The article is based on a critical analysis about self-help groups and the sustainability issues of empowerment conducted in Budalangi division of Busia-Kenya. Four self-help groups were randomly recruited from which all members participated in the interviews and 65 of them participated in eight focus groups. Informed by the Liberal feminist perspective we analyze the process and products of these interviews and focus groups to interrogate their capacity to facilitate collective engagement with the social and structural realities confronting women in a resource limited, highly flood affected region. We present examples to show how women in self-help groups conflict with men over the limited resources to make the ends meet. Findings indicate that gender analysis can innovatively be used to benefit both the researcher and the participants not only as a critical method of inquiry with marginalized groups but also as a forum to strengthen community initiatives through monitoring projects, managing structures and evaluating performances by addressing gender relations in grass-root initiatives to promote sustainability.
Introduction

This article focuses on analyzing gender disparities in self-help groups in Budalangi division. Self-help groups in this region have been emerging as a coping mechanism to the environment prone to floods. Self-help groups have been increasing in the region with the assistance of Non-Governmental Organizations (NGOs) in the area that is attributed to “greater awareness of the self-help spirit” to overcome vulnerability to floods, water-borne diseases, malaria, HIV/AIDS, hunger and a high rate of illiteracy. So, the self-help groups have been developed as a coping mechanism to overcome the vulnerable environment through income generating projects. Thus, members in the self-help groups require knowledge, guidelines and appropriate skills to make a reasonable contribution to institutional change. The article presents findings of the study that aimed at examining gender disparities in various self-help group initiatives which affects the participation, access, control and benefits of resources by the vulnerable people in Budalangi.

Background of Self-help groups in Kenya

Therefore interest in gender has been growing because of overwhelming evidence that investing in both men and women is important as it makes organization stronger and more effective (Moser, 1993). The concept of bringing gender issues into the mainstream of development was established as a global strategy for promoting gender equality in the Platform for Action adopted at the United Nations Fourth World Conference on women, held in Beijing in 1995. The United Nations Economics and Social Council defined the concept of gender mainstreaming as a process of assessing the implications of alleviating gender disparities therefore making men and women integral part of the design, implementation, monitoring and evaluation of policies and program (Temba, 2004). The World-Bank has contributed to gender issues but still its major policy document on Africa perpetuates the invisibility of women in major economic policy initiatives (Wieringa, 1994). As elaborated in the Kenya National Policy on Gender and Development (2000), the need for a national policy arose from the government’s realization that without a coherent and comprehensive overall framework for guiding gender mainstreaming within the different sectors and line ministries involved in development, enormous resources may be misplaced.

However, as Kaniyoti (1998) points out, most strategies handed down to self-help groups to improve their income generating activities have failed or have politely been rejected. This could be due to the fact that the development of these strategies are biased or ignore self-help group priorities and preferences based on their environmental circumstances (Barret, 1997). The article shows how an analysis of gender disparities provides basic information for the poor men and women as they employ micro-survival strategies through self-help groups in their fight against poverty. The empowering resource (self-help groups) must be integrated into the gender analysis debates because so far very little has been done on gender analysis in self-help groups.

In Kenya self-help groups have been promoted by the call of ‘Harambee’ (let’s pull together) popularized by Kenya’s first president Jomo Kenyatta. Chambers (1992) indicates that they have been seen as small voluntary associations of poor people preferably from the same socio-economic background who come together to deal with a shared concern or a problem. This encourages citizens to work towards development as agenda rather than relying on limited development structures. As pointed out by Moser (1993), tremendous potential exists for the use of these participatory groups as a basis for a wider community mobilization and creation of wider grass-root networks in
pursuit of independently determined aspirations.

**Liberal Feminist Perspective**

Liberal feminist perspective undergirds this paper. Central to our feminist view is the idea that, globally, men as a social group have greater access to resources and hegemonic authority and excise oppressive power over women not only in the policies and practices of institutionalized structures but also in the daily interactions within human relationships.

We adopted liberal feminist perspective for our research not only because of its deep regard for the experiences of women but also because of its (a) emphasis on exploring power relations and larger societal structures to understand how they might pose jeopardy for women and (b) action imperative to improve women and acknowledge the capacity in making change for the better of their own situations (Anderson, 2004).

We assert that women’s poor socio-economic status is increased not only because of limited interpersonal power to negotiate for their rights but also because of larger structural forces beyond their control. For example gender inequality in access to education prevents women from completing the education necessary for employment on the formal labour market. Therefore the ideology of liberal feminist is that women will transform society through their own personal interaction with men and empowerment as a starting point for social change. To achieve this, change in discriminatory laws and policies must be understood through political and legal reforms to eradicate the institutional bias and implementations of fairer laws thus enable women compete fairly with men (Melissa 1995). This compelled us to use social gender perspective which advocated that it is through individuals and groups that gender inequalities can be eradicated if laws and structures can be reinforced.

