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SELF-HELP GROUPS AS A STRATEGY FOR RURAL DEVELOPMENT IN WESTERN KENYA: AN EXPLORATORY STUDY IN BUTERE-MUMIAS DISTRICT

presented by

SARAH KATHRYN HALTER

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Major Professor's Signature

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SELF-HELP GROUPS AS A STRATEGY FOR RURAL DEVELOPMENT IN WESTERN KENYA: AN EXPLORATORY STUDY IN BUTERE-MUMIAS DISTRICT

By

Sarah Kathryn Halter

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ABSTRACT

SELF-HELP GROUPS AS A STRATEGY FOR RURAL DEVELOPMENT IN WESTERN KENYA: AN EXPLORATORY STUDY IN BUTERE-MUMIAS DISTRICT

By

Sarah Kathryn Halter

This study uses qualitative methods to analyze how people use self-help groups as a livelihood strategy in a marginalized rural area in western Kenya. It examines the collaboration between the groups and other development actors and explores ways to make the groups more effective in achieving development. Members use self-help groups as a livelihood strategy to meet needs in their lives and communities. Women's groups, youth groups, and mixed groups engage in particular activities to address the challenges each demographic faces using their skills, knowledge, and resources. Groups have a positive influence on people's health, well-being, and self-sufficiency, but are limited in their accomplishments due to challenges and resource limitations. While self-help groups are not the only effective livelihood and development strategy, they are an established form of grassroots local organization that should be supported. With further investments in group capacity, self-help groups could play a more significant role in improving rural people's lives. NGOs and government agencies have programs addressing the groups' needs, but groups are not accessing them. Services do not reach groups due to the difficulties of working in remote areas, the limited capacity of the agencies, and the resulting focus on nearby groups with greater capacity. In addition, communication about what services are available has been ineffective. These challenges need to be addressed for self-help groups to more effectively promote self-reliance and rural development.

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KEY TO ABBREVIATIONS

ASDP – ALPHA Support Development Programme

CDF – Constituencies Development Fund

DFID – UK Department for International Development

FIPS – Farm Input Promotions - Africa

FSA – Financial Services Association

ICIPE – International Center of Insect Physiology and Ecology

NGO – Non-Governmental Organization

ROP – Rural Outreach Programme

SDA – Social Development Assistant

UNDP – United Nations Development Programme

USAID – United States Agency for International Development

UNICEF – The United Nations Children's Fund

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CHAPTER 1: INTRODUCTION

Background

Kenya is a country of 35 million people that straddles the equator in East Africa. The poverty rate in the country is of 51%, with life expectancy of 53 years. Ninety of every 1000 children die before reaching age 5 (Government of Kenya 2001; UNDP 2006). In response to these types of realities, many of the large international organizations are present in Kenya, such as the World Bank, USAID, CARE, and UNICEF.

In recent years, it has become increasingly clear that effective development is built on successful collaboration between various actors: local people, the government, non-governmental organizations, researchers, and donors (Chambers 1997; Krishna, Uphoff and Esman 1997; Sanyal 1994; Uphoff 1988; Uphoff, Esman and Krishna 1998). Each of these actors has a role to play in achieving meaningful and sustainable development for all people, and particularly in marginalized rural areas. Given the difficulty of working in remote, rural areas, most large NGOs work primarily in urban areas or near main roads (Chambers 1983). Government services reach further into rural areas, but are still limited in more remote areas. Grassroots development efforts are always important, but especially in areas where the larger organizations and government agencies are not active.

Purpose of Research

In this context, the general purpose of the research is two-fold. The first purpose is to examine what local people in rural western Kenya have been doing on their own to improve their standard of living and to address the problems they see in their own lives

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and community. Secondly, the purpose is to assess the ways in which local organizations, the government, NGOs, and other actors can collaborate more effectively and enhance development work in rural communities.

The specific purpose of this thesis is to document and analyze how rural people use self-help groups as a livelihood strategy within the development context of a marginalized area in western Kenya. Self-help groups provide an opportunity to examine what local people in this rural area of Kenya have been doing on their own to improve their standard of living and to address the problems they see in their own lives and in their communities. The groups also provide an opportunity to assess the ways in which local organizations, the government, NGOs, and other actors can collaborate effectively to enhance development work. Kenya provides a good opportunity for studying these types of groups because it has a long history of grassroots development efforts (Mbithi and Rasmusson 1977; Thomas-Slayter 1985).

This exploratory study describes self-help groups in Kenya[1] and the ways that members use the groups as a livelihood strategy. It examines the role of groups in improving quality of life and the relationship between the groups and other development actors, particularly the government, NGOs, and research institutes. It also explores ways to make the groups more effective in achieving development in the area. This chapter gives a brief overview of the research area, an overview of relevant development policy in Kenya, and an introduction to the development actors working with the groups.

[1] It is important to note that the term "self-help group" is not used as an analytical or descriptive term. It is used as a label to identify this category of groups because it is the term used by the groups themselves, by the government in its policy and operations, and in the literature. It is an understood term in the Kenyan context, though analytically problematic.

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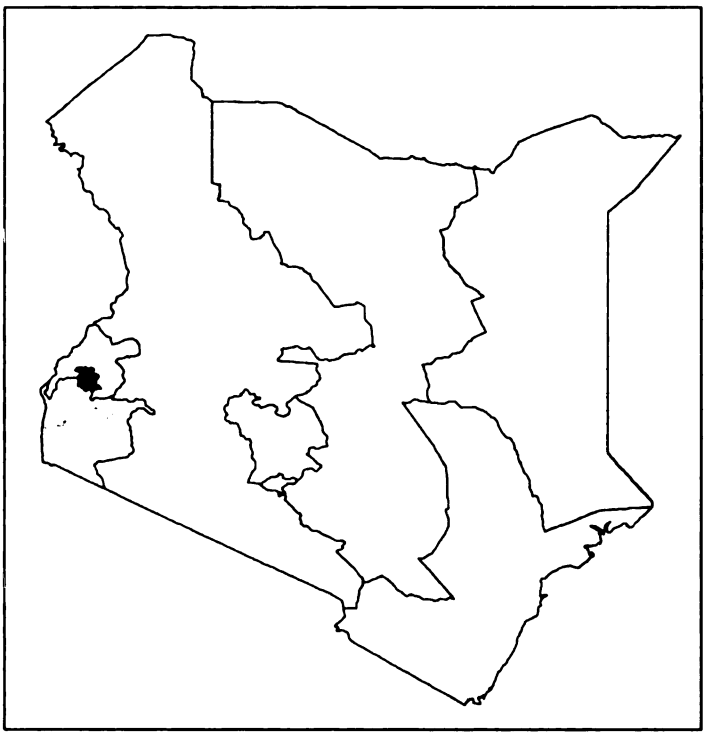
Brief Overview of Research Area

This section provides a brief overview of the research area, though the specific development challenges of the area will be discussed in greater depth in Chapter Four. The research was conducted in Kisa South, a small area in western Kenya. Kisa South is an administrative location in Khwisero Division, at the southern tip of Butere-Mumias District.

Butere-Mumias District

Butere-Mumias District (shaded area in Figure 1.1, right) was created in 1998 out of Kakamega District and is currently one of eight districts in Western Province. Based on the 1999 census, the district's poverty rate is 61%, compared to 51% nationally (Government of Kenya 2003). Only 45% of adult males and 20% of adult females are literate (Government of Kenya 2002). The district is predominantly agricultural, with 65% of household income coming from agriculture, and 20% from rural self-employment. The main food crops in the district are maize, beans, sweet potatoes, cassava, sorghum, finger millet, and groundnuts. The main cash crops are sugarcane, sunflowers, tea, coffee, and horticultural crops, although in Kisa South, tea and

Figure 1.1 Butere-Mumias District in Kenya



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horticultural crops are the only cash crops. Some sugarcane is grown for local sale, but Khwisero Division as a whole lies outside the sugar belt that crosses the northern sections of the district (Government of Kenya 2002).

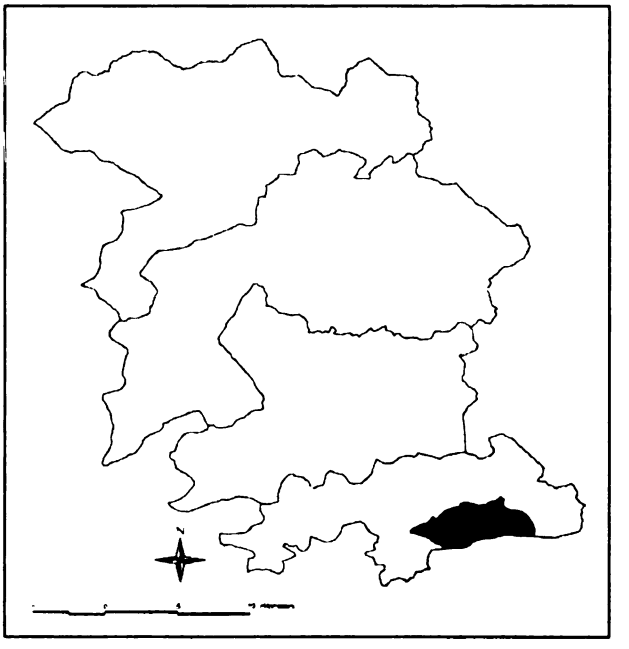
Khwisero Division

Khwisero Division, at the southernmost end of Butere-Mumias District, has the highest population density in the district, with 616 persons per square kilometer (.16 hectares per person). Most people live on ancestral lands, which have been subdivided into smaller and smaller units for each successive generation. In contrast to other parts of the district, Khwisero Division has poor soils, leading to poor crop production and therefore higher levels of poverty (Government of Kenya 2002). The poverty rate in Khwisero Division is 63% (Government of Kenya 2003).

Kisa South Location

Kisa South is located in south-central Khwisero Division. Figure 1.2 (right) is a map of the district with Kisa South shaded. Kisa South is bordered by the Yala River to the north and Vihiga District to the south. Kisa South is comprised of three sub-locations: Eshibinga in the west, Emalindi in the center and Mundaha in the east. Kisa South is a rural area with a population of just over 11,000 people. According to a 2003 government report, the location has a 66%

Figure 1.2: Kisa South in Butere-Mumias District



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poverty rate, the highest in Khwisero Division (Government of Kenya 2003).

Livelihoods in Kisa South

Most people in Kisa South practice subsistence agriculture in addition to a variety of other activities in order to generate a livelihood and care for their families. Maize and beans, the staple crops, are grown primarily during the long rainy season from April to June. A second maize crop is sometimes planted during the shorter rainy season from August to October. Most families have small plots where they grow local greens and bananas, but some also plant vegetables such as tomatoes, onions, potatoes, and cabbages. A few households with fields near a river or stream, or with access to a borehole or water pump, plant vegetables during the dry season as well. Many families have a cow or a few chickens. A few grow groundnuts or have fruit trees, often both for domestic consumption and for sale. Several households have planted tea recently as a cash crop, which they sell to a tea processing facility in the region.

The main source of formal employment in the area is teaching, and a small number of residents are employed as teachers. Some households depend on remittances from family members working in towns such as Kakamega, Kisumu, Eldoret, Nairobi, and Mombasa. Some people perform agricultural day labor for households that can afford to hire them, doing tasks such as hoeing fields, weeding, harvesting maize, and picking tea. Much of this work is seasonal. Others work regularly for another household, with men caring for livestock and women doing domestic jobs, such as cooking, cleaning, washing clothes, and bringing water from nearby sources.

Many residents are self-employed. Some have small kiosks for selling a variety of household goods, tools, clothing, and medicines. Others travel to weekly markets to buy

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fish, grains, pulses, and vegetables in order to resell them locally. Some drive bicycle taxis, sell paraffin, and make charcoal or bricks. A number of families sell agricultural products from their homes, such as milk, eggs, and vegetables. Others come to the village centers each evening to sell vegetables and dried fish. Several residents of Kisa South have opened welding and construction shops in nearby areas with access to electricity and commute daily by bicycle.

Brief Overview of Development Policy in Kenya

District Focus for Rural Development

The current development planning process is based on the District Focus for Rural Development policy. This policy was implemented in 1983 in order to decentralize development decision-making and shift planning from the national ministerial offices in Nairobi to the districts. The policy is designed to integrate the programs of sector-focused ministries, such as agriculture and health, with the specific development priorities in each district. In this way the policy seeks to share the decision making process, incorporate knowledge of local areas in program design, and reduce the top-down nature of previous policy-making processes. The policy established development committees at the district, division, location, and sub-location levels to facilitate participation in the planning process.[2] Representatives from self-help groups and women's organizations[3] are to be included on the Development Committee at each level.[4]

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[2] In Kisa South, however, it seems that the local development committees have merged with or been replaced by the Constituencies Development Fund committees.

[3] The key women's organization is *Maendeleo ya Wanawake* ("Development of Women"), but it is not clear how much this national organization represents the grassroots interests of women in the local community.

[4] Unfortunately, I do not have any information about how or whether the groups have actually been involved.

National Development Plan 2002-2008: Effective Management for Sustainable Economic Growth and Poverty Reduction

Based on the District Focus for Rural Development policy, the National Development Plan outlines broad policy objectives and the District Development Plans then identify and prioritize specific projects for each district. The 2002-2008 National Development Plan, "Effective Management for Sustainable Economic Growth and Poverty Reduction," outlines several immediate development challenges for Kenya, including: persistent and increasing poverty, declining productivity, unemployment, deficient infrastructure, and an unfavorable environment for investment (Government of Kenya 2001). It identifies several significant causes of poverty that need to be addressed, including poor economic performance, low agricultural productivity, unemployment, low incomes, HIV/AIDS, landlessness, insecurity, poor infrastructure development, gender imbalances, and poor governance.

In order to address these challenges, the plan outlines a series of policies and strategies to be pursued by the government in order to reduce poverty, involve the majority of people in the development process, and therefore enable sustainable economic growth. The plan ties together a range of current short and long-term policy objectives geared towards poverty reduction, employment creation, and the improvement of service delivery.

Butere-Mumias District Development Plan 2002-2008

Consistent with the District Focus for Rural Development policy, the Butere-Mumias District Development Plan identifies specific development priorities within the context of the National Development Plan. The district plan identifies several major

development challenges and crosscutting issues that it seeks to address in order to reduce poverty in the district. These include: improving employment opportunities, developing additional markets for agricultural produce, improving extension services, building and maintaining roads and bridges, improving access to credit, achieving universal primary education and improving adult education, increasing supply of education and health facilities, addressing the effects of HIV/AIDS, and addressing gender inequality.

Sector Based Policy

Based on the priorities laid out in the National and District Development Plans, the Division Officer and Chief develop their own annual work plans to guide the development work in the division and location, respectively. This section describes some of the specific development objectives for each sector, compiled from the District Development Plan and the 2006 work plans, and discusses their relevance to the self-help groups. Overall, while the self-help groups are acknowledged as actors in the development and work plans, their potential contributions to each of these areas is largely overlooked.

Agriculture and Rural Development

Agriculture is an important sector as most residents are employed directly or indirectly through it. The aim is to reduce poverty by 20% through improving agricultural production, increasing food security, and raising household incomes. Specific strategies outlined include: improving livestock breeding and health, increasing production of indigenous vegetables, improving maize production, promoting tea production as a cash crop, establishing tree nurseries and planting trees, enhancing agricultural extension to helps farmers adopt high value crops and more intensive cultivation, enhancing credit

facilities and marketing channels, increasing access to potable water and irrigation, and promoting environmental conservation. Self-help groups are already active in many of these areas, and have been identified in the plans as an implementing agent or beneficiary in others.

