

Respondents were also required to give their opinion on the item 'The group has a poor planning process for its projects'. Reacting to the item, 50% of them agreed and 48% of them disagreed. The findings show that almost the same number of respondents agreed and disagreed, which means that planning had very little effect on groups' performance. According to Mas & Kumar

(2008), majority of women in rural areas are not formally employed due to low education level which also contributes to some group leaders lacking planning skills. This may also be the reason why most of the rural SHGs have short term vision.

Respondents were also required to respond to the item 'There is a poor monitoring and evaluation process of group projects'. In this item, 56% of the respondents agreed with the statement, compared to 41 % of them who disagreed with the statement. According to Maliti (2010) poor monitoring and evaluation of groups projects lead to poor results which make leaders look inadequate in meeting the group objectives. Poor monitoring and evaluation of projects can be attributed to inadequate income to contract experts, as well as low level of technical knowhow among group members. This is an aspect of planning that is related to the education levels of a person.

When asked to respond to the statement 'Group elections affects group membership and cohesion' 44% of them agreed compared to 51% of them who disagreed. This means that SHGs elections have little effect on the groups' performance. This concurs with Educational Centre for Women in Democracy (2010) that women have little interest on leadership and therefore group elections does not affect their performance. Outside the groups, respondents were required to respond to the statement 'Local politics interfere with group activities', and 43% of them agreed, while over 50% of them disagreed. This means that local politics have very little effect on women leaders' performance in their respective self-help groups.

The CDA, the WFO and the WAO isolated poor monitoring and evaluation of group project and poor planning process as the main political challenges facing women leadership of SHGs of Bahati Ward, Nakuru County.

4.6 Socio-Cultural Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

The socio-cultural challenges facing women leaders of SHGs in Bahati ward were; the group lacks a common goal, group members have divergent interests, illiteracy among members affect their performance/ commitment, members have little respect for female leaders and members from different social classes have low integration. Their results are analyzed in Table 17 below.

Table 107: Socio-Cultural Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

Challenge	Responses in %		
	Agree	NC	Disagree
The group lacks a common goal	59	14	27
Group members have divergent interests.	59	12	29
Illiteracy among members affect their performance/ commitment	68	3	29
Members have little respect for female leaders	57	12	31
Members from different social classes have low integration	55	11	34

Table 17 shows that respondents reacted differently to the items given to measure socio-cultural challenges facing women leaders of self-help groups in Bahati ward. In the first statement "The group lacks a common goal", 59% of the respondents agreed while 27% of them disagreed. This means that many groups in the ward do not have a common goal they pursue.

This can be attributed to the fact that apart from monthly contributions that are common in all the groups, majority of the self-help groups pursue any project that comes their way in time so lengthy as it appeals to the members at that time. A group leader will therefore find it difficult to steer a group that is not focused. According to Sema Kenya (2007), there are high illiteracy levels and ignorance among rural SHGs that make people have different scope to life. For example, if they had high literacy, then members would join professional groups more in line with their interests.

Respondents were also required to respond to the item 'Group members have divergent interests'. Among them, 59% agreed and 30% of them disagreed. This means that members also differ at their personal level, on their interests in joining self-help groups. As found out at the group level, as members join a group with a certain interest, they are loyal to the group so lengthy as their

interests are met. This presents group leaders with a difficult task of merging their interests. Just like having a common goal in a group, personal interests among members influence success in a group. IDS (2004) attribute this to different levels of education among group members. Almendariz & Morduch (2004) says that in such groups, mistrust may crop in.

Respondents also gave their opinions on the statement 'Illiteracy among members affects their performance/ commitment'. Among them, 68% agreed and 29% disagreed. This means that illiteracy among the group members as perceived by the leaders affect their performance. Bahati CDA, WAO and WFO identified lack of adequate information on development issues among group members especially women. This make some members not to participate in group discussions and activities. According to Maliti (2010) SHGs members require training and skills for them to excel in their group activities. However, the impact of training will be highly affected by the literacy levels of members who constitute the groups.

Respondents also reacted to the statement "Members have little respect for female leaders." In this case, 57% of them agreed while 31% of them disagreed. This means that some group members disrespect women as leaders. This can be attributed to gender stereotypes that exist on women as leaders. According to Eagly and Carli (2007) many communities in Africa still uphold gender stereotypes against women leaders.