**Social Gender Perspective**

It was imperative to complement liberal feminism with the social gender theory. In this theory, Giddens (2001) explains that gender relations are far from being a fixed or ‘sure thing’. They are an ongoing process, the outcome of human practice and they are subject to resistance as well as conformity, contestation as well as acceptance. According to Connell (1987), all these means that gender relations are open to disruption and change that is evident in Budalangi region. Connell concludes that it is through individuals and groups, collectively and on a mass scale, ‘prising open’ the crisis tendencies in the gender order that gender inequalities, along with other forms of inequalities can be eradicated. He is concerned to show the ways in which people constitute social institutions and structures and vice versa which reiterates the concepts in this study. Issues of power, conflict, resistance, cultural variations in masculinity and femininity, sustained gender inequalities and change central to this theory are also paramount to this article.

**Findings**

This section gives an outline of the key findings of the study under three major themes which included the examination of the relationship between gender division of labour and participation in self-help groups, investigating the socio-economic and cultural factors which sustained gender disparities in self-help groups and determined whether or not gender disparities influence access, control and benefits of resources in self-help groups.

(a) **Gender Division of Labour and Participation in Self-help Groups.**

The liberal and social gender perspective used helped us realize the value of gender analysis as a critical approach that supports the collective agency of women in self-help groups. Simultaneously, we discovered that
the focus groups discussions allowed women to display and act on their strength, resilience, compassion and power to meet everyday challenges. The gender analysis helped us elaborate the personal and structural oppressions that increased women vulnerability which exclude them to the benefits of modern capitalist state (Hodgson & McCurdy, 2001) despite their good Participation in the self-help groups (73.1% as compared to men 26.9%). This was attributed to a number of reasons; most of the women were not literate enough to search for jobs in the labour market, self-help groups were propagated as women’s issues because they were good at working in groups, patriarchal bargains placed men as the controllers and leaders. Therefore the success of these groups was pegged on men’s ability to manage and control the limited resources in the groups.

The division of labour between genders still remains poorly represented. At the community situation, women and men are the major contributors to their communities, but their contributions are still valued differently. There is a gender division of labour in productive with men contributing to 18.7% while women 81.3%, in the reproductive men contributed up to 8% while women contributed up to 92%. In community work, men contributed up to 10% while women topped with 90%, with women work in each category less valued than men. This is because much of the women’s work in crop production and other self-help initiatives consist of the unpaid labour in fields that produce for the household rather than the market consumption.

Looking at all the self-help groups, there is a skewed representation of leadership roles, men are leading women groups by 61.5%. Women are overloaded with the productive, reproductive and community managing functions; there is the tendency that the situations where men and women are working together, the women are load carriers. Therefore self-help groups in Budalangi are propagated as women’s issues and problem yet men preferred joining women groups because they believed women groups accessed credit facilities easily.

(b) Socio-Economic and Cultural Factors Sustaining Gender Disparities

Gender roles based on the cultural prescription and gender stereotypes were the challenges creating the gap for gender sensitive development that groups could utilize (Parker, 1993) Limited success was due to the difficulties of overcoming traditional cultural attitudes affecting women’s participation by 66.1% in economic and social life. The men have set all the obstacles to prevent women from positions of power, because of their traditional attitudes of owning the women (Rao, 1998). The women also look for men to provide leadership even for groups that are predominantly their own (Mutoro, 1997). The cultural attitudes are instilled in the community just from early childhood socializations yet grass-root groups work at this level where gender roles are constructed thus Moser (1993) noted that Challenging inequitable gender relations at the local level disturbs personal power relations.

In the groups studied, there was conflict of resource acquisition and benefits. Both men and women in Budalangi community are generally striving to improve their livelihoods. Most of the strategies handed down to self-help groups to improve on their income-generating activities have not been realized because they ignore the self-help group preferences (Thomas, 1985). Yet most of the support whether by the government or private sector do support women creating conflict though the argument here is that women and children are the most vulnerable members of the society, the community in this region is all vulnerable because of the flood effect. Therefore the campaigns to empower women could be enhanced and sustained if men could also be empowered to work together with the women.
Low income affected women most by 69.2% which was attributed by the high illiteracy levels (55.8%) of women. The women were more vulnerable to floods by 67.7% which paralyzed most of their activities unlike men who continued with fishing activities. This meant that women were mostly engaged in the undervalued and unpaid labour.

The men who joined women groups had one major reason for accessing loans and credit facilities which women easily accessed from the government and private finance agencies that supported women. The policies put in place affected men by 33.8% more than women 10%. The policies are women centered with very little coordination.