Physical Infrastructure

Improvements to and expansion of physical infrastructure are identified as necessary components for economic growth and poverty reduction. Specifically, better roads overall and more all weather roads will increase accessibility of markets and enhance general mobility. Expanding electrification to rural areas is intended to promote the growth of industry, commerce, and trade. Improving water sources should reduce water-borne diseases and reduce the time needed to collect water. Self-help groups were identified in the plans as key agents in improving the quality of housing; developing the brick-making industry as a locally available, low-cost building input; and rehabilitating, building, and maintaining community water facilities. In addition, the groups would benefit tremendously from improvements in infrastructure, particularly access to electricity and better roads and transportation facilities.

Trade and Industry

The plans identify the informal sector, particularly small scale and *jua kali*[5] enterprises, as key to development in the area. These are the types of income generating activities that many self-help groups undertake, though groups are not specifically mentioned in the plans. The goal is to establish and expand micro-credit schemes, supporting infrastructure and entrepreneurial training to develop these enterprises and provide employment opportunities for youth and more secure livelihood opportunities for

[5] *Jua kali* literally means "hot sun," and refers to small-scale metal and woodworking.

entrepreneurs and their families. These kinds of informal enterprises are very common among the self-help groups, although they are not listed as implementing agents nor specifically as beneficiaries of training or other support systems.

Human Resource Development

The goal for the education sector is to improve access to education and improve enrollment rates. Self-help groups play a key role in increasing household income and thereby enabling more children to go to school, but are not mentioned in any of the strategies for increasing enrollment. Within the health sector, groups are identified as an important actor in reducing the prevalence of malaria and reducing HIV infection through community education. The District Development Plan does lay out several specific strategies for developing the capacity of groups. The district aims to train and provide credit for 30 youth groups during the plan period and to involve 200 groups annually in trainings, field visits, and workshops across the district. The plans also propose to sensitize communities to the need to empower women and involve them in development activities.

Policies for Local Development

Concurrently with the national and district development planning, Kenya has had a separate funding mechanism for local development projects. Initially, local development projects were funded through the *Harambee* self-help movement and subsequently through the Constituencies Development Fund. Because this study looks at grassroots strategies for local development, the evolution of local development policy is important for understanding the current context for local development.

Harambee Self-Help Movement

The *Harambee* self-help movement was an overarching national development strategy initiated by Kenya's first president, Jomo Kenyatta, shortly after independence. Within the self-help movement, local communities were encouraged to pool labor and resources in order to build schools, health centers, water supplies, cattle dips, and roads (McCormack, Walsh and Nelson 1986; Monsted 1978). The self-help movement made a significant contribution to development in Kenya, through building infrastructure, increasing grassroots participation in the development process, and building capacity and confidence in local community groups, although it faced a number of challenges (Chambers 1985). *Harambee* remained a strategy for local development for several decades, but was largely replaced by the Constituencies Development Fund, which uses regular government revenue to fund the types of projects initiated through *Harambee.*

Constituencies Development Fund

The Constituencies Development Fund (CDF) was established in 2003 to fund local development projects in each constituency.[6] Two and a half percent of total government revenue goes into the fund and each constituency is allocated a portion of the fund with which to implement local development projects[7] (Government of Kenya 2004).

In his analysis of the *Harambee* self-help movement, Chambers (1985) outlined a number of principles for more effective management of self-help projects, many of which are present in the structure of the newer CDF strategy. These include coordinated planning of resource allocation, joint program planning between local communities and government staff, increased local autonomy in the decision-making process, clear

[6] In the research area, the constituency is Khwisero Division.

[7] A similar program was on the books prior to 2003, but I do not have any information about it and did not see any evidence of it.

procedures for planning and implementation, and effective two-way communication between people and government staff.

The CDF planning process begins at the local level, with each location developing a list of project priorities, which are submitted to the Constituency Development Committee.[8] The committee considers all of the project priorities within the constituency, assesses the feasibility of the projects, and develops both an immediate and a long-term list of project priorities to be funded. The relevant departments at the district level implement the projects and the Constituency Development Committee, sub-committees, locational committees, or project committees monitor them. In Kisa South, 2.25 million ksh (about $32,000)[9] was used from 2004 to 2006 for water projects, road improvements, school expansion and improvements, and administrative offices. Not all of the projects were complete by the end of 2006, and an estimated 1.4 million ksh was needed to complete those projects.[10]

Government Agencies Supporting Self-Help Groups

Department of Social Services (DSS)

Self-help groups have registered with the government since 1954, and are currently registered based on the policy outlined in the Sessional paper No.10 of 1965. The 1964 and 1970 national development plans also emphasize self-help groups as a component of the national development strategy. According to the Department of Social Services, the main government agency responsible for groups, a self-help group is "a group of people, who come together with common problems, and decide to solve their

[8] Projects already initiated by the community, such as water projects or improvements to local schools, can also be included in the local priorities.
[9] The exchange rate at the time of research was 70 Kenyan Shillings (ksh) to $1 US. Monetary amounts throughout this paper will be given in ksh.
[10] From the data recorded by the administrative chief.

problems by planning [and] implementing their actions together in order to benefit themselves."[11] Within the broad category of self-help groups, there are three types of groups that are recognized for the purposes of registration with the government: women's groups, youth groups, and mixed[12] groups. This is the categorization of groups that is used in this research. These types of groups will be discussed further in Chapter Four.

Self-help groups are encouraged to register with the Department of Social Services in order to access training and other resources. Registration also allows the department to coordinate the development activities at each administrative level more effectively. In order to register, groups must have a valid constitution and elected leaders. They must fill out a registration form and attach the list of members and minutes from meetings. It must be signed by officials at the location and division level, and presented to the Department of Social Services along with the required registration fee (300ksh). The Department of Social Services supports registered groups by training them on topics such as leadership skills and recordkeeping, giving them technical advice during monitoring visits, and giving them small grants to enhance their activities. The Department of Social Services is responsible for more than just the self-help groups, but it describes a significant part of its overall role as mobilizing groups for effective and sustainable development.[13]

At the district level, the District Social Development Officer in Butere keeps records of all groups in the district, coordinates government funding for groups, and does

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[11] Department of Social Services website: http://www.culture.go.ke/index.php?option=com_content&task=view&id=65&Itemid=73 retrieved 5/14/07

[12] When these mixed groups register with the government, they are registered as "self-help groups" and the groups often name themselves "such and such self-help group." In this paper, however, these groups are referred to as mixed groups, reflecting their membership composition, to differentiate them from self-help groups as a general category.

[13] Department of Social Services website: http://www.culture.go.ke/index.php?option=com_content&task=view&id=65&Itemid=73 retrieved 5/14/07

outreach and training with groups (see organizational chart in Figure 1.3 below for an overview of the government personnel working with the groups). At the division level, the Division Social Development Officer also coordinates government funding and does outreach and training. At the location level, the Social Development Assistant (SDA) has a hands-on role overseeing groups and helping them write a constitution, register, and identify and plan projects. The SDA is also responsible for communication between the local level and the division and district level.

Technically, there should be seven SDAs within Khwisero Division, one for each location, but currently, there are only two SDAs employed within the division, perhaps due to a discrepancy over whose responsibility it is to hire them.[14] In Kisa South, the retired SDA has continued to fill some of her previous responsibilities as a volunteer, and the chief (as a member of the Provincial Administration) has taken on many of the roles the SDA should fulfill in terms of overseeing registration, visiting groups, and helping groups resolve conflicts.

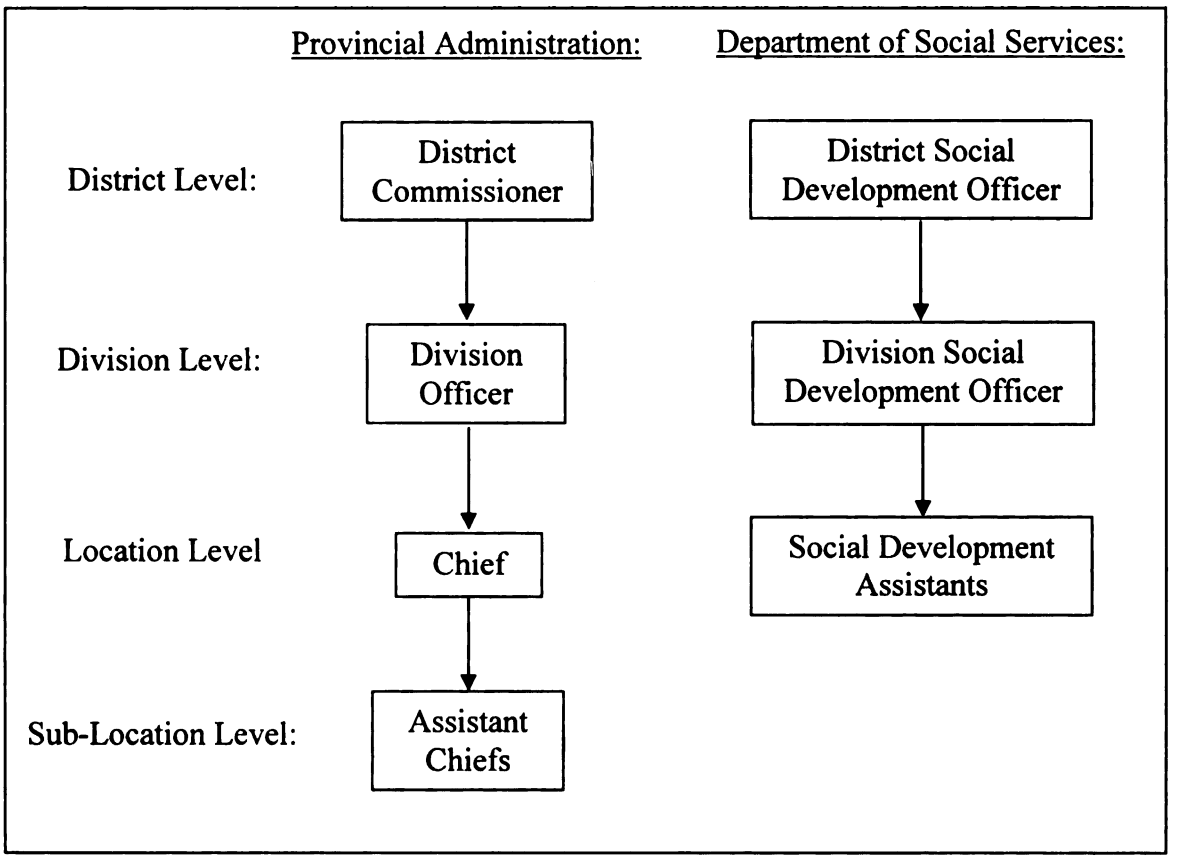
Provincial Administration

In the Provincial Administration, the Division Officer, the Chief, and the Assistant Chief coordinate government services for the groups at the division, location, and sub-location level, respectively (see Figure 1.3 below). Government services for the groups are provided primarily through the Department of Social Services and individual ministries, though the Provincial Administration helps connect groups with these services and arranges for training from the various government departments within the community. Members of the Provincial Administration also assist groups in various ways

[14] Officials from the Department of Social Services reported that it was the responsibility of the county council to hire the SDAs, while the representative to the county council reported that it was now the responsibility of the Department of Social Services to hire them.

when the groups come to them. When groups have a conflict that they are unable to solve on their own, they can bring the conflict to the administration to help resolve it.

Figure 1.3 Organizational Chart for Relevant Government Officials



Organizational chart for Department of Social Services and Provincial Administration officials working with groups.

Ministry of Agriculture

Individual ministries also provide services to groups, most commonly the Ministry of Agriculture. At the division level, the Ministry of Agriculture provides extension services to both groups and individuals on a demand-driven basis, when the groups request particular services or training. They also hold regular field days for farmer education and demonstration. In addition, the agricultural officers at the division level coordinate with other agricultural service providers (such as research institutes and

NGOs) to provide the needed outreach services to the groups.

Non-Governmental Organizations Supporting Self-Help Groups

Several local, national, and international non-governmental organizations (NGOs) are active in Kisa South. The following are the four main NGOs that work specifically with self-help groups.

Rural Outreach Programme

The Rural Outreach Programme (ROP), a national NGO with an administrative office in Nairobi, works primarily in western Kenya with the goal of "eradicating poverty and restoring human dignity."[15] ROP was started in 1992 by a professor who is an appointed Minister of Parliament from the area. ROP focuses on water and sanitation, food production, health and nutrition, economic empowerment, and HIV/AIDS primarily around its district headquarters in Butere Division, but they also work with several groups in Khwisero Division.

ROP provides groups with indigenous vegetable seeds to plant to help meet nutritional needs within households. Groups are given seeds for demonstration and are trained how to grow them. The groups grow the vegetables and harvest the leaves, first for home consumption, and then for sale. They also harvest the seeds to replant and to sell through ROP's marketing channels. ROP also has a dairy project, primarily with women's groups, with the goal of having milk for consumption and compost from the manure for cultivation. ROP identifies well-performing groups and gives them five heifers to distribute within the group.[16] Before the heifers are distributed, the first five members are taken for training at an agricultural center in the district and they must

[15] http://www.ropkenya.org/activities.htm, retrieved 10/3/07

[16] This project is not affiliated with Heifer International, although Heifer is reportedly considering a project in Kisa South.

prepare a shed and plant fodder for the heifer. When a heifer calf is born, that group member cares for it until it is weaned and then passes it on to another member of the group. This continues until all members have their own dairy cow. Then the group returns the next five heifers to ROP to be distributed to other groups. Each month, the groups write a report discussing project performance, plans, and problems faced. ROP then follows up with the groups to help solve problems encountered and to help the groups manage the projects more effectively. Groups can also invite ROP to come and provide trainings to the groups

ALPHA Support Development Programme

ALPHA Support Development Program (ASDP) is a registered Kenyan NGO started by area residents in 2005. ASDP is located near the border between Kisa South and Kisa East and has a number of activities in both locations relating to HIV/AIDS and caring for widows and orphans. In their work with groups, ASDP recruits women's groups and some youth groups and helps them develop their capacity, especially in income generating activities. It encourages them to assist some of the orphans and widows in the community with food, clothing, and shelter.

ASDP provides assistance to groups, including training in project management and assistance in identifying and planning projects, identifying potential partners and donors, and writing proposals. In order to access these services, groups must register with ASDP and pay 100 ksh per member each year. For proposal writing, ASDP charges between 500 and 1000 ksh. One of ASDP's volunteer staff members is assigned the responsibility for coordinating the groups.

Khwisero Financial Services Association

Khwisero Financial Services Association (FSA) is a microfinance organization started in 2004 by K-Rep Development Agency and Africa Now. Khwisero FSA provides a variety of savings and credit opportunities for shareholders, who include both individuals and groups. Savings opportunities include traditional fixed deposit, business, and education savings accounts. Credit opportunities include business, emergency, education, and agricultural loans, as well as asset financing for agricultural investments. Khwisero FSA also provides financial services such as money transfers; cash transfers; check clearing; and payments for wages, pensions, and farm proceeds.

In November 2006, Khwisero FSA had 1,769 shareholders, of which 546 were groups (31% of shareholders). Of over 3.4 million ksh disbursed in loans, 284,600 ksh was to groups (8% of loan money). Because many groups take loans and divide the funds among members to finance their individual projects, FSA has encouraged them instead to form a loan group so that each member can take an individual loan instead of as a group. Although FSA provides services to groups, many of the bank's services have been targeting individuals rather than groups due to the various challenges of working with groups.

Pathfinder International

Pathfinder International is an international NGO that had an office in Khwisero town. Pathfinder was involved in a variety of activities in Khwisero Division related to health and education. They trained community health workers to provide home-based care for people with HIV/AIDS. They also provided services related to capacity building, civic education, family planning, adolescent reproductive health, and youth counseling.