Respondents were expected to react to the statement "members from different social classes have low integration". Among them, 55% agreed with the statement, while 34% disagreed. This means that social classes affect cohesion among groups making it hard for self-help group leaders. This can be attributed to the fact that while members from different socio-economic classes join groups, their aspirations and socialization differs disintegrating the groups. Leaders find it hard to make such a group grow in the lengthy run. In India, social classes just like the socio-economic classes in Kenya leads to different goals in life. Similarly, the majority social class always overshadows the minority social class (Khanka, 2007).

The CDA, the WFO and the WAO identified lack of common goals, divergent interest, and illiteracy as social cultural challenges that affect women leadership of SHGs of Bahati Ward, Nakuru County.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter is concerned with summary, conclusions and recommendations of the study. It is divided into introduction, summary, conclusions and recommendations of the study..

5.2 Summary

Women's Leadership

The question on the ability of women leaders to meet targeted groups tasks showed that over 90% of the respondents were able to read and write letters, and manage their group's books of accounts. However, over 17% of the respondents could not be able to prepare their group's annual reports. It can also be noted that all the group leaders with university education were able to carry out the entire group leadership task, while 28% of those with secondary education, and 17% with tertiary education could not be able to prepare group annual reports.

On the ability of the women leaders to collect monthly contribution, the study showed that 48 % of the women leaders with secondary education were able to collect full payment for their members monthly contributions, compared to 53% of those with tertiary education and 56% of those with university education. This therefore showed that the higher the level of education the higher the ability to collect monthly contribution.

The results on the question of whether women leaders were able to collect the targeted loan repayments showed that 54% of leaders with secondary education, 57% with tertiary education and 62% with university education were able to collect half of their members loan repayments in time, compared to full repayments by 46%, 48% and 49% of the leaders in secondary, tertiary and university education respectively.

As pertain to the issue of the ability of women leaders to solve conflicts among group members, the results shows that 48% of the leaders with secondary education, 69% with tertiary and 75% with university education were able to solve issues concerning finance. Although leaders, were able to solve economic problems some of the problems like monthly contributions and loans are

difficult to solve. On the other hand, 85%, 94% and 90% of the leaders were able to solve social issues for instance social classes and interpersonal relationships; and 82%, 86% and 88% were able to solve leadership conflicts among their members

Economic Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

The economic challenges facing women leaders of SHG in Bahati are: low level of income represented by 89% who agreed, and 7% disagreed. Group members remit their contributions irregularly was indicated by 75% of them who agreed, while only 8% of them disagreed. Some of the groups do not have donors was supported by 96% of the respondents and only 1% of them disagreed. Majority of the group members are unable to repay their loans as supported by 67% of the respondent. Bahati ward has also few natural and economic resources as supported by 46% of them who agreed against 34% who disagreed.

Political Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

The political challenges facing women leaders of SHGs in Bahati ward are lengthy government procedures which slow down service delivery as identified by 32% of the respondents as compared to 24% of them who disagreed, some groups have a poor planning process for their projects and this is supported by 50%, against 48% of the respondents, there is a poor monitoring and evaluation process of group projects supported by 56% against 41%, group elections affects group membership and cohesion was supported by 44% against 51% of the respondents, and local politics interfere with group activities as supported by 43% of the respondents against 50%.

Socio-Cultural Challenges Facing Women Leaders of Self-Help Groups in Bahati Ward

The socio-cultural challenges facing women leaders of SHGs in Bahati ward are: lack of a common goal in a group by 59% who agreed and 27% who disagreed, group members have divergent interests with 59% of the respondents who agreed against 29% who disagreed, illiteracy among members affect their performance or commitment which was supported by 68% who agreed and 29% who disagreed, members have little respect for female leaders by 57% who agreed against 31% who disagreed and members from different social classes have low integration supported by 55% who agreed against 34% who disagreed,

5.3 Conclusion

In conclusion, the main economic challenge facing women leaders of SHGs in Bahati ward is low level of income among group members which make them unable to remit their monthly contributions and repay their loans in time. These challenges make self- help group leaders unable to meet the groups' financial obligations which may lead to collapse of the group. Politically, lengthy government procedures which slow down service delivery and poor planning process for group projects affect the success of group activities. This may de-motivate women leaders and result to underperformance.