(c) Gender Disparities Influencing Access, Control and Benefits of Resources

Men and women have unequal access to resources and benefits. Women accessed land by 70%, credit facilities by 75% and basic needs by 77% better than men. However, men accessed equipments by 62%, labour work by 54%, cash by 65%, education by 59% and political power by 84% better than women.

This study established that in the informal sectors such as self-help groups which are not easily reached by the government in the financial terms or training or empowerment, Molyneux (1998) noted the women have no voice to channel their grievances, subjecting the women to the whims and caprices of men who style up as the owners, caretakers, controllers or excavators of the projects. The self-help groups studied still rely on men’s decision and the top-down approach to development. Nassbaum (2000) pointed out that the gender order of masculinity at the top and femininity at the bottom can be changed if men and women can be pro-active in seeking to address their strategic needs and bargain to identify and take part in the programs that favour them individually or collectively. Control over resources and benefits both at home and in the self-help groups was done by men. Women only controlled the basic needs by 79% which affected them directly. Generally, women limitedly participated in decision making by 12.3%, political affairs by 9.2% and leadership roles by 17.7%. Men controlled women to attend trainings because they claimed they were too busy for trainings meant for women. Instead where they suspected material benefits, they attended themselves. The study illustrates that the purpose of gender analysis is to ensure that development projects and programmes fully incorporate the roles, needs and participation of men and women. The study also emphasizes the importance of moving towards equality in the control of resources between men and women in these grass root organizations. As noted in a report prepared by the GoK (2005), glaring gaps exist in access to and control of resources in economic opportunities and in power and political voices. Gender has been considered as social construct defining differential roles, rights, responsibilities and obligations of women and men (Walby, 1990). These social differences have been superimposed on innate biological differences between females and males creating power relations that have favoured men to access resources meant for women. The empowering resource (self-help groups) must be integrated into the gender analysis debates because so far very little has been done on gender analysis in self-help groups. This will enable both men and women execute their duties at all levels more efficiently.

So far property inheritance and acquisition in the groups was meant for men. Majority of the members had signed the next of kin to be either a male child or the male spouse. This was in line with the cultural prescription in the community where a girl nor a woman had no allocation of any property.

5.3 Conclusion

The discussion of the summary findings draws the study to the theoretical and empirical conclusions.
1. Liberal Feminism holds on the ideology that women will transform society through their own personal interaction with men (Giddens 2001). The study reveals that the equality of men and women can only be achieved by changes being brought through political and legal reforms which favour both men and women. Self-help groups are not very meaningful because they have not really improved the socio-economic status of the members (Sweetman, 2000). Women leaderships in Budalangi groups are able to prove their worth only when they are attached to male groups which prove to be very frustrating.

2. Providing some income-generating and investment opportunities, and offering ways to save and providing other kinds of support, that help to address the needs of the poor and single men and women managing their households under difficult circumstances (Shuman, 1998). Reasons for joining self-help groups reflects practical gender needs (PGNs) (Temba, 2004) so the gendered nature of groups do not reflect strategic gender needs (SGNs), but reflect the community’s gendered composition and social practice. It is important that the groups fulfill the PGNs yet material benefits are small to enable them meet the SGNs.

3. Social theory of gender advocated that it is through individuals and groups that gender inequalities can be eradicated if laws can be reinforced (Giddens, 2004).

4. The access and control of resources and benefits are purely for men. The cultural prescriptions in Budalangi dictate that men are the heirs and controllers of resources. As noted by (Rathgeber, 1995) men prefer women to be economically dependent on them. Men can achieve this dependency through ignoring women’s economic contributions by focusing instead on their reproductive role. This shows the importance of money in defining gender relationships. The level of education for men is better than for the women. Men are better in the political arena and they can manipulate activities and resources for their own benefit. Project ownership is the mainstay of sustainability. But looking at how the groups have been operating, it appears like most of the groups do exist because they rely on the external support and even leadership.

5.4 Recommendations

The above observations noted lead to a number of recommendations that can be useful to self-help groups, the government, partners in development and other collaborating agencies in identifying, planning and implementation of future development programmes in the communities. The following crucial factors are worth considering if self-help groups are to perform credibly in the self-help group sector in Kenya.

1. Policy guidelines and reforms aimed at encouraging self reliance should be encouraged and supported to proper policy guidelines (AMWIK, 2000). For a long time funds and programmes have been in favour of women alone or incorporating women in the existing programmes. Men on the other hand have been taking advantage of women’s nature of consulting them and eventually taking over the funds and projects. Therefore it is important that structures, projects and funds should target both men and women or women alone or men alone after analysis of gender roles and projects that suit them accordingly. This should also be accompanied by
public civic education to dispel the
total that self-help groups are meant
for women alone (GoK, 2008). Analysis of the information in self
help group will provide the gender
discrete data which will help and enable planners to find out how an
intervention would impact different
groups, if needed; corrective measures
can be put in place to ensure that self-
help group projects meet the needs
equally.