When it came to groups, Pathfinder staff were involved in training groups on home-based care and on group management skills, including project planning, report writing, and proposal writing. One staff person who lives near Kisa South has also been involved in several outreach efforts sponsored by the local administration and one of the local groups. Unfortunately, the Pathfinder office in Khwisero was closed near the end of the research period, apparently due to lack of funding.

Research Institute Programs

Two agricultural research organizations provide training and outreach support to groups and individual farmers outreach within Khwisero Division.

International Center of Insect Physiology and Ecology (ICIPE)

ICIPE is an insect research institute that does outreach in various parts of the country. ICIPE began working in the research area in 2004 and does outreach with groups and also with individual farmers. ICIPE does research and outreach on insect management to improve food crop production, promote food security, and develop environmentally sound agricultural practices.[17] In Kisa South, ICIPE provides training specifically on intercropping desmodium and napier grass with maize in order to reduce loss from striga weed and stalk borer, reduce soil erosion, and enhance soil fertility in order to increase yields in an environmentally sustainable way.

Farm Input Promotions – Africa (FIPS)

FIPS is another research institute that promotes increased maize production through farm inputs. FIPS began working in the research area in 2005 and also does training both with individual farmers and with groups. They teach farmers about inputs, including hybrid seeds and fertilizers, and about how to use locally available materials to

[17] http://www.icipe.org/about/index.html, retrieved 9/1/07

maximize yields and improve food security.

Organization of the Thesis

This chapter has provided a brief overview of the research area, an overview of development policy in Kenya, and an introduction to the self-help groups and other key actors relevant to the research. The following chapter sets the context for the research and explores several key themes in the literature, including integrated rural poverty, sustainable livelihoods, local organizations, and issues related to women's groups. Chapter Three outlines the methods used to identify the research area and to collect and analyze data.

Chapters Four and Five present and discuss the data collected. More specifically, Chapter Four discusses the development context in the area as well as group members' perceptions of the challenges in their lives and in their communities. Furthermore, it shows how the groups develop activities to address those challenges and discusses both the strengths of the groups and the challenges they face. In Chapter Five, the relationships between the groups, government, and NGOs are discussed as well as opportunities for building the capacity of the groups. Finally, Chapter Six provides conclusions about the self-help groups and discusses recommendations for continued work with these groups as well as recommendations for further research.

CHAPTER 2: A FRAMEWORK FOR UNDERSTANDING SELF-HELP GROUPS

This chapter outlines some of the significant concepts and questions that are useful in understanding the self-help groups in Kisa South, starting with Chambers' (1983) concept of integrated rural poverty. In addition, the chapter reviews some of the key components of the sustainable livelihoods approach, followed by an overview of Esman and Uphoff's (1982) approach to thinking about local organizations and a discussion of some of the key issues related specifically to women's groups in Kenya.

Integrated Rural Poverty

Chambers (1983) uses the concept of "integrated rural poverty" to capture the unique and interlocking disadvantages faced by rural people in remote areas of the developing world. These disadvantages include poverty, physical weakness, isolation, vulnerability, and powerlessness. According to Chambers, these disadvantages contribute to and reinforce each other, thereby effectively trapping people in poverty. This concept offers a framework for identifying and discussing some of the concerns and problems that the self-help groups in Kisa South seek to address.

Poverty is manifested in multiple, inter-related ways. Households have few assets and insufficient land to support a family. Housing and sanitation may be inadequate to maintain health and safety. Food and cash stocks are limited, which can be exacerbated seasonally, with many households experiencing "hungry seasons." Poor household are often in debt to neighbors, family members, or moneylenders. For many households, their labor is their main productive asset and they work very hard to meet daily needs.

Physical weakness is often seen in poor households, resulting from insufficient nutrition and illnesses. People have limited energy with which to work and generate a

livelihood. In some households, a high number of children, elderly, and ill members are dependent on the few able bodied adults in order to survive. This is especially exacerbated with the AIDS pandemic, which hits many of the most productive household members.

In rural areas, many households are *isolated*, both in geography and in contact with ideas, information, and knowledge. Household members do not attend public meetings and the children do not attend school. People do not travel outside of their immediate area due to demands that keep them at home, the lack of funds for transport expenses or the lack of transportation available.

Many poor people are also *vulnerable*, with very small buffers against contingencies. People can often meet small needs by drawing on reserves, reducing consumption, and borrowing from friends or relatives. However, disasters, illnesses, or costly social demands, such as weddings and funerals, may force people to sell productive assets, making them permanently poorer. The death or serious illness of a family member can also result in loss of labor and income. Finally, many poor rural people are *powerless* in their social, economic, and political relationships and are not able to stand up for their rights or negotiate effectively for economic opportunities.

Separately, poverty, physical weakness, isolation, vulnerability, and powerlessness each play a role in perpetuating poverty. But together they reinforce each other in ways that make it more difficult for rural households to escape poverty and deprivation. For example, a family that is poor does not have the assets or resources needed to provide enough food to meet daily needs. As a result, the family members are malnourished and physically weak, which means their labor is less productive. Chambers

gives a number of examples of ways these disadvantages reinforce each other to trap people in poverty.

Poverty causes physical weakness through malnutrition, lack of food, and inability to pay for health services. It contributes to isolation when families cannot pay for children to attend school, cannot afford to travel, and cannot access training or be exposed to new ideas because of work that needs to be done or the lack of funds to travel. Poverty is the root of vulnerability, when there are not enough assets to pay large expenses or to cope with emergencies. It contributes to powerlessness because poor people often have no voice and have little room to bargain because their needs are immediate.

Physical weakness perpetuates poverty because it reduces productivity and prevents people from being able to cultivate as much land or work longer hours. Illnesses and death often result in loss of labor within the household. Physical weakness reinforces isolation because energy and time constraints prevent people from attending meetings or going to school. When children are in school, malnutrition prevents students from learning effectively. It contributes to vulnerability because a family that is weak cannot simply work harder when emergencies come or money is needed to meet major expenses. Finally, physical weakness increases powerlessness because a family that is sick or hungry is already on the edge and has very little room to bargain.

People in isolated areas often remain poor because they are unable reach the services needed to improve their livelihood activities. It is difficult for them to obtain loans and access other financial services. *Isolation* can also contribute to physical weakness when health services are not readily accessible or when able bodied household

members migrate to towns or urban areas seeking employment, leaving fewer people at home engaged in agricultural or other labor. It reinforces vulnerability because remote areas have fewer services available in times of famine, natural disasters, or other emergencies. Finally, people's isolation plays a role in their powerlessness because isolated people have less contact with people in power and are often uninformed about what powerful people are doing.

Vulnerability is a key contributor to poverty when people sell productive assets in times of crisis or to meet large expenses, often making them permanently poorer. It can also increase physical weakness because more time and energy are needed to handle contingencies when money is not available. It reinforces isolation when people must withdraw geographically or socially following contingencies. Vulnerability is also a key factor in maintaining a position of powerlessness when people must rely on patrons or moneylenders in times of crisis or when large expenses are incurred.

Finally, *powerlessness* contributes to poverty when people are unable to negotiate for better terms or conditions in employment or financial transactions. When people need to sell assets quickly in emergencies, they are often unable to negotiate the best terms for the sale. It contributes to isolation when households and communities are unable to demand services, including schools. Powerlessness can also contribute to vulnerability when patrons demand repayment of loans or demand bribes.

This concept of integrated rural poverty provides the basis for several questions that are discussed in Chapter Four, including whether poverty, physical weakness, isolation, vulnerability, and powerlessness are significant issues in Kisa South that people are trying to address, how rural people in Kisa South describe the development

challenges that they face, and how membership in self-help groups enable group members to address these interlocking challenges.

Sustainable Livelihoods

Although many rural people are trapped by their circumstances, they are nonetheless "tough, hard-working, ingenious and resilient" (Chambers 1983: 103). People have developed a number of complex strategies that they use to survive. It is important not only to see what traps them and the disadvantages they face, but also to see their assets and the strategies they already use (Helmore and Singh 2001). One useful framework for understanding the strategies poor rural people use is the sustainable livelihoods approach.

The Sustainable Livelihoods approach emerged in the 1990s as an integration of several key issues and concerns regarding rural development and has been adopted by a number of government, NGO, and multi-lateral organizations, including DFID, UNDP Oxfam, and CARE. The approach is based on the premise that understanding poor people's assets is critical to understanding the options available to them to generate a livelihood and ultimately the particular strategies they employ (Cahn 2002). Sustainable Livelihoods is an asset-based approach that focuses on the livelihood strategies of poor people that have allowed them to survive in the midst of the challenges they encounter. It begins by understanding the assets and adaptive strategies people currently use for maintaining a livelihood and then identifies appropriate technologies and social and economic mechanisms to make them more productive and more sustainable (Helmore and Singh 2001).

From this perspective, a livelihood is comprised of the activities people engage in

to make a living; the safety nets they rely on, such as family and government; the assets that allow them to pursue different livelihood strategies, which include human, physical, social, financial, and natural capital;[18] and the short- and long-term strategies that people use to cope with crisis and adapt to changes in order to continue to maintain a livelihood (Carney et al. 1999; Chambers and Conway 1992; Helmore and Singh 2001).

People's livelihood strategies are typically diverse and complex (Chambers 1997). Diversity in livelihood strategies increases and spreads out the flow of food, income, and other resources and reduces vulnerability; if one strategy fails, others can be relied upon. Having greater livelihood security through diverse livelihood activities contributes to independence and self-reliance, which is an important goal of rural development. However, although people's complex livelihood strategies allow them to earn a living and become increasingly self-reliant, most livelihood strategies can be made more productive and more sustainable with improved knowledge, technology, financial services, and government policies (Helmore and Singh 2001).

The Sustainable Livelihoods approach offers a useful perspective for analyzing the groups and raises several relevant questions which will be addressed in Chapters Four and Five, including how people use groups as a livelihood strategy, how the groups help members generate a livelihood and acquire several types of capital, and how the groups can be made more effective as a livelihood strategy.

[18] Human capital includes the skills, knowledge, labor, and health that are needed to pursue livelihood activities. Physical capital includes infrastructure, tools, equipment, crops, and livestock that are the means for pursuing livelihood activities. Social capital includes the social networks, relationships, culture, and access to social institutions that people draw on as they pursue livelihood activities. Financial capital includes the savings, credit, income, and remittances that provide livelihood options. Natural capital includes the land, water, forests, and other environmental resources that are useful for livelihood activities.

Local Organizations

Local organizations, or organizations which are "accountable to their members and involved in some development activities," are an important component in the livelihood strategies of rural people as well as in a comprehensive strategy for rural development (Esman and Uphoff 1982: 5). Self-help groups are an important form of local organization and some of the issues related to local organization are useful for analyzing the groups and understanding how to help them be more effective.

There is evidence that certain characteristics and conditions are favorable for successful local organizations and that certain obstacles or vulnerabilities tend to prevent the establishment and maintenance of effective organizations (Esman and Uphoff 1982). However, these are not necessarily determining of organizational outcomes. Effectiveness of local organizations often depends as much on how organizations handle themselves and the challenges they face as on particular characteristics or circumstances. Some local organizations succeed despite the odds while others fail even though the circumstances are in their favor.

Many of the characteristics associated with more successful local organizations revolve around planning and management, including effective project planning, good resource management, and good record keeping. Several of the more successful local organizations begin with one main function or activity and then add other functions as they become stronger and more established. Several characteristics have to do with member relations and decision-making processes, including effective conflict resolution, participatory decision-making processes, and evenly distributed benefits. When it comes to local organizations' relationships with outside organizations, the most successful

conditions are those in which organizations have enough support from outside to push them and build their capacity, but without causing them to be dependent. For example, more successful organizations invest their own resources rather than depending solely on outside resources. They also have relationships with outside organizations or government officials that build local initiative and capacity rather than dominating the organizations. Similarly, locally initiated organizations and organizations initiated by an outside catalyst in a way that allows them to be self-sustaining are more successful than government initiated organizations. Interestingly, a number of demographic characteristics, such as income, literacy, and gender composition, did not have a significant effect on local organization performance.

Some of the significant vulnerabilities or obstacles that hinder local organizations are the opposite of the characteristics of successful organizations. These include: ineffectiveness due to lack of planning or project skills, divisions, corruption, and misconduct within the organization, and dependence on outside organizations and resources. An important way that outside agencies can support local organizations is to help them build capacity in these areas. This is consistent with the evidence that the most successful local development schemes are initiated by local people, but benefit from collaboration with outside organizations if the collaboration enhances local capacity and shares knowledge as well as material and financial resources (Esman and Uphoff 1982; Krishna, Uphoff and Esman 1997; Uphoff 1988; Uphoff, Esman and Krishna 1998). Local organizations are not sufficient to eliminate poverty and lack of opportunity, but "development from below," through local organization is very possible and can be facilitated by government and other agencies (Esman and Uphoff 1982). Indeed, they

assert that local organizations are a necessary, but not sufficient condition for achieving rural development.

Women's Groups in Kenya

One type of local organization that has been widely discussed in the Kenyan context is women's groups. There are a number of issues raised regarding women's groups in Kenya that are relevant to this study: the use of women's groups as a livelihood strategy, the challenges the groups face, issues of group capacity, whose goals are the standard for evaluation, the dynamics of group formation, and the relationship between the groups and the government and NGOs.

Several authors discuss the ways in which women use groups as a livelihood strategy. Through the group activities, women generate income and other goods that enable them to meet basic needs in their households (1998; Kabira and Nzioki 1993; Kilavuka 2003; Maas 1986; Mutoro 1997). In a context where men control most household resources, the groups allow women to earn their own income. As a result, the women are more self-reliant and do not have to depend as much on their husbands and others in the community. Women are also able to save money through the groups that they would otherwise be unable to save (Alawy 1998; Maas 1986). Many women's groups have rotating savings and credit schemes in which the women are obligated to set the money aside because it is a duty of membership. As a result of those savings, women regularly have a larger amount of money to invest in household expenses or projects. Women also use groups to access a variety of resources, such as those available through government and development agencies, including extension support, government funds, and credit schemes (Alawy 1998; Mutoro 1997; Verma 2001).Women also gain

knowledge, information, and exposure about a variety of personal and household-related topics (Alawy 1998; Kilavuka 2003; Maas 1986; Verma 2001). Finally, women use the groups as a form of social capital, which allows them to reduce risk by accessing resources and support in times of need (Maas 1986; Verma 2001).

Several authors identify the multiple challenges confronting women's groups. One significant challenge for the women is male control of household resources, including time, money and land. Many men neither share household income with their wives nor allow them to use household assets to earn income, making it very difficult to invest in group activities (Kabira and Nzioki 1993; Maas 1986). In addition, some husbands take things the women produce to sell themselves or take the income that the women earn in the groups (Mutoro 1997). Many of the groups are geographically isolated and therefore have limited access to training and to markets (Alawy 1998; Mutoro 1997). Other groups fail to achieve their goals and even collapse when they lack adequate funds, leaders are not transparent, members default on their rotating savings obligations, or there is theft in the group (Verma 2001). One limitation of the groups as a livelihood strategy is that not all women are able to join groups. (Maas 1986; Thomas-Slayter 1985; Verma 2001) Many older women and widows lack the money and physical strength required for group activities. Women with young children and very poor women often lack the time and money necessary to fulfill membership obligations. Unregistered groups, with fewer financial obligations and less involved projects, however, can be an alternative for some of these women (Alawy 1998; Mutoro 1997; Verma 2001).