The main socio-cultural challenge facing women leaders of SHGs in Bahati ward is illiteracy among members which may have contributed to lack of common goal among group members, members, having divergent interests, little respect for female leaders and low integration among members from different social classes. This may lead to lack of understanding among group members as well as lack of cohesion within the group which may hinder the success of the group.

5.4 Recommendations

The study recommends that:

1. The county and national government should review their policies on lengthy procedures followed by the group members to register groups and to acquire government funding.
2. The local government should organize classes for women in self help groups to acquire knowledge and skills in business management, monitoring and evaluation, and report writing. These skills are required for successful contribution in development of self help groups.
3. Adult education among women should be promoted in order to improve their literacy level

5.5 Suggestions for Further Research

1. Further research should be carried out on the effect of education on women in leadership of self help groups.

2. Research may be done on coping strategies used to address challenges facing self help groups

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APPENDIX A: WOMEN GROUP LEADERS' QUESTIONNAIRE

I am carrying out a study on the challenges facing women in leadership of self-help groups in Bahati division. The information you will give is purely for academic purposes and no information whatsoever shall be used for other purposes or disclosed to any other person. As such, don't write your name or that of your self-help group anywhere in this questionnaire.

Section A

Background information on group status.

Fill in the required information by ticking (√) or filling in the blank spaces provided appropriately in this section.

1. Indicate your sex; Male ( ) Female( )
2. Indicate your marital status.
   a. Married ( )
   b. Single ( )
3. Indicate your age.
   a. 18 – 25 ( )
   b. 25 – 35 ( )
   c. 36 – 45 ( )
   d. 46 and above ( )
4. Indicate your level of education.

   Primary ( ) Secondary ( ) Tertiary ( ) University ( )

5. Indicate the functions of your group

Tree nurseries ( ) Horticulture ( ) Bee Keeping ( )

Poultry ( ) Goats ( ) Fish farming ( )

Plots ( ) Cereal store) Bricks making ( )

Dairy farming ( ) Credit (Ngumbacho) ( )

Other functions (Specify)

a. …….. b. ……

c. …….. d. ……

4. When was your group registered? ……

5. Indicate whether your group is a women SHG or mix SHG……..

6. Is your group active or dormant?.....

SECTION B: WOMEN LEADERSHIP

7. Do you successfully complete the following groups' task?

a. Reading and writing letters Able ( ) Not able ( )

b. Managing group's books of accounts Able ( ) Not able ( )

c. Preparing group annual reports Able ( ) Not able ( )

8. Do you normally collect your groups' targeted group members' contributions under the following categories?'

a. Half payment Able ( ) Not able ( )

b. Three Quarters Able ( ) Not able ( )

c. Full Payment Able ( ) Not able ( )

9. How do you rate your members' ability to repay their loans in time under the following categories?

a. Half payment Able ( ) Not able ( )

b. Three Quarters Able ( ) Not able ( )

c. Full Payment Able ( ) Not able ( )

10. Are there cases of conflicts among group members? Yes ( ) No ( )

11. If yes, how do you rate your ability to solve the following types of conflict among them?

a. Economic conflicts Able ( ) Not able ( )

b. Social conflicts Able ( ) Not able ( )

c. Leadership conflicts Able ( ) Not able ( )

Section C. Information on Challenges facing groups

Fill in the required information by ticking (√) where appropriate in this section.

Use the following Key to indicate your responses in the boxes at the end of each item/ statement.