2. A gendered community involvement
and participation should be a basic principle underpinning creation of community structures (Chambers, 1992). Self-help participation in decision-making at local level leads to
greater ownership, accountability and transparency. By making self-help
groups a universal operating practice,
the government and other agencies
can improve and strengthen all community structures to ensure
ownership and sustainability through
a gender analysis which may
mainstream participation and resource distribution (Fisher, 2000).

3. Redefine the criteria for formation of
community structures and creation of
management committees (Chitere
and Mutiso, 1991) Some of the
leaders chosen were with the
assistance of the NGO officials, the
self-help group considers this to be
perfect and have strictly been
followed. Some of the leaders
installed six years ago are still in
power positions. The review process
should be put in place to ensure
effective community participation e.g.
quality control criteria for selecting
committee members through
democratic process and in strict
adherence to the constitution
whichever self-help group in question.
Looking at all the self-help groups,
there is a skewed representation of
leadership roles

4. Ensure effective women’s
participation in governance of the
local structures through group
formation and networking (Beall,
1996). This should be incorporated
by training group programmes as they
have an important role to play and are
often committed to ensure effective
governance of institutions particularly
when it relates to the benefit of their
children or the community. Strategies
to enhance women’s participation
should not just focus on increasing
numbers but also need to address the
quality of women’s participation in
decision-making.

5. To strengthen community initiatives
like the self-help groups, such
initiatives could come together and
“weave a basket of own funds” to bail
each other out of the financial
quagmire, support expansion of own
operations through revolving loaning,
develop a consolidated fund from
which dividends would be passed
over to members annually and initiate
and strengthen income-generating
projects among the self-help group.
Community Development Trust Fund
(CDTF) would be strengthened with
some grant from donors and managed
by the local leadership to ensure local
ownership and improve transparency
and accountability among the
management of self-help groups
(GoK and UNDP, 2005).
Strengthening such local initiative
would reduce dependency on the
donor (Government and NGOs) and
minimize ‘morality rate’ of those
local initiatives after the Donor
withdraw their support (ICS,
unpublished). Special financial
packages including free training and
allowances should be incorporated
specifically to attract girls and boys
who have a notion that self-help
groups are meant for older men and women (Barret, 1987). Bank credit conditions should be restructured to be easily available to groups and tools and equipments should be made available to these groups after training which can be managed by the government or interested NGOs (Kenya National Policy On Gender and Development).

6. Sustainability of the community initiatives obviously goes with ability to earn some income to meet the requirements of the said project (Barret, 1987). This means that such projects should have some income generating projects within its own set up. This may also be an attraction of members to participate particularly if there are tangible benefits that directly accrue. Access to training and skills acquisition also enhances sustainability. Funds and grants that the self-help groups get need some financial management skills. Follow up training schemes and evaluations must be developed with support linkages (Mwai, 2008). All these are lacking in the community initiated programmes. They are left to gamble with the finances and projects, so the chance of sustainability is just a probability.

7. Monitoring and evaluation of the project initiated by the communities should be incorporated in the government structures (Walshe, 2002). The government and other agencies should help the Budalangi community identify the problems affecting them most e.g. the floods and plan to minimize if not eliminate them before undertaking projects that will not last. This may help avoid a number of pitfalls that arise from the communities. Some of the pitfalls that arise from misappropriation of funds, male dominance and laxity in performance can be minimized if follow-up activities are strengthened (Culley, Hudson & Rapport, 2007). An analysis of these conflicts of interest is very important in developing a gender policy statement which will help in identifying disparities and developing mechanisms that will influence access, control and benefits of resources to men and women in self-help groups. Identifying and addressing the conditions of both men and women will help meet their practical before aiming at strategic needs (Weiringe, 1994).
**Intervention framework**

**Goal:** Participatory Empowerment of Self-help groups

**Specific Objective:** Increased Sustainability of self-help groups

- Improved gender division of labour in self-help groups
- Factors affecting SHG identified & mitigated
- Improve access, control & benefits
- Culture & gender stereotypes broken
- Mitigate floods
- Decision making by men & women
- Laws reinforced to prescribe men and women as heirs
- Support ground free from political interference
- Leadership roles allocated to men and women
- Gender mainstreamed & monitored
- Education & training done
- Policy redefined

**Source:** Adapted & modified from Harvard Analytical Framework in (Moser, 1993).
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