In addition, many women's groups lack management capacity. Many groups want to have income generating activities, but have trouble identifying, initiating, and

maintaining viable projects. Groups face marketing challenges; do not have the necessary technical and general management skills; do not know what kinds of projects to do; and lack time, money and inputs to invest in the activities (Alawy 1998; Kabira and Nzioki 1993; Kilavuka 2003; Mutoro 1997). These challenges, however, could all be addressed through additional training and capacity building for the groups. Mutoro (1997) found that a key difference between successful and ineffective agricultural and income generating projects was training, support, monitoring, and encouragement from NGO or extension staff. Kabira and Nzioki (1993), however, question the critical assessments commonly made that the groups face many challenges and have therefore been unsuccessful. While many researchers and donors say that groups have a "high rate of failure" due to the challenges they face, Kabira and Nzioki (1993: 63) contend instead that the groups see themselves as successful and that the researchers and donor community do not appreciate that the groups have their own agenda. This raises the issue of whose goals are the standard for evaluating the success of the groups and exemplifies the critical analysis typical of researchers from the academy (Chambers 1983).

Women's groups often form in response to multiple influences. Many groups form on their own in order to meet their own needs, but they often do so at the encouragement of the government (Alawy 1998; McCormack, Walsh and Nelson 1986; Mutoro 1997; Thomas-Slayter 1985). Most groups formed in order to pool resources and help themselves, but many of them also expected financial or technical assistance from the government. Mutoro (1997) found that only a few groups had actually received financial assistance from the government and that the amount of assistance given was decreasing over time. In this context of limited government resources, Maas (1986)

argued that groups should depend on themselves instead of expecting assistance from the government. Thomas (1985) and Alawy (1998), on the other hand, maintain that the groups do need some training and resources from outside agencies. They recognize that government officials are really trying but that they do not have the necessary resources to serve the groups adequately. This is consistent with Esman and Uphoff's (1982) findings that many of the most successful local organizations benefited from collaboration with outside agencies.

When groups are assisted by the government and NGOs, the emphasis is on groups that are more progressive and connected (Alawy 1998; Maas 1986; Mutoro 1997; Verma 2001). When the government and NGOs have limited resources to invest, it is logical for them to select groups with greater capacity and therefore higher chances of success, but the net effect is that the groups needing more help are left behind. If the investment in groups is to make a difference for poorer, more vulnerable rural people, the focus on more progressive groups needs to be reversed, focusing instead on the groups that are less well connected and have fewer resources available to them Chambers (1983).[19]

Women's groups are used by many rural people to generate a livelihood and this type of local organization has been widely studied, mostly from a gender perspective. In Kenya, however, there are also youth groups and mixed groups that are categorized together with women's groups as self-help groups. Yet these other types of groups are not

[19] This is not to say that the groups with greater capacity should be passed over in favor of the other groups, because almost all of the groups would benefit from outside investments in resources and training. Many of the groups need help, but some are a little better off to begin with than others. It would not likely be effective simply to shift resources towards less progressive groups. What those groups need instead is someone to come alongside them to help them build the capacity and qualify for the available resources so the groups can do the kinds of projects and activities that they desire.

discussed like women's groups in the literature. This research expands the analysis beyond women's groups to explore all three types of groups together. It explores the dynamics of the self-help groups as well as their relationship with outside agencies, paying particular attention to the similarities and differences between the three types of groups. This can aid in understanding self-help groups as a whole as a component in a rural development strategy. It can also contribute to understanding the unique strengths and need of each type of group and the ways that each can be supported in order to be more effective.

Research Questions

The questions outlined in this chapter can be summarized into these three research questions. The first two are addressed in Chapter Four and the third is addressed in Chapter Five.

1. What challenges do people identify in their lives and community, and how do they use groups to address those challenges and meet their needs?
2. Are there differences between the women's groups, youth groups, and mixed groups? How do the differences reflect the differing needs of each demographic?
3. What type of government and NGO support is available to the groups? What is the nature of the relationships between them? How do they perceive each other?

Chapter Three now describes the methods used to explore these questions.

CHAPTER 3: METHODS

The purpose of this study is to explore the ways in which residents of Kisa South use self-help groups as a strategy for local development in rural western Kenya. This is an exploratory study that relies on qualitative methods to gather and analyze data, including focus groups, interviews, and participant observation. This chapter discusses the selection of the research area, the methods for identifying informants and collecting and analyzing data, the challenges encountered, and observations about the field research.

Selection of the Research Area

The research was carried out in Kisa South location, in western Kenya (see maps in Chapter One) from August to December 2006. The site was selected because it was an appropriate size for an in-depth exploratory study given the limited time available for field work. It is diverse enough to include a variety of experiences and condition, yet geographically small enough to be manageable logistically. All parts of the location are readily accessible on foot or by bicycle. In addition, I had lived in Kisa South from May to November 2002, and therefore had a basic understanding of the cultural context, social networks, development context, and issues facing the community. Many people in the community knew me and I had a variety of contacts. This facilitated introduction to research participants and meant that I began the field research having already developed a certain level of trust.

Selection of Groups and Other Informants

Self-Help Groups

The sample for groups was 78 group members from 53 groups, including 17

women's groups,[20] 23 youth groups, and 13 mixed groups. Groups were identified in several ways, primarily from a list of registered groups in the location recorded by the administrative chief and a list of groups in each sub-location compiled by the retired Social Development Assistant. In Mundaha sub-location, staff from ALPHA Support Development Programme, the local NGO located in Mundaha, helped identify several groups. Participants at the chief's regular *baraza*[21] and other key informants also helped to identify groups from all parts of the location.

Government Personnel

Discussions with the local administrative chief and key informants helped in developing a list of the government personnel at the location, division, and district level responsible for working with the groups. A snowball approach was used, in which these officials, as well as NGO personnel, were asked to recommend additional contacts.

NGOs and Research Institutes

Identification of NGOs began with a list of organizations active in Kisa South that was compiled by the administrative chief. This list was narrowed to those NGOs working with groups and personnel from each NGO were interviewed. Group members and government and NGO personnel also recommended additional contacts. Agricultural research institutes were not intentionally sought out, but two of the "NGOs" listed by the chief would more accurately be classified as research institutes that do extension and outreach in the location.

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[20] Two groups identified themselves as both a women's group and a youth group. Because these two groups identified themselves more strongly as women's groups and because the group membership and activities more closely resemble the other women's groups, they are counted in the research as women's groups.

[21] A *baraza* is a regular community meeting held by the administration (Divisional Officer, Chief and Assistant Chiefs) in which community affairs are discussed, announcements made, training given by government officers, and grievances aired. *Barazas* are held at regular intervals at least once a month, but are often held at the local level weekly or bi-weekly.

Data Collection

With the help of two research assistants, the study used focus groups, interviews, and participant observation to collect data. In addition, relevant government documents were collected and analyzed. Data collected from the groups included: projects undertaken, history and goals, successes and challenges, benefits of group membership, dynamics of participation, lessons learned, development challenges identified, and the role of groups in development. Data collected from the government and NGO personnel included: history, vision and purpose, relationship with the groups, successes and challenges, perceptions of the groups, and views on poverty and development.

Throughout the course of field work, two research assistants, Joyce and Emily, collaborated closely to identify participants, edit and translate the interview guides, arrange and conduct interviews and focus groups, and begin field-level data analysis. Both were from a nearby location; were proficient in English, Swahili, and Kiluhya; and had experience translating between the three languages. Because they were from a nearby area, but not the location, they could understand and communicate well with research participants, without inhibiting participants or constraining them from speaking freely.

Focus Groups

In order to understand the self-help groups from their own perspective, focus groups were held in each sub-location with representatives from youth groups, women's groups and mixed groups. The decision to do focus groups with representatives came out

of consultation with group members,[22] research assistants, and additional key informants. An invitation letter was sent to each group identified, asking the group to send two representatives to attend and listing the topics to be discussed. We used a standard interview guide (see appendix A), with some variation given the circumstances in each meeting.

The focus groups for the three sub-locations were held in a local church, local school, and local NGO office, which are all common meeting spaces. For each focus group meeting, chairs were arranged in a circle to facilitate a participatory discussion. We also sat in the circle, but had a table available for writing. The focus groups began when the participants agreed that enough groups had arrived and that a reasonable amount of time had passed for participants to arrive. We explained the purpose of the research and obtained oral informed consent from all participants.

The focus groups with the youth were conducted in Swahili. Some youth were comfortable using Kiluhya, the local language, and others were comfortable in English, but Swahili was the language most common among all the youth. All three of us took detailed notes, which were compiled after the meetings. With permission from all participants, a voice recorder was also used to aid in comprehension as needed. Focus groups with the women's groups and mixed groups were conducted primarily in Kiluhya, the local language, as it is the language in which the majority of these participants were most comfortable. Questions were asked in Swahili, which Emily translated or clarified in Kiluhya as needed. The majority of responses were given in Kiluhya, which Emily

[22] Early in the research period, I attended a training seminar for groups within the location. During the seminar, I had an opportunity to address the group and discuss with them what they thought was the best way for me to learn about their work in the groups. The consensus of the members present (approximately 75 group members from across the location) was to meet with representatives from all the groups in each of the three sub-locations.

translated into English, though several participants used Swahili instead. Joyce and I both took detailed notes, which were compiled after the meeting. At the conclusion of each focus group, lunch or a snack was provided, depending on the time of the meeting, and participants had an opportunity to ask us questions as well. Photographs of each participant and of the participants together were taken and printed for them as a sign of appreciation.

Focus groups were also held with several individual groups that were unique in some way or were doing projects that were unusual in the area, including an HIV/AIDS support group and an acting group that does civic and health education through plays and counseling. Meetings were scheduled with a group that provides capacity building and training opportunities for other groups as well as the only registered men's group in the location, but both of these meetings were cancelled, rescheduled and canceled again, and were unable to be rescheduled again before the end of the research period.[23]

Identifying the groups was a significant challenge. There is no complete record or list of groups by location or sub-location. The chief has a list of some groups, but only those who come to show him their certificates. The retired location Social Development Assistant also has an incomplete list of groups by sub-location. In addition, the list was compiled over time and many of the groups were no longer active at the time of research. The District Social Development Officer at the district headquarters has the certificates of all of the groups in the entire district, but there is no feasible way to find the groups in a particular location.[24] We also tried asking around for active groups in the area, from local informants, at a chief's *baraza,* and from a local NGO working with various groups.

[23] We attempted but were unable to contact several other groups that were identified by government personnel as particularly successful.
[24] These forms are filed by type of group and year of initial registration.

Thus, the sample did not include all of the registered groups in Kisa South, but was sufficient for the purposes of an exploratory study. Fifty-three groups from across the location participated in the focus groups. This included 17 women's groups, 23 youth groups, and 13 mixed groups. Twenty of the groups were from Emalindi sub-location, 19 were from Eshibinga, and 12 were from Mundaha. Two groups operate across multiple sub-locations.

Once groups were identified, an additional challenge was notifying them of the focus group discussions and inviting them to attend. The customary method for delivering official messages and invitations is to send a letter, which we did. However, there is no local postal system and for many of the groups we had only the name of the group and not names of the group officials. On the advice of the chief, the letters were given to the local administration (chief and assistant chiefs) to distribute at their regular *barazas*. The names were read aloud and some letters were claimed. The unclaimed letters were given to the village elders to be distributed.[25] For several meetings in the sub-location in which the local NGO was located, we asked the NGO to help us distribute the letters.[26] These are customary delivery methods, but they are not always effective or efficient. We learned later that several groups did not receive their letter or did not receive it until after the meeting had already taken place.

Interviews

Nine government personnel and eight representatives from four NGOs and two research institutes who are involved with groups in at least some aspect of their work were interviewed. The interviews with government officials began with the Chief and the

[25] There are two village elders for each of the seven to nine villages per sub-location.
[26] At the time, the location also had no assistant chief.

Divisional Officer, who are responsible for general administration at the location and division levels respectively. From the Department of Social Services, the retired location Social Development Assistant, the division Social Development Officer, and the District Social Development Officer were all interviewed. They are responsible, respectively, for the groups at the location, division, and district level. The area Member of Parliament, whose constituency is the same as the division, and the field officer for the Ministry of Agriculture in the division were also interviewed. Interviews with NGO personnel included the director of Khwisero Financial Services Association, the director and one additional staff person at ALPHA Support Development Programme, two field officers from Rural Outreach Programme, and a staff person from Pathfinder International. Finally, we interviewed two field workers from Farm Input Promotions and the International Center of Insect Physiology and Ecology, both agricultural research and extension institutes.[27]

All but two of these interviews were conducted in English, as the participants were equally comfortable in English and Swahili. The two remaining interviews were conducted in Swahili, as requested by the participants. The interviews followed a standard interview guide (see Appendix A). Detailed notes were taken and all but one of the interviews were recorded, with permission from participants. The recorded interviews were transcribed.

Government Documents

A number of relevant government documents were collected in the field and additional documents were collected as needed following the field research, including planning documents and general policy documents. The planning documents include the

[27] See Chapter One for a more detailed description of each organization's work with groups.

2002-2008 district and national development plans (Government of Kenya 2001; Government of Kenya 2002) and the 2006 work plans from the location and division. General policy documents included the District Focus for Rural Development policy (Government of Kenya 1995) and the Constituencies Development Fund Gazette and Supplement (Government of Kenya 2004). Some of these documents were collected from the relevant government personnel and photocopied. Others were purchased from the government printers in Nairobi.

Data Analysis

In order to analyze the focus group and interview data, a coding scheme was developed and the data were coded using NVivo, a qualitative data analysis program. First, the data for focus groups with group members, interviews with government personnel, and interviews with NGO personnel were each grouped by interview question and analyzed in order to identify key themes, concepts, and categories that emerged. The data were coded for these key themes and then compiled by theme to analyze and draw conclusions in the context of the research questions. Several of these themes were also divided into subcategories for the purpose of analysis. The key themes include: the challenges group members see in their lives and in the community; types of projects; why people form groups; why groups do certain projects; the impact of groups described by members; challenges the groups face; needs for success; and perceptions, expectations and collaboration between groups and the other actors.

Basic data about each group were compiled into a table, including when the group formed, how many members are in the group, and the projects each group does. This information was used to give a basic description of the groups and the trends in formation

and project selection for women's groups, youth groups and mixed groups, although data was not complete for all groups.

Observations

As noted earlier, groups were invited to participate in the focus group discussions, but there was not enough time to seek out and follow up with groups that did not attend, especially given the lack of information about missing groups, including where they are located, who the leaders are, and whether the groups are currently active. It is likely that the groups who participated in the research were the more active groups and that the weaker groups were under-represented due to these sampling methods and the lack of time to be able to seek them out.

A number of informants described two main reasons that groups are inactive. First, some groups are inactive because they faced a number of challenges that caused them to collapse. Second, some groups form in order to garner material resources, either from politicians who give money to groups near election times or from other sources such as government or NGO funding or materials available to groups. Thus, interviewing some of these less active groups would likely give more understanding of the challenges groups face and the reasons they cease their activities as well as some of the more utilitarian relationships between politicians and groups, though it is unlikely that groups would disclose them explicitly.

Because the list of government, NGO, and research institute informants was compiled over the course of the research period, there were several potential informants that we were unable to follow up with due to time constraints. Near the end of the field work period, we discovered several additional organizations that were reported to have

some involvement with groups in Kisa South, but did not have enough time remaining to locate them and interview key informants. Two of those organizations, Kenya Women Finance Trust and Africa Now are larger organizations that work in various parts of the country. Interviewing people from those organizations could have given additional insight into the relationships between groups and NGOs.

For the purposes of this exploratory study, using focus groups was a good way to obtain large amounts of information from many different groups. However, because of the cultural context, the focus groups ended up being closer to group interviews and did not generate the type of discussion among group members that was initially expected. For a more in depth study, it would be useful to begin with focus groups to identify the key issues, follow up with individual groups with interviews and observation, and then to use focus groups again to discuss particular issues raised.