SA: Strongly Agree **A**: Agree **NC**: No Comment **D**: Disagree **SD**: Strongly Disagree

12. Indicate your comment on whether the given economic challenges affect women leadership of your self-help group

	Challenge	**SA**	**A**	**NC**	**D**	**SD**
1	Group members have low level of income					
2	Group members remit their contributions irregularly					

3	The group does not have donors					
4	Group members repay their loan accordingly					
5	Bahati ward has few natural and economic resources					
Others						

13. Indicate your comment on whether the given Political challenges affect women leadership in your self-help group

	Challenge	**SA**	**A**	**NC**	**D**	**SD**
6	Lengthy government procedures slow down service delivery.					
7	The group has a poor planning process					
8	There is a poor monitoring and evaluation process					
9	Group elections affect group membership and cohesion					
10	Local politics interfere with group activities					
Others						

14. Indicate your comment on whether the given socio-cultural challenges affect women leadership in your self-help group

	Challenge	**SA**	**A**	**NC**	**D**	**SD**

11	The group does not have a common goal.					
12	Group members have divergent interests.					
13	Illiteracy among members affect their performance/ commitment					
14	Members have little respect for female leaders					
15	Members from different social classes have low integration					
Others						

Thank you for your cooperation

APPENDIX B: INTERVIEW GUIDE FOR C.D.A.

I am carrying out a study on the challenges facing women leadership of self-help groups in Bahati ward. The information you will give is purely for academic purposes and no information whatsoever shall be used for other purposes or disclosed to any other person.

Guiding Questions for the interview

1. How many self-help groups are registered in your ward?
2. What are the activities carried out by groups in your ward?
3. What is the gender composition of self-help groups in the ward?
4. In your opinion, what are the economic challenges facing women leadership of self-help groups in the ward?
5. What are the socio-cultural challenges facing women leadership of self-help groups in the ward?
6. What are the political challenges facing women leadership of self-help groups in the ward?
7. In your opinion, what are the possible causes of some groups going dormant?

Thank you for your cooperation

APPENDIX C: INTERVIEW GUIDE FOR COUNTY FOREST OFFICER

I am carrying out a study on the challenges facing women leadership of self-help groups in Bahati ward. The information you will give is purely for academic purposes and no information whatsoever shall be used for other purposes or disclosed to any other person.

Guiding Questions for the interview

1. How many self-help groups deal with forest issues in the ward?
2. What are the activities carried out by the groups in your ward?
3. What is the gender composition of self-help groups in the Ward?
4. In your opinion, what are the economic challenges facing women leaders of self-help groups in the ward?
5. What are the socio-cultural challenges facing women leaders of self-help groups in the ward?
6. What are the political challenges facing women leaders of self-help groups in the ward?
7. Are there some groups that you have been working with that have gone dormant? If yes, what do you think could have caused this.

Thank you for your cooperation

APPENDIX D: INTERVIEW GUIDE FOR WARD AGRICULTURAL OFFICER

I am carrying out a study on the challenges facing women's leadership of self-help groups in Bahati ward. The information you will give is purely for academic purposes and no information whatsoever shall be used for other purposes or disclosed to any other person.

Guiding Questions for the interview

8. How many self-help groups have agricultural projects in your ward?
9. What are the agricultural activities carried out by groups in your ward?
10. What is the gender composition of self-help groups in the ward?
11. In your opinion, what are the economic challenges facing women leaders of self-help groups in the ward?
12. What are the socio-cultural challenges facing women leaders of self-help groups in the ward?
13. What are the political challenges facing women leaders of self-help groups in the ward?
14. Are there some groups that you have been working with that have gone dormant? If yes, what do you think could have caused this.

Thank you for your cooperation

THIS IS TO CERTIFY THAT:
MR. JAMES NJOROGE WAWERU
of EGERTON UNIVERSITY, 1128-20100
NAKURU,has been permitted to conduct
research in *Nakuru County*

on the topic: *ECONOMIC, SOCIAL CULTURAL AND POLITICAL CHALLENGES FACING WOMEN LEADERSHIP OF SELF HELP GROUPS IN BAHATI WORD, NAKURU COUNTY*

for the period ending:
5th October,2016

.....
Applicant's Signature

Permit No : NACOSTI/P/15/39772/7896
Date Of Issue : 5th October,2015
Fee Recieved :Ksh 1,000

.....
Director General
National Commission for Science, Technology & Innovation

CONDITIONS

1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit
2. Government Officers will not be interviewed without prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2) hard copies and one(1) soft copy of your final report.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice

REPUBLIC OF KENYA

NACOSTI

National Commission for Science, Technology and Innovation

RESEARCH CLEARANCE PERMIT

Serial No. A 6768

CONDITIONS: see back page