CHAPTER 4: GROUPS AS A LIVELIHOOD STRATEGY IN THE DEVELOPMENT CONTEXT OF KISA SOUTH

This chapter uses Chamber's (1983) notion of integrated rural poverty, particularly poverty, physical weakness, isolation, vulnerability and powerlessness, to describe the development challenges in Kisa South. It then describes how women and youth perceive the development challenges in the community and the challenges they face in their lives, which sets the context for understanding their involvement in self-help groups. After giving some background on group formation, composition, and management, the chapter describes the types of projects that groups do and shows how the groups use the projects to improve their lives and address the needs and challenges they identified. It then describes the benefits the group members derive from the group and the impact on their livelihoods. The chapter concludes with a discussion of the groups' successes, the challenges they face, their plans and goals for the future and the needs the group members identify in order to be more successful.

Integrated Rural Poverty in the Research Area: A Researcher's Perspective

Kisa South is a rural area away from the main highways. In many ways, the development challenges in Kisa South are very typical of the marginalized rural areas of interest to Chambers, and his concept of integrated rural poverty provides a useful framework for understanding the challenges in the community.[28]

Poverty is a significant trap in the research area. Numerous households have limited assets aside from labor with which to generate a livelihood. Many lack basic household goods, including dishes, cooking utensils, clothing, and furniture, thereby

[28] The information provided in this section comes from discussions with local people, observation, and other reports, rather than a survey, consistent with the exploratory nature of the fieldwork.

making day to day life more difficult. Some households have livestock assets that can contribute to household food stocks and income, but most are limited, perhaps one local breed cow, or one to two chickens, and many others have none.

Virtually all households rely on subsistence agriculture as their main food supply. However, the size and quality of land holdings are decreasing. Population density is quite high[29] and land holdings are typically small. It is customary for a father's land to be divided between his sons and as the land is further subdivided for each generation, land holdings for each household are getting smaller. Given the limited size of land available for cultivation and the significant soil degradation in most areas, many households are unable to grow enough food to be food secure throughout the year. Without other sources of income, many are also unable to buy enough food. As a result, most households experience food shortages at some time or another with many poor households facing chronic food shortage.

Physical weakness is a constraint in the research area, and is more severe in the context of increasing HIV prevalence. Many households eat only once or twice a day, resulting in both insufficient caloric intake and nutritional quality. With inadequate nutrition, labor is also less efficient. The increasing prevalence of HIV infection further reduces the number of able-bodied adults in many households. While the infected person is alive, their labor potential is diminished, and their health care and nutritional requirements increase. When they die, they often leave widows and orphans to care for themselves. Antiretroviral therapy is available at certain government health centers, but they are difficult to reach from Kisa South.

[29] The population density in Khwisero Division is 616 persons per square kilometer, the highest in the district.

There are no government health centers within Kisa South, although Emalindi and Mundaha sub-locations each have a small, privately run clinic. This means that basic health care is available within 30 minutes walking time from most of the location, but advanced care is difficult to access. The nearest government hospital is about 8km away in neighboring Vihiga District, and is accessible by bicycle. The nearest private hospital is 7 km away with no direct transport available. Due to the inaccessibility and cost of health care, many people do not seek treatment for their medical problems.

One of the key challenges in Kisa South is its *isolation*. The area is far from both division and district headquarters, as well as electricity and tarmac roads. Because of the distance from towns, main roads, and other infrastructure, few NGOs are active in the area and certain government services are limited. As a result, people have had limited access to training and other services from the government and NGOs.

Because of their isolation, many people lack knowledge, skills, and exposure to different ideas and ways of doing things. Women are often more isolated within their households than men, due both to their heavy responsibilities within their households and to various social constraints on women's attendance at events in the community such as *barazas*.

Another important component of isolation involves the lack of access to educational opportunities. Most children attend primary school, but few are able to continue to secondary school.[30] The main constraint is financial, but there are also limited opportunities for secondary school in Kisa South. For many years, the only secondary

[30] For Butere-Mumias District as a whole, the primary school enrollment rate is 84%, but the secondary school enrollment rate is only 20%. In 2006, Kisa had seven primary schools. Eshibinga had 1,352 students in three schools and Mundaha had 1,151 students in three schools. Emalindi had 817 students in one primary school, but another is planned to relieve overcrowding and was in the fundraising stages at the time of research.

school in the location was a girls' boarding school in Emalindi. In 1999, a co-ed day school opened in Eshibinga, primarily to serve the children of local farmers who were unable to attend boarding schools outside the area. Although it is less expensive than a boarding school, many families still have trouble paying the school fees. Some students from Kisa South also walk up to an hour to three secondary schools outside the location to the north, east, and west as day students. A local NGO has opened a vocational school in the area, primarily for orphans. A polytechnic for studying trades in Khwisero is the only technical school accessible from Kisa South.

Basic infrastructure and transportation options are also limited. The primary mode of transportation is walking, followed by riding a bicycle or hiring a bicycle taxi. Bicycles can travel most main routes, but must be pushed up hills. A handful of families have access to a vehicle, but many of these lack proper registration papers and are only driven within the local area. Several buses travel the road to the south of Kisa South each day, which is within a few kilometers from most homes. Although several dirt roads in Kisa South have been improved using Constituencies Development Fund money, many roads are still difficult to travel by vehicle or bicycle during the rainy season. Some sections become so muddy that they are nearly impassable even on foot. The lack of roads and transportation options in the area affects residents' ability to travel for school, business, and family events, and impedes marketing of local products.

At the time of the research, in 2006, there were no electrical lines within Kisa South, although electrical lines to the Emalindi market center were planned for 2007. The lack of electricity in the area makes business and educational development more difficult. In order to run carpentry and welding businesses, several residents of Kisa South ride

their bicycles 30 minutes each day to Khumsalaba, the nearest town with electricity.

Another key challenge related to the isolation of Kisa South is the availability of goods. There is no weekly market, but men travel by bicycle and women walk to outlying market centers to buy food and other goods to bring back to the location to sell. There are a number of small kiosks selling basic goods such as flour, rice, soda, bread, sugar, tea, oil, soap, paraffin, razors, toilet paper, pens, and paper. In some more specialized shops, used clothing, medicines, spare parts, and battery charging are available. In the morning, one can buy milk and *maandazi*[31] in the market centers and in the evening, women gather to sell small amounts of basic fruits and vegetables.

Poor people in the research area are quite *vulnerable* to a number of poverty ratchets that can make them permanently poorer, especially crop failures, illnesses and death, and social conventions surrounding funerals. Most households live on the edge, and although the degree of vulnerability is not uniform, it is very widespread; even the less poor members of the community have small margins to survive disasters, illnesses, and deaths in the household.

Powerlessness is a very significant issue for women in Kisa South. When women marry, it is customary for them to join their husband's household, where they typically occupy a very low status and their position within the household is precarious. When a woman is widowed or unable to have children, she is often chased away by the husband's family. Within many poor households, women have little power relative to their husbands in decision-making and allocation of resources, even though they bear much of the responsibility for maintaining the household. Differentials in power do affect the bargaining power of poor people and many people work for low wages, but exploitation

[31] An East African fried bread, often eaten for breakfast or with tea.

of the poor and large power differentials between households are not as pronounced within Kisa South as in many parts of Asia and Latin America.

Residents' Perceptions of the Situation

Different groups of people within Kisa South experience these challenges in different ways. These differences are significant for understanding why women and youth form groups as part of their livelihood strategies to deal with these challenges. This section outlines the ways that women and youth describe the challenges they face in their lives and in their community.[32] Their perceptions of these challenges form the basis for their decision to form or join a group.

Women mentioned several key challenges that they face in their lives and that they seek to address through their membership in the women's groups: gendered access to household resources, poverty or overall lack of resources within the household, gendered differentials in power within the household, women's workloads, and infrastructure and environmental constraints.

Many of the women describe being dependent on their husbands to meet the needs within their families. In most of the women's households, there simply are not enough resources to meet all of the needs, which in itself is a serious problem. Their challenges are compounded, though, when the husband controls the resources but does not share with the wife, who is often responsible for meeting the family's daily needs. Because the men have more power within the households, they are able to control the household resources. Many men provide no money or other resources to meet the household needs, but they blame their wives when the needs are not met. Some husbands

[32] The discussion with women and youth about the challenges they face was in the context of meeting with women's groups and youth groups members, so these views are not representative of women's and youth's views in general in the community, but specifically of women and youth who have joined groups.

work in towns but never send money home to their families. Several of the women describe how the husband makes decisions himself about how the money should be spent without consulting their wives, but then blame them when they are unable to stretch the money they are allotted to adequately meet the needs. Many of the women, then, are seeking ways to generate income themselves. However, some men use their position of power to take the money that the women earn in the groups to use for their own purposes.

This gendered access to household resources was noted in several other studies looking at women's groups in Kenya (Kabira and Nzioki 1993; Maas 1986). In those contexts, however, the husbands had a reliable source of income through farming or employment, but did not share it with their wives. In Kisa South, many of the husbands do not have resources at all.

Some of the women describe not having enough money overall within the household to meet the basic needs, irrespective of who controls it. Many do not regularly have enough food. Several describe feelings of despair and hopelessness, not knowing how they will make ends meet. Many of their children are unable to go to school for lack of money to pay school fees. Some women have difficulty engaging in additional livelihood activities that could improve their situation because of all the responsibilities they already have.

When asked to describe the particular challenges facing women in the community, nearly all of the responses related to women's powerlessness relative to men. Many women are physically abused by their husbands. Husbands prevent their wives from participating in development activities by giving them work to do when they want to go for a meeting or seminar or by simply forbidding them to go. Many women have

very little decision making power within the household. Some men have bigger families than they can support, but the wives do not have the power to choose to limit family size. Widows are also a very vulnerable group. Without a husband, they typically have no source of income and they often have to struggle with their husband's family after his death for land tenure and access to household resources.

The women also describe several challenges that relate to infrastructure or environmental constraints. Transportation can be difficult and electricity is not available. Not all households have good access to water. The women often farm land with low soil fertility and are also vulnerable to changes in the weather.

The concerns of the youth revolve much more around making their way in the world. They describe the youth in the community as lost. One of their biggest challenges is poverty and they strongly desire to be self-reliant in their livelihoods. Due both to lack of opportunities and lack of money to pay for school, they have a difficult time continuing their education. They live with the reality that there are very few formal employment opportunities. The youth feel like they lack direction and knowledge. Some feel hopeless about their future. They see idleness as a big problem that leads many youth to engage in drug abuse, theft, and risky sexual behaviors. They are feeling left out of the society and left behind by the government. They are having a difficult time finding their place in society and feel as if they are overlooked and ignored by older generations.

Many community members at large are concerned about their inability to pay school fees for their children to continue beyond primary school. Many are pushed further into poverty due to the high expenses and loss of income related to illnesses, deaths, and funerals within the family. Some are unable to produce enough food to feed

their families, because they do not have enough land and because they do not have access to farm inputs such as compost or fertilizer. Some are living in poverty, lacking income as well as basic household goods. Others are concerned about insufficient access to clean water. Poor roads and limited transportation prevent them from accessing needed services such as health care and impede marketing of their agricultural products. Electricity is not available in the community and other basic items are often unavailable.

Trends in Group Formation and Composition

One way in which people intentionally respond within their abilities and means to the challenges they see in their lives and in the community is to form or join self-help groups. For analytical purposes, this research classifies the groups into three categories, which are the categories used by the government when registering groups: women's groups, youth groups, and mixed groups.[33] For each type of group, some trends can be noted about group formation and composition, although the data are incomplete.

The majority of the women's groups in the study formed since 1996 to address the needs the women had in their lives and the poverty in their households. Women's groups have been common in many parts of the country since the mid-1970s, but one group formed in 1996 claimed to be one of the first women's group in the area. While the government has encouraged the formation of women's groups for three decades, none of the groups described themselves as forming because of, or with assistance from, any government personnel or agencies. It is likely, however, that some of the groups had the idea to form a group after outside actors encouraged them to do so. Members of the

[33] As noted in the introduction, when these mixed groups register with the government, they are registered as "self-help groups" and the groups often name themselves "such and such self-help group." In this paper, however, these groups are referred to as mixed groups, reflecting their membership composition, to differentiate them from self-help groups as a general category.

women's groups are obviously women, although a few groups have one or two male members. The women tend to be married with children, although several groups are comprised of women who are widows. Group members often come together because they are neighbors, relatives or have similar economic activities.

Most of the youth groups formed since 2002, when the incoming government began to promote youth groups as a means for youth employment and self-reliance. Youth groups, by government definition, are comprised of both men and women between 18 and 35 years of age, although some have older members serving as advisors. Again, most youth groups describe themselves as forming by their own initiative after sitting together, seeing certain problems, and looking for a way to address them together, though some were influenced by the encouragement from the government.[34] The youth describe forming groups primarily to earn income, be self-reliant, and eradicate poverty.

Many of the mixed groups in the study formed in the late 1970s to 1980s, though group formation has continued steadily since then. Many of the mixed groups formed as kinship based welfare groups and are only recently getting into more development activities. Another significant segment of the mixed groups are groups that formed to implement community water projects, some on their own and others with assistance through Constituencies Development Fund (CDF) resources. Numerous participants described dormant groups, many of which were formed by politicians, that only come alive around election time or when money is available. Those inactive groups are not represented in the sample for this study, but are most often mixed groups.

The membership composition of the mixed groups varies, as these groups have

[34] Several youth group members described other groups that formed when they heard money was available from the government, only to disappear when they did not get money or when they discovered the money was a loan that would have to be repaid. These types of groups were not represented in the sample.

different purposes and therefore different types of members. While the majority of mixed groups are more varied in age and gender than the women's and youth groups, the kinship-based welfare groups have more older men than younger men or women, and the groups formed around a specific goal, such as a water project, tend to be very mixed in both gender and age.

Management of Groups

Most groups write a constitution and elect leaders soon after forming, as both are required to register with the Department of Social Services. Some of the less formal groups elect leaders but do not write an official constitution. Registered groups are required to have a chairperson, secretary, and treasurer and many groups have an assistant as well for each of these positions. Groups typically hold elections each year to choose these officers. Many groups require members to pay a registration fee when they join, which covers the initial cost of registering the group and renewing the certificate annually. Excess money from the members' registration fees can be used for other group projects or expenses. Registration fees are often 50 to 100 shillings, although some groups have a registration fee as high as 1000 shillings to ensure that members are committed to the group and are able to meet their financial responsibilities within the group. In most groups, group members make monthly contributions, which provide funds for group projects and other group expenses.

Groups typically meet monthly to plan or discuss group activities, although some groups meet more often to plan, especially when they are getting started. Many groups also gather outside of the regular meetings to implement projects or for special work days. Group meetings, like most meetings in the area, are run quite formally.

Group Projects

There are four broad categories of projects or activities in which most groups engage. Agricultural projects, such as raising livestock and crops, provide food or other products for domestic consumption and for sale. Business projects focus on income generation, while mutual help projects are designed to help group members in times of need or provide other types of support specifically for group members. Finally, some groups have projects and activities that provide services or outreach to the wider community, such as education, care for vulnerable persons, or the provision of water services. See Table 4.1 below for a breakdown of groups engaging in each type of project

Agricultural Projects

Group members use agricultural projects to provide food for the household through direct consumption and to bring income into the household through the sale of products. Of the 53 groups participating in the research, 36 have some type of agricultural project. The most common include: groundnuts, vegetables, chickens, maize, beans, and cows. Activities reported by one or two groups include: keeping pigs, goats or fish, and growing cowpeas, napier grass for animal fodder, soya beans, sweet potatoes, potatoes, grain amaranth, and millet. Agricultural projects tend to be more common for youth groups and women's groups; fewer mixed groups have agricultural projects (see Table 4.1 below).

One question raised by the large number of groups involved in agriculture is why they choose to do agricultural projects as a group and how they benefit from doing these projects as a group rather than individually. People do not necessarily form groups specifically to do agricultural projects together instead of individually or with the

intention of beginning a particular project that they can only do in a group. They more often form groups first and then look for projects to do, with agricultural projects emerging frequently as projects that the groups have the capacity to do, that are useful for domestic consumption, and that have a ready market.

Many groups begin crop and vegetable projects because they have land, labor, and knowledge about growing crops. Some groups contribute money together to rent a plot of land and work together to cultivate it. This allows group members to grow extra food for consumption or sale that they would be unable to do with their own land and financial resources. One women's group member described how each member on her own would not have enough money to buy groundnuts to plant, but when they put their money together, they were able to buy them and plant a field of groundnuts.

When it comes to livestock, group members, who would be unable individually, put their resources together to purchase and care for livestock. In addition, the group can purchase a small number of livestock and then distribute the offspring to each member as they reproduce. In this way, a larger number of group members can have livestock with a smaller outlay of cash when they purchase as a group. In some cases, group members are able to share the work of caring for livestock by keeping them together in one place instead of at each member's home. They are also able to feed the animals together, either by purchasing feed collectively or by devoting a group plot of land to growing fodder, such as napier grass for cows.

Businesses

Group members use businesses to bring income into their households, with which they buy food, clothing, and household goods and cover health and education expenses.

Some groups also use part of the income to invest in other group projects. Twenty-six of the 53 groups report some type of income generating business. Groups make bricks; buy and sell maize, beans, and groundnuts; plant tea;[35] make *maandazi;*[36] grow tea and tree seedlings; produce lumber; draw and sell pictures; hire themselves out for agricultural labor; and provide carpentry, catering and *bodaboda*[37] services.

Mutual Help

Twenty-seven of the 53 groups engage in various activities designed to enhance the welfare of group members, which include helping each other in times of need, saving money, and supporting each other's livelihood activities. Many groups contribute money or supplies to members in need, especially when members have a death, illness, or crisis in their family. As a result, group members are able to reduce the vulnerability from these adverse circumstances and avoid the poverty ratchets (Chambers 1983) that could otherwise push them farther into poverty. Most groups contribute money or supplies directly to the member in need, but several groups buy items needed for events such as weddings and funerals that all the group members are able to share. Several groups also help members pay school fees for their children.

Twelve groups, mostly women's groups,[38] participate in *merry-go-rounds*, which function as a rotating savings and credit association. Each month, group members bring a specific amount of money that is put together and given to the hosting member for the month. This allows group members to set aside a certain amount of money each month

[35] Because tea is grown exclusively as a cash crop, and not consumed within the household or sold directly, growing tea is included as an income generating activity instead of an agricultural activity.
[36] An East African fried bread, often eaten for breakfast or with tea.
[37] A bicycle taxi commonly used in western Kenya and an important mode of transportation in rural areas where vehicle transport is limited.
[38] Nine women's groups, one youth group and two mixed groups.

and receive it back when their turn comes. In this way, group members are able to save money that they can use for larger household expenses such as school fees or to invest in their home and livelihood activities. Two additional groups have *merry-go-rounds* in which they bring household goods instead of money.

Group members support each other in livelihood activities in several ways. They help each other with household work, such as digging fields and mudding houses. They contribute money and labor towards each other's individual projects. They buy tools as a group that can be used by all of the members. Groups offer family skills training to the group members. One group trained two of its members as early childhood development teachers.

Community Services and Outreach

Fourteen of the 53 groups gear some of their activities towards helping people outside the group or providing services to the wider community. One youth group performs plays about social issues such as malaria, HIV, education for girls, family planning, drug abuse, and prostitution. Another youth group educates people about HIV. Three women's groups and one youth group care for widows or orphans, and another three provide home-based care for or otherwise help people living with HIV/AIDS. Other community projects include: tree planting, environmental education, community water projects that protect natural springs or dig wells, teaching youth boxing, helping people in need with clothing and household goods, and providing training and seminars such as proposal writing and project planning. Only a small portion of the groups have activities focusing outside of the group, but they provide needed services in the community, particularly caring for vulnerable members of the community and improving access to

goods that are otherwise unavailable.

Combinations of Activities to Address Needs

The majority of groups engage in multiple activities and in multiple types of activities.[39] When comparing the combinations of activities in which women's, youth, and mixed groups engage, there are definite trends in the specific combinations for each type of group. These trends reflect the divergent needs and assets of women, youth, and mixed group members. Table 4.1 shows how many of each type of group does each type of activity.

Table 4.1: Group Activities

Type of Project:	*Women's Groups (17 groups total)*	*Youth Groups (23 groups total)*	*Mixed Groups (13 groups total)*	*TOTAL (53 groups)*
Agriculture	*13 groups*	*18 groups*	*5 groups*	*36 groups*
Livestock	*9 groups*	*9 groups*	*0 groups*	*18 groups*
Crops	*9 groups*	*15 groups*	*5 groups*	*29 groups*
Business	*6 groups*	*16 groups*	*4 groups*	*26 groups*
Mutual Help	*16 groups*	*6 groups*	*5 groups*	*27 groups*
Community Services and Outreach	*4 groups*	*6 groups*	*4 groups*	*14 groups*

Number of groups engaged in each type of activity, by type of group.

Mutual help activities are by far the most common activities undertaken by women's groups, with 16 of the 17 groups reporting mutual help activities. Of these 16 groups, 12 do agricultural projects as well,[40] and five of the twelve have businesses together with mutual help and agricultural projects. All three of these activities address the most important issue women identified in their lives: not having enough food and not

[39] All but 15 groups engage in multiple types of activities: two women's groups, four youth groups and nine mixed groups. Of those 15 groups, nine groups engage in multiple activities, for example having several agricultural projects, multiple businesses, or several types of mutual help activities. One of those groups reported not having any projects and of the five remaining groups that engage in only one activity, three are doing a water project.

[40] Five of these groups have crop projects, two have livestock, and five have both crops and livestock.

having sufficient resources to meet the needs of their families. The mutual help activities enable women to save money and acquire goods to meet their basic needs. Agricultural and business projects earn income and help meet the household's nutritional needs. The women do not always have the resources on their own to be able to make the required monthly or *merry-go-round* contributions, so having income generating projects in addition to mutual help activities helps them acquire resources for that purpose as well.

Many women's groups fall back on agricultural projects because they are projects that the women have the capacity and resources to do and many aspects of agriculture are culturally women's work. Agricultural projects, especially growing crops, can often be initiated with low financial inputs. Many of the women have more labor than money to contribute, so labor intensive agricultural projects are more feasible than other capital intensive projects. Agricultural activities can also be incorporated into regular household responsibilities more easily than some other activities.

The most common combination of activities for the youth groups is agricultural projects together with businesses. Twelve of the 23 youth groups have both agricultural and business projects. This reflects one of the key purposes that youth group members mentioned for starting the groups: earning income so they can be self-employed and self-reliant. Youth who are no longer in school but who are not employed often have the time to devote to businesses and agriculture, as well as the physical strength required for some of the more labor intensive endeavors. The youth also tend to be the ones with the strongest project planning, management, and business skills, perhaps from having more education.

Many types of businesses, such as making bricks, are labor intensive but require

little cash outlay. These types of businesses allow youth to earn income with their time and labor as the primary inputs. Many youth groups choose agricultural activities because they feel they have the ability and knowledge to do them. They are often able to grow crops on land held by a member's family, particularly during the short rains when not all land is in use for staple food crop production.

Among the mixed groups, only four engage in multiple types of activities. Most of the groups with only one types of project do either community service projects or mutual help activities. This reflects the two main types of mixed groups. One type is the mixed groups that do community development projects such as water projects. The other type is predominantly kinship-based welfare groups that engage in mutual help activities such as *merry-go-rounds* and helping each other in times of need. The main purpose of this second type of group has traditionally been mutual help and they are just recently beginning to engage in development activities. They want to branch out into other types of projects, but they seem to be having difficulty making the transition effectively from mutual help activities to other development activities such as group agricultural projects and businesses. Many of the groups have identified activities they would like to do, but do not know how or where to begin.

Benefits of Group Membership and Impact on Livelihoods

Group members describe a number of ways that they have benefited from their involvement with the group.[41] In addition to improving their personal health and well-being, group members have been able to accumulate several types of capital that enhance their ability to generate a livelihood: material and technical resources, economic and

[41] It is important to note that this is the group members' description of the way being in a group has affected their lives and does not represent any quantitative measure of impact before and after joining a group.

political capital, social capital, and learning and intellectual capital.

Personal Health and Well-Being

Group members have improved their health and well-being as well as the health and well-being of their families in a number of ways through their participation in groups. Group members earn income through group projects, which allows them to be more self-reliant in providing for their families. Some are now self-employed in small businesses. One youth group member described how the income earned from the projects she started through the group has helped her be self-reliant in providing for her family: "It lifted the standard of living in my life. I'm not depending on people. It helps the students go to school. There is food at home. I can buy food and uniforms for my children and my own clothes." Another said, "[The group] has taught me to depend on myself for my life all the time. I can stand on my own and do my own things." Six members, primarily from women's groups, said that with the income from the group, they are able to provide for more of their families' needs and they are no longer begging for items such as food, salt, and matches from their neighbors. As one woman described: "What I used to beg, I now buy, even matches and a hoe."

Several group members said they have more adequate food supplies in their household as a result of the group. This helps reduce the burden of physical weakness and improves the productivity of household labor. One woman described how her family used to go hungry, even if she had maize in her home, because she did not have three shillings ($.05) to grind it at the mill in order to cook it. She said that now, as a result of the income she earns through group activities, she cannot lack the three shillings for grinding. As a result, her family is no longer going hungry. In monetary terms, the

difference is very small, but to her family, the impact is enormous. Some group members are able to buy food with the income earned through group activities and others are able to raise more food on their farms as a result of implementing the training they received in the group and the ability to invest income from the group in their farms. Several women described learning about the importance of good nutrition, how to plant different kinds of vegetables and how to take care of cows and chickens. They report that they and their families are healthier as a result of implementing these lessons and therefore having better nutrition within their households.

Material and Technical Resources

Group members have improved their material well-being and their access to agricultural and technical resources through their participation in groups. With the income earned through group projects and the funds saved through *merry-go-rounds*, group members have the ability to purchase needed household items. Some women's group members have also been given basic household goods in conjunction with the *merry-go-rounds*. The items that group members now have are everyday items that have a significant impact on their standard of living: dishes, cooking utensils, chairs, bedding, and clothing. As one member of a women's group described, "For me, being in the group has helped me ... I didn't have plates and now I have plates. I'm using them. I didn't have a kettle or a thermos. I was the poorest in my group, but now I can sit where my colleagues sit. That's how the group has helped me." Another woman explains that "it is good to be in a group. I had no cup or plate in my house. Even beddings: I didn't have a blanket. But in the group, I have them." Group members have also acquired farming tools and livestock, such as cows and chickens, which helps improve the productivity of their

household agricultural activities. Some group members describe learning new farming practices that they have implemented in their farms.

Economic and Political Capital

A number of group members have been able to save money and acquire capital through the groups' *merry-go-rounds*. One woman describes how she is able to do her own projects as a result: "When they give you the 500 [shillings] from the *merry-go-round*, I can do my own projects that I couldn't do on my own." Several women also describe how earning income through the groups helped them to be able to provide for their families without relying completely on their husbands. One said: "my group has helped me to help my husband pay school fees and not just to depend on him so much." Another says: "In a group, you don't just depend on your husband." This not only improves the families' well-being, but also increases the women's self-confidence and their relative power within their households. Earning income in the group has also reduced the powerlessness for some members that comes from poverty and depending on others. One woman described how she used to be insulted and abused when she would beg from people, but as a result of the group she no longer suffers that abuse because she is no longer begging.

Social Capital

Group members often build strong interpersonal relationships within the group as well as developing important social skills. Group members enjoy making new friends and meeting different kinds of people, which they feel improves the quality of their lives. They describe learning important skills, such as how to socialize with different people, how to interact well in a group, how to speak in front of people, how to solve conflicts,

and how to assess people's character. Group members describe the benefit of learning from people with different experiences and learning how to be respectful of each other. Within their groups, group members said that they love each other, they understand the need for cooperation, they have unity, they share ideas together, and they laugh together. One group member explained, "I have learned how to be together with my friends. We can be united together. The group has brought us together to share together."

As a result of this unity developed in the group, members have important social networks that they can rely on when in need. This reduces the vulnerability that comes from poverty. Thirteen group members said that the group assisted them when they had problems, such as an illness or death in the family. One described the group solidarity in this way: "When you have a problem, they can't just abandon you. They sit together and look for a way to solve your problem. So we like being in groups because we can raise each other up. When we are alone, we can't do it. That's the goodness I've seen in the group." Another explains: "When there's a problem, we go there as a group and so reduce some of those problems." Group members described how they avoid taking debts because the group helps them when they are in need. One woman explained: "Even if I have a funeral at my place [where she was born], they help me so that I can at least go with something. On my own I would have to incur a debt that I wouldn't be able to pay." Another described being able to borrow money easily from the group when needed because of the trust developed in the group: "You can ... borrow from the [group] because they know you and they trust you. They can assist you in problems."

Group members also describe having better relationships in their homes because of the lessons learned in the group and the economic improvements derived from the

group. One member of the acting group explained how acting has helped her understand her children better: "When we go out and act, we act as children sometimes so it helps in our homes because we understand." One women's group member explained how having food and income from the group has helped her relationship with her husband: "I have peace at home. I am not fighting with my husband all the time, saying, 'I need this. I need that.'"

Finally, group members describe improved relations in the community because of their behavior change resulting from involvement in group activities. One member explains how she shares good ideas with people now instead of rumors: "We used to be rumor-mongers, roaming around, but now I can give good ideas. We are here talking about development." Another learned how to be honest. Other members learned how to manage time better and how to be disciplined. Several reported that they are now able to work hard and to help people freely. Another learned what he can and cannot do on his own and how to get help when he needs it. Finally, eight group members, mostly youth, report that they are no longer idle, but instead are busy with constructive activities. One of them describes it this way: "I am grateful for the group. It has helped me a lot. I was idle in the road, but now I'm committed from morning until night."

Learning and Intellectual Capital

Another important way that members describe the impact of the group is learning new things and being exposed to new ideas. Group members gain knowledge and develop skills through the group that help them enhance and expand their existing livelihood strategies and that help reduce some of the burden of isolation. Many group members describe developing particular project skills as well as skills in project management from

their experience running group projects. Many group members have learned better ways to farm or how to farm new crops or vegetables. Other have learned how to keep fish ponds; how to raise and milk cattle; and how to keep chickens, including building chicken coops, administering vaccinations, and treating infections. Several group members have begun composting on their farms and others have planted tea as a cash crop. A number of group members now sell vegetables from their gardens in the local market. In terms of project management skills, group members describe learning how to write proposals and reports, how to budget and use money, how to form and lead a group, how to mobilize resources, and how to deal with a bank. Group members have begun to apply these planning skills to their own projects and to the general management of their households. Women's group members also describe having learned many other practical lessons that help them in running their households: how to identify malaria and know when to take a child to the doctor, how to manage and plan their households, how to deal with difficult situations at home, how to respect and care for their husbands, family planning, sanitation, how to care for the home practically, how to raise children, and how to bathe and wash.

Group members have also benefited by being exposed to new places and ideas and gaining general knowledge and skills. A number of group members describe having the opportunity to travel, go to seminars, and access training. They have more experience and exposure and have gained knowledge about what the world is like. They have learned the negative effects of drug abuse and idleness. They have learned how to prevent malaria, HIV, and other STDs. They have developed problem-solving skills. They also describe having greater self-confidence as a result of their participation in the group.

Several said they learned through the group that they had talents and are now able to use them. Others described no longer being fearful when expressing themselves or speaking before others.

Group members are also able to make a longer-term investment in the intellectual capital of their families through formal education. Many group members are able to use the income they earn in groups or the money they save through *merry-go-rounds* to pay school fees for their children. Several group members said that the group contributed money and helped them pay school fees when they were unable to pay themselves. One woman described how the group helped her send her child to high school: "The goodness I've seen in the group is that I was unable to take my child to Form 1, so the group sat together and thought of a way to assist me. So they contributed money and my child joined Form 1." Several group members also continued their own education supported by the group.

Impact in the Community

Group members reported that the community as a whole benefited from the groups through the increased availability of certain products and services, namely: water, groundnuts, vegetables, milk, eggs, catering services and household items available to rent for events. They also report seeing changes in behavior in the community as a result of the groups' teaching and example. They say men are not beating their wives as much, people are inspired by the groups to do good and useful things, the community has been educated on trees and farming and people are abstaining from sex or using condoms. Group members report that the community also benefits from changes in group members: women are no longer begging; youth are not idle; theft and thuggery have been reduced,

and there is less gossip and slander. Group members describe improved relationships in the community as a whole because of the groups: improved communication with the local government, peace in homes, people know and understand each other better, and the groups have brought people together in the community. Finally, group members report that needs are being met in the community and that there has been an improvement in overall well-being: the benefits of the groups extend beyond the groups because group members assist extended family members throughout the community; people in need are being assisted by the groups; groups are providing spiritual nourishment in the community, health has been improved and health expenditures reduced; and people are putting ideas together and participating in solving problems in the area.

Members' Perspective on Group Successes and Challenges

Group members identify a number of ways in which they have succeeded as a group, in addition to the specific ways they feel the group has impacted their lives. However, they also feel that they could accomplish much more if they had further training, access to additional resources, and a more supportive environment in terms of infrastructure and marketing.

Some of the key successes the group members identify relate to having successful projects that contribute to meeting needs within their households and improving quality of life, as described in the previous section. Many groups, however, describe their successes largely in terms of group formation. These group members emphasized registering with the government, having a constitution agreed to by all members, having opened a bank account, and bringing monthly contributions to the group. For some group members, these successes related to establishing their groups were the only successes

they mentioned. The fact that so many group members consider developing a constitution, registering, and opening a bank account as important successes highlights the difficulty of the bureaucratic environment in which the groups operate.[42] Another possible reason for the emphasis on group formation over other successes is that some groups have not been very successful or have experienced small successes in other areas compared to what they would like to accomplish and emphasize their more tangible successes instead.

The groups feel that they have succeeded somewhat, but they also see several ways that their achievement has been limited due to the challenges they have faced, particularly limited access to capital, marketing challenges, limited skills, and lack of commitment from some group members. The largest portion of the challenges the groups identify deal with limited financial capital. Ten groups said they had not succeeded and one group said that its progress was slow because they were lacking money. Another group reported being "defeated" because the members are poor and are therefore unable to invest sufficiently in group projects.

The groups described many goals and plans they have for the future[43] as well as

[42] Writing and agreeing on a constitution is no small feat for groups with few literate members. The process of registering and opening a bank account is made more difficult by limited access to transportation. In order to register, the groups must meet with the Social Development Assistant (who, in Kisa South, is retired and operating solely as a volunteer), take their registration forms for approval to the location Chief and the Divisional Officer, and pay a registration fee of 300 shillings. In many groups, members struggle to bring 50 shillings a month in regular contributions. A few groups are able to bring only five or ten shillings a month. In order to open a bank account, they must first find a bank. There is currently one financial institution within the entire division, which only opened in mid-2004. It is located in Khwisero, the division headquarters, which is anywhere from a 35 to 75 minute walk, depending on where in Kisa South one is coming from. In addition, the three signatories to the account must present passport-sized photos which are expensive and are not readily available in the rural area. In addition, if a group has an account with a commercial bank, the bank fees are quite high relative to the amount of money the typical group is able to save and much of the group savings is lost to fees.

[43] It was unclear in the discussion which of the items listed are ideal goals that the group would like to achieve someday and which are goals that the group has a concrete plan to achieve within a particular time frame.

what they need to achieve those goals and be more successful in their group activities. Some groups want to expand and upgrade current projects. For example, groups that keep livestock want to upgrade from local breeds to improved breeds that will produce more milk or better quality meat and eggs. Several have a few chickens or cows but want to have more so that all the group members can have their own. Other groups want to make labor saving investment in the projects they already do. Several groups describe how they want to start new income-generating activities in order to increase the self-sufficiency of both the group itself and the individual group members. Several groups want to add new community service activities as well as activities that will build the skills and capacity of the group and the individual members.

Group members describe a number of ways that physical capital could help them continue and expand existing projects as well as begin new projects. These types of capital include livestock, irrigation, and other agricultural inputs; land for implementing projects; and machines to enhance labor. Many groups also identified financial capital as a key need. However, while there is a very real need for financial inputs for groups to be more effective in their activities, it is likely that this need was overstated by group members hoping that a foreign researcher might have access to resources or other donors.

A large number of group members said that they wanted capacity building or training. When asked what kind of training they wanted, several group members requested training on financial skills. Others wanted technical and agricultural training to enhance particular projects. Group members also wanted training in project and group management skills, such as record keeping, skills to earn money, how to manage projects, maintaining healthy relationships in the group, and how to run one's own projects.

Finally, group members mentioned training in a number of personal, household, and social issues.

Conclusions

This chapter has shown how people in Kisa South are hindered in their development and livelihood efforts because they lack assets; their households are physically weak; and they are isolated, vulnerable and lacking power. These are mutually reinforcing challenges that perpetuate poverty and make it more difficult for people to improve their quality of life. Women and youth experience these challenges differently because of their position both in their households and in society. One of the women's biggest needs is to generate income to care for their families independent of their husbands. Youth, on the other hand, are trying to make their way in the world and find ways to generate a livelihood and be self-sufficient.

Group members have used self-help groups as a livelihood strategy to meet the needs that they identify in their lives and in the community. The groups undertake specific combinations of projects that address the challenges they see using the skills, knowledge and resources that they have. These groups have been effective as a livelihood strategy insofar as they have accomplished their intended purpose and have actually made a difference in members' lives. Group members themselves describe a number of ways that they have improved their health and well-being and that they have developed material and technical resources, economic and political capital, social capital and learning and intellectual capital. These group activities have also helped group members to address their lack of assets, physical weakness, isolation, vulnerability, and powerlessness and to begin to break the cycles of poverty in their lives.

While group members are quick to point out their accomplishments, they also identify many ways in which they are not as successful as they feel they could be. However, they have a number of plans and goals for the future and have identified many of the things they need in order to be more successful in the future. Chapter Five turns now to building the capacity of the groups in those areas, particularly through their relationship with the government and NGOs.

CHAPTER 5: BUILDING THE CAPACITY OF GROUPS: WORKING WITH THE SUPPORTING ORGANIZATIONS

Chapter Four discussed the activities of the groups and how group members use the groups as a livelihood strategy to meet the needs that they see in their lives and communities. Moreover, it described how the groups are unable to fully accomplish their goals because of the limits of their capacity. The groups feel they need increased physical and financial capital as well as capacity building and additional training. Many of the government and NGO personnel agree and see significant potential for the groups if they can access capital and training along with monitoring and follow-up from the outside agencies. However, despite the number of programs provided for the groups by the government agencies and the NGOs working in the area, most of the members do not see the groups benefiting from these programs or even having a relationship with the government or any NGOs. This chapter will discuss these issues as well as how the groups and the personnel from the other supporting agencies perceive their relationship with each other.

Government and NGO Perspectives on the Groups

One government official says the groups have had very little impact in the community, but then goes on to describe the roles the groups could play if properly supported: "So far, they haven't had an impact because maybe most are dormant. They only come out at certain times of the year, or when there are loans or grants. There hasn't been much impact. They don't know how to run the groups. They don't have profitable projects." But if the groups had the skills they needed, he continued, "They would contribute greatly to the economy of this place... If all the groups can identify viable and

profitable projects, it could increase the standard of living and prevent certain problems like health and school fees, [and they would have] money for farms and leisure activities ... If groups can identify nice projects, it can lead to an increase in household income to pay for these things... They can get information and teach... *The groups can do everything, if they have what they need"* (emphasis added).

Both the groups themselves and the government personnel in the area see a strong role for groups in achieving development. The main roles that the groups themselves described were providing learning opportunities for group members and the broader community; generating income, reducing poverty, and increasing standards of living; promoting self-reliance; promoting unity; and meeting needs that the government or NGOs cannot meet. The government officials see the role of groups primarily as generating income, reducing poverty and increasing standards of living; providing security and credit for group members; contributing to the economy; and being a vehicle to make government and NGO development efforts more effective. These officials also see several advantages that the groups have over the government and NGOs in their ability to meet everyday needs due to the scale and scope of their activities.

The government officials describe how the groups have already helped members escape poverty, be "enlightened," acquire skills, and become more self-sufficient. Members have been able to accomplish things in groups that they would be unable to accomplish on their own. Interestingly, however, the NGO personnel were not very enthusiastic about the successes or the potential of the groups, perhaps because they have not worked as long with the groups, they work with fewer groups, and they work with groups in more specific sectors. As a result, their experience with the groups is narrower

and they do not see as many examples of successful groups.

Hindrances to Group Success

Despite their enthusiasm over the success of some of the groups, the government personnel identify several reasons why many groups have not been successful and why groups are not achieving as much as they could. One reason is that some groups do not put in the work required to be successful. Sometimes group members are lazy or expect to achieve significant improvements without much work. Others form with the expectation of receiving money and collapse when no resources come into the group. Sometimes a group does not have a vision or does not meet regularly. Some individual members are not committed to the group and only seek what they can receive from it.

A second reason why some groups have not been very successful is that they do not have the capacity, skills, knowledge, and resources to achieve what they set out to do. Some do not have viable projects that bring a profit or have chosen projects that require a greater investment of labor or money than they are able to make. Sometimes groups do not have sufficient knowledge about project planning or financial management, or lack sufficient technical skills for a particular project. Some groups get discouraged and give up when they do not reach their objectives quickly. Many groups have ineffective leaders that hamper group progress. Sometimes groups engage in certain activities they see other groups doing when they do not have the capacity themselves to do them successfully.

Thirdly, some groups have been somewhat successful, but their achievements are hindered by their limited capacity or by external circumstances. Some groups have successful projects but are unable to expand them due to limited finances. They write proposals but do not get funded. Some groups have viable projects but are unable to reach

their intended markets due to limited infrastructure. Others experience theft from outside or lose their savings to bank fees.

Finally, some groups have not succeeded due to some of the inherent risks and limitations of working in a group context. There are certain benefits to working together and a number of ways that group solidarity and social pressure are positive forces for groups. However, there is still a certain amount of risk and vulnerability involved in depending on other group members. In some groups, leaders or members are corrupt and steal from or take advantage of the other group members. Sometimes conflicts divide groups to the point of collapse. When some group members default on their responsibilities, the remaining group members shoulder the burden or take the loss, thus the weaknesses of the individual members become the weaknesses of the group.

Opportunities for Building the Capacity of Groups

The government personnel identify several things that the groups need in order to be more successful, have a bigger impact, and address the challenges they face. One of the key things they identify is training on topics such as project planning, proposal writing, entrepreneurial management, how to get loans, how to save money, and how to manage a group. They feel that the groups need more income generating activities, that they should consult with the appropriate government ministries and NGOs to get advice and technical assistance for the specific activities they undertake, and that they need to be accountable the supporting government departments and NGOs. They also feel that the groups would benefit from improvements in infrastructure, including enhanced communication and market information systems, better markets for selling goods and produce, improved roads, and improved water and electricity access.

The government agencies and NGOs offer a number of services that could address the challenges the groups are facing and meet some of the needs that both the groups and the agency personnel identify[44]. The Department of Social services provides training, technical advice, and funding, in the form of loans and small grants. The Ministry of Agriculture supports groups with extension services and training. The local members of the Provincial Administration assist in conflict resolution; registering groups; and informing groups of training, funding, and other opportunities. Of the NGOs, the Rural Outreach Programme helps groups with indigenous vegetable, dairy projects, and capacity building. ALPHA Support Development Program aids in capacity building and proposal writing. Khwisero Financial Services Association provides savings and credit opportunities along with other financial services. FIPS and ICIPE are agricultural research institutes that provide training on specific farming practices and inputs.

Group Members' Perceptions of their Relationship with these Agencies

Although the government and NGOs provide a number of needed services and their personnel feel that they are greatly assisting many groups, the average group in Kisa South is not connecting with or benefiting from these programs. When asked what kinds of relationships they have with the government and NGOs, the vast majority of groups had no comment and several group members were very passionate in describing the lack of support from the government and NGOs. Only five groups report having a specific relationship with the government. One group member says the government had helped them through seminars and training and another reports having received financial assistance from the government. One group has received Constituencies Development

[44] See Chapter One for a more detailed description of the agencies and the programs and services they offer.

Fund (CDF) money to protect a water spring,[45] and one group member described a cooperative relationship in which the groups help the government (e.g. for *harambees*[46]) and the government helps the groups. Four additional groups report being "known" to the government through registering.[47]

The remaining forty-four groups feel they have no relationship with the government or any NGOS. One group member explains that the government is on its own and the groups, likewise, are on their own. A number of groups say they desire or have asked for assistance or training, but that they have no relationship currently. Several others feel that no help is available from the government or from NGOs, but they would very much like help from either one. Several group members describe how the government said it would help women's groups and youth groups, but that this help is not coming.

There is an obvious disconnect between the groups and the other development actors. On the whole, the government personnel and NGO staff are very enthusiastic about working with the groups; are very knowledgeable; and have much advice, training, and technical and material support available for the groups. However, the groups are not accessing the services provided and often do not know about them.

Reasons for the Disconnect

The data suggest several reasons for this disconnect. Groups and government

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[45] CDF funds for water projects, however, might be a unique case. In some cases CDF funds were given to existing groups to complete a water project, while in other cases the groups were formed to oversee a water project that was already planned through the CDF planning process.

[46] A community fund-raising event that emerged through the *Harambee* self-help movement, in which the entire community contributes, typically along with an invited politician or well-known figure. The groups are often involved in planning the event and are expected to contribute money and supplies. *Harambees* are less common currently, with the availability of CDF funds for local projects.

[47] On the other hand, two groups mentioned that they only had a certificate of registration, therefore they did *not* have a relationship with the government.

personnel often have differing expectations. For example, one official critiqued the groups for not consulting with the staff of relevant ministries to give them technical advice on their projects, but the groups are frustrated that no one is coming to them. In this case, many groups are not aware what kinds of support are available. Given the difficulty, expense, and time required, groups are unlikely to travel to Khwisero or Butere seeking information or resources that they do not know are there. Sometimes incorrect information circulates informally that misleads the groups and they have expectations that are not met. For example, group members knew that "help" should be available from the government for women's groups and youth groups, but many did not realize that much of the financial assistance is in the form of loans that must be repaid. Further, when they do not see assistance for themselves or for other groups in the area, they believe the government has not done what it said it would do, not realizing that the government was not intending to help every group in the country.

Communication about what services are available, where, and from whom, has not been effective. The members of the provincial administration try to advise groups of available resources and training, but the groups do not always understand what is available and how to access it. In addition, many services do not reach the groups, due in part to the challenges of working in remote areas. Trainings are often organized by the local administration and then cancelled due to factors beyond their control.[48]

[48] Several times during the field work period, trainings from several government ministries were scheduled only to be canceled at the last minute when the officials did not or could not come. In all fairness, however, several NGO and government officials based outside of Kisa South describe the difficulty of reaching the people they are trying to serve. Sometimes they are delayed by the weather or are unable to reach farms and groups away from the main roads efficiently due to limited options for transportation. They explain that farmers and groups begin to lose confidence in them because they are unable to come as expected.

Challenges in Reaching the Groups

This highlights some of the challenges of working in a remote area like Kisa South. A number of existing programs that are available in other areas closer to towns and main roads do not reach the more remote areas. Government loans and grants are given to groups, but not to many groups in Kisa South. Ministry officials do not often come to Kisa South to provide training, and most of the groups find it difficult to access training given elsewhere. Many large NGOs work with groups in other parts of the country, but few are active in Kisa South.[49] The NGOs profiled in this research based in Khwisero and Butere reach some groups in Kisa South, but very few compared to the groups they serve closer to their offices.

The programs that do reach the area, as well as the personnel who administer them, typically do not have the capacity to reach all of the groups. At the local level, the government staff who are available to work with the groups are either busy with many job responsibilities or are working only part time as a volunteer. At the division and district levels, the government staff are very eager to work with groups, but are unable to work with all groups due to time and resource constraints. One of the government officials reported that there are over 2,000 groups in Khwisero Division, which is one of four divisions in the district. As a result, the government officials at the division and district level are able to work mainly with the groups who come to them for assistance.

Because many of the existing programs do not have the capacity and resources to reach all the groups, they tend to focus on the groups that are closer in proximity and that

[49] While this can be a disadvantage in one respect, since the groups are not accessing services and resources that they feel they need, it also represents a significant opportunity for the groups to work with smaller, more indigenous organizations. While much of the NGO work with groups around the country has been positive, not all of the large NGOs have worked with groups in a way that truly builds their capacity and helps them to be more self-reliant.

are more capable and successful. With limited resources, it is very reasonable for organizations to focus on the groups with greater capacity and therefore greater chances of success, but these are often the groups that are doing better from the start: the groups that have more resources, are more knowledgeable, and are already better trained. These groups still benefit significantly from training and material assistance, but few resources are available to the groups that are farther behind for building capacity and getting to the point where they would be good candidates for these investments.

Conclusions

This chapter has shown how both the groups and the government and NGO personnel working with them see great potential in the groups to raise incomes, improve quality of life, and contribute overall to achieving development in Kisa South, provided they access the training and resources needed to build their capacity and address the challenges that have prevented their success. The relevant NGOs and government agencies have many existing programs that address the needs of the groups and which do help certain groups to be more effective and self-sufficient. However, the majority of groups in Kisa South are not accessing these programs and feel instead that no one is doing anything to help them. This chapter described several reasons for this disconnect, particularly differing expectations, ineffective communication about what services are available, and services not reaching groups due to the difficulties of working in remote areas, the limited capacity of the government and NGOs, and the resulting focus on nearby groups with greater capacity. Chapter Six, now, will provide key conclusions from the research and several recommendations for improving the capacity of groups and for further research.

CHAPTER 6: CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the conclusions of the research and then provides recommendations for improving the capacity of self-help groups and recommendations for further research.

Conclusions

Rural people in Kisa South are hindered in their development and livelihood efforts because they are poor; their households are physically weak; and they are isolated, vulnerable, and lacking power. Women and youth experience these challenges differently because of their position both in their households and in society. One of the women's biggest needs is to generate income to care for their families independent of their husbands. Youth, on the other hand, are trying to make their way in the world and find ways to generate a livelihood and be self-sufficient. Group members use their membership in self-help groups as a component in their livelihood strategy to meet these needs that they identify in their lives.

The groups undertake specific combinations of projects that address the challenges the group members see using the skills, knowledge, and resources that they have. These groups have been effective as a livelihood strategy insofar as they have accomplished their intended purpose and have actually made a difference in members' lives. Group members describe a number of ways that they have improved their health and well-being and have developed material and technical resources, economic and political capital, social capital, and learning and intellectual capital through their involvement with the group. Membership in groups has also helped group members to begin breaking out of cycles of poverty by increasing their assets, improving the physical

strength of their households, reducing their isolation and vulnerability, and increasing their power.

However, while groups are one relatively effective way to generate a livelihood and therefore contribute to rural development, they are not the only way and perhaps not the best or most efficient way. A number of the groups' projects could be undertaken equally well by individuals, achieving the same livelihood outcomes as in the groups. The term "self-help groups" is also problematic as many groups are moving farther from only helping themselves and are actively looking for investments in training and resources from outside sources such as the government, NGOs, or other donors. This reflects a gradual shift away from groups as purely "self-help" into a form of local organization with a broader and more complex role. Esman and Uphoff (1984) found an important role for local organizations, such as self-help groups, in rural development, beyond just self-help. This is reflected in the ways in which both the groups and the government and NGO personnel working with groups see potential in the groups to raise incomes, improve quality of life, and contribute overall to achieving development in Kisa South. They see self-help groups not only as a vehicle for self-help but also as a broader strategy for achieving greater self-reliance and improving quality of life. However, they see this only if the groups as local organizations are able to access the training and resources needed to build their capacity and address the challenges that have prevented their success.

While groups are not the only viable strategy for improving rural livelihoods and are not necessarily the most efficient, they are an established and accepted form for generating a livelihood and working towards rural development. They are a strategy

employed by local people and therefore reflect many of their needs and priorities. There are several possible advantages to the groups as a livelihood strategy: groups allow some economies of scale, and the individual group members often would not have engaged in the projects individually, even if it was possible for them to do so. In addition, groups provide social solidarity and relationships, which make life easier and more enjoyable. Moreover, the government of Kenya has identified self-help groups as a key actor in grassroots rural development and in promoting reliable livelihoods. Because they are an existing livelihood strategy, an important form of local organization, and a strategy for rural development outlined in national policy, it is worthwhile to acknowledge and seek to enhance the contributions of self-help groups in generating a livelihood and in rural development.

The relevant NGOs and government agencies have many existing programs that address the needs of the groups and that help certain groups to be more effective and self-sufficient. However, the majority of groups in Kisa South are not accessing these programs and feel instead that no one is doing anything to help them. The data suggest several reasons for this disconnect, particularly differing expectations, ineffective communication about what services are available, and services not reaching groups due to the difficulties of working in remote areas, the limited capacity of the government and NGOs, and the resulting focus on nearby groups with greater capacity. Because the services and resources the groups need are already available nearby, a key place to begin building the capacity of the groups more effectively is to address the disconnect between the service providers and the groups. This chapter turns now to outlining both practical and policy recommendations for improving the capacity of the groups as a livelihood

strategy and as a strategy for rural development.

Recommendations for Improving the Capacity of Groups

An improved system for information sharing is needed in order for groups to be aware of the services available for them. Connecting groups effectively with existing resources would meet many of the needs that the groups as well as the government and NGO personnel identify and would therefore be an ideal place to start. The local Social Development Assistants (SDAs) could be instrumental in bridging this information gap, and the discrepancy over which agency is responsible for hiring them needs to be resolved, or the resolution better communicated, so they can again be full time government staff who are available to the groups.

In addition to connecting groups more effectively with existing services and resources, groups would benefit tremendously from increasing the provision of these programs in Kisa South itself. Several programs currently assist groups closer to towns such as Khwisero and Butere, and these could be expanded to serve additional groups as well as individuals in the more remote rural areas. However, one of the key challenges to expanding services is the limited resources available to each organization. Almost all of the NGO and government personnel listed transportation difficulties, limited funding, and limited personnel time as the significant issues preventing them from working more effectively and reaching more rural people.

One important way to help many of the groups would be to have an outside catalyst or more experienced group member to walk alongside them and help guide them through the process of identifying, planning and managing projects; managing finances; and writing proposals. Many of the groups have received some training in these areas, but

still do not feel very confident in their ability to implement them. With some guidance in putting this training into practice, the groups could build their capacity so that they are more effective in their projects and also more competitive as they write proposals to access additional resources. This would be an important area in which to focus on the groups that are being left behind: the groups with recognized potential but that are not yet good candidates for assistance through the existing channels. Again, resuming funding for full time SDAs would be an important way to accomplish this. Along with support from a catalyst such as the SDA, groups would also benefit from continued training in creative financing, problem solving and critical thinking skills, planning and administration skills, writing proposals, and managing money.

One of the key challenges that women's groups face is the limited power of women within their households and their limited access to household resources. Addressing some of these underlying gender imbalances would go a long way towards helping women have the opportunity and ability to participate freely in groups without being hindered by their husbands.

Recommendations for Further Research

This research has provided insight into several aspects of self-help groups. However, there are still many questions about self-help groups that would benefit from additional research. Several directions for further research include:

1. Look more closely at which groups in a larger geographic area are accessing training and getting funding in order to see what geographic or other patterns emerge. In this way, it could be determined whether groups closer to towns, and government or NGO offices are in fact receiving greater levels of assistance, and

if so, to assess whether the additional assistance comes from their geographical proximity or from other group characteristics.

2. Compare the outcomes of groups that have an ongoing relationship with an NGO such as ROP with groups that function only on their own. Compare the perceptions of group members from both sets of groups about their relationships with the government and NGOs.
3. Study livelihood strategies specifically in Kisa South and how membership in groups fits into the overall strategies people employ. This could also include documenting empirically the specific outcomes of group membership, for example: impact on household finances and changes in household assets and nutritional status.
4. Explore further the motivations and incentives for forming or joining self-help groups, including why people choose to do the specific projects they do in a group context. Assess the benefits they derive, the minimum financial benefit that motivates them to stay in the groups, and why they choose to be in groups in cases where they are not benefiting very much in physical or financial ways.
5. Explore how local people perceive and assess self-help groups as a livelihood strategy compared to focusing on more individual livelihood and development efforts.
6. Empirically assess the impact and outcomes of self-help groups as a form of local organization compared with, and in complement to, other strategies for rural development.
7. Examine the social and cultural roots of the groups, including the connections

between traditional forms of social organizations and the modern manifestation of self-help groups. Evaluate the social components or benefits of the groups, such as deeper relationships and solidarity.

8. Assess the dynamics of group projects and project management. Look specifically at how projects are run and how labor, other inputs, and benefits are divided among group members.
9. Look more systematically at some of the resource-poor groups, such as widows' groups and groups comprised of members of lower socio-economic standing.
10. Explore further the current perceptions of self-help. Assess how group members, local people, and other development actors such as NGOs and government officials understand or define self-help and whether they would consider these groups a means of people helping themselves.

Conclusions

Overall, these findings argue that self-help groups have had a significant influence on people's health, well-being, and self-sufficiency, but that the groups have also been limited in their accomplishments. While the groups are not the only effective strategy for generating a livelihood and contributing to grassroots rural development, they are an established form of local organization that should be supported. With additional investments in group capacity, these self-help groups could play an even more significant role in improving the quality of rural people's lives, enabling them to be self-reliant in generating a livelihood and promoting rural development.

APPENDIX

Focus Group with Self-Help Groups: Interview Guide

Purpose:

1) To know what projects the groups are doing, why they do them, and what their goals are, in order to understand what their needs and priorities are for development.
2) To know what these groups can contribute to development in the community; to know their strengths and weaknesses in order to understand their role in development.
3) To know what the groups need in order to fulfill their potential, meet their goals and fulfill their role in community development.
4) To see ways in which the work of the groups can be enhanced and/or expanded.

Projects:

- What kinds of projects does your group do?
- What made you decide to do those particular projects?
- What areas of life do the projects address?
- What is the purpose of those particular projects?

History and Goals:

- When did your groups start?
- Who started them?
- What pushed you/them towards starting the groups?
- What goals did you have when you started?
- What goals do you have now?
- What goals or plans do you have for the future?
- Does the group have any relationships with the government or NGOs?

Successes, Challenges and Lessons:

- In what ways have you succeeded as a group?
- In what ways have you not succeeded?
- What problems have you had as a group and how have you solved them?
- What do you need to be very successful?

Impact:

- What impact has being in the group had on your life?
- (Possible follow-up questions) [Besides money/things], are there other ways being in the group has helped you?
    - advice?
    - strengthen relationships?
    - help each other in problems?
    - opportunity to discuss various issues?
    - strengthening homes?
    - learning new things?
    - getting new skills?
    - getting new ideas?

- to have work?
- to be busy?

- What impact has the group had on the community generally?

Participation:

- Can everyone participate in these groups, or are there certain problems or barriers, like people who have money, people who have time?
- What are members expected to do?
- Are there ways to make it easier for others to participate?

Lessons and Advice:

- As you have worked together and done these projects, what lessons have you learned?
- What advice would you have for new groups?

Development:

- Are there particular issues facing youth/women in this area?
- What do you think is the role of these groups in development in this area?
- How would you define "poverty?"
- How would you define "development?"

Conclusion:

Are there any other issues that are important that you want me to know?

- After asking you all many questions, I want to give you an opportunity to ask us questions. Do you have any questions for us?

Interviews with NGOs Working with Groups:
Interview Guide

Purpose:

1) To understand how the NGO supports groups
2) To see how the organizations help the groups fulfill their potential
3) To see the NGOs perspective on the groups' strengths and weaknesses
4) To see how the NGOs can help groups expand/continue
5) To see what the NGOs need to work effectively to help groups

History:

- How long has the organization been working?
- When did the organization start?
- Who started it?
- What where the reasons for starting the organization?

Vision, Goals, Purpose:

- What is the mission and purpose of the organization?
- What goals do you have as an organization?

Successes and Challenges:

- In what ways has the organization been successful in its work?
- What challenges has the organization faced?
- What does the organization need to be very successful?
- What kinds of relationships does the organization have with the government, other organizations, local people, and self-help groups

Ideas about groups:
- What kinds of services do you provide to these groups?
- After working with some of these self help groups, what do you think the strengths and weaknesses of the groups are?
- How do you think you can help the groups succeed?
- What do you need to work effectively with the groups?

Ideas about poverty and development:
- In an area like Kisa South, what do you see as the problems in the community that need to be addressed?
- What do you think the groups can do to address those problems?
- What do you see as your role in addressing those problems?
- How would you define "poverty?"
- How would you define "development?"
- What do you think is the role of groups in development?

Other info:
- Are there any other organizations that you know of that are working with these self-help groups (in Kisa South)?
- Is there anyone else we should be talking to?
- Is there anything else that you think is important for us to know?
- Any questions for us?

Interviews with Government Officials Working with Groups:
Interview Guide

Purpose:
1) To know what role the position plays in supporting groups.
2) To know what kind of relationship the person in the position has with the groups
3) To understand the person's perspective on groups' strengths and weaknesses
4) To see how they can help groups expand, grow and/or continue well
5) To see what they need to work effectively with the groups

Role and relationship with groups:
- We know that in your work, you work with groups like women's groups, youth groups and self help groups. What kind of involvement do you have with the groups?
- What are your responsibilities on the side of the groups?
- What do you do to support the groups?
- In what ways are the groups accountable to you, if any?
- What kind of relationships do you have with the groups?

Ideas about the groups:
- After working with the groups, what do you see are the strengths and weaknesses of the groups?
- What do you think is the role of the groups in development?
- What do you think the groups need to succeed or to continue well?
- In your work, what can you do to help the groups succeed or continue well?
- In your work of helping the groups, what do you need to succeed or to do your work well?

Ideas about poverty and development:
- When you look at an area like Kisa South, what do you see as the problems in the community that need to be addressed?
- What do you think the groups can do to address the problems?
- What do you see as your role in addressing those problems?
- How would you define "poverty?"
- How would you define "development?"

Other information:
- Do you know of any organizations that are working with groups in this area?
- Is there anyone else you think we should talk to?
- Are there any written materials, maybe from the government or other places, about the groups, maybe sessional papers, policies, etc?
- Are there particular guidelines you follow in working with the groups?
- Is there anything else you think is important for us to know?
- Do you have any questions for us?

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