

## **Improving the Livelihoods of Women in the Developing World: Selected Perceptions of Women's Self-Help Groups in Western Kenya**

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### **Abstract**

*Development specialists agree that poverty in developing countries is a multidimensional phenomenon. The United Nations (2001) reported that the poorest of the world's poor are women. The Kenyan Government recognizes that poverty is area specific and interventions aimed at creating employment and reducing poverty must be localized. In Kenya, "women's self-help groups" have become popular avenues through which women in rural areas complement efforts toward alleviating poverty. This study examined women's groups (Sindikiza Maisha) in Western Kenya regarding members' perceptions on improving their livelihoods. Semi-structured, focus group interviews were used to collect data from 11 groups. Most groups were formed to assist HIV-AIDS-related orphans or widows. Groups expressed the need for a local trade school and supported the establishment of a mobile training unit (MTU). Policy-makers who are charged with alleviating poverty should consider the implementation of a MTU and the construction of a trade school in the Shaviringa Location.*

**Key words:** Education, Kenya, Training, Women's Groups

### Introduction

The multidimensional definition of poverty includes the denial of the opportunities and choices most basic to human life such as the choice to lead a long, healthy, and creative life with dignity, self-esteem, and respect from others (Fukuda-Parr, 1999). According to the Global Poverty Report (2000), more than three billion people are living on less than two USD per day and close to 1.2 billion people are living on less than one USD a day (Hulme & Shepherd, 2003; Morduch, 1999). The poorest of the world's poor are women and they comprise over two-thirds of the people living on less than one USD a day (United Nations, 2001). Women experience higher incidences of income poverty, and over time this condition seems to be increasing (Cagatay, 1998; Fukuda-Parr, 1999).

Lack of proper training and skills further exacerbates women's poverty causing a vicious cycle of impoverishment from one generation of women to the next. This pattern of women being vulnerable to poverty runs from childhood to old-age; in developing countries, older women have a greater need for medical, social, and economic assistance (Nichols-Casebolt, Krysik, & Hermann-Currie, 1994). The result is a growing global trend of poverty among women, which is often referred to as the *feminization of poverty* (Buvinic, 1997; Pearce, 1992). This trend is linked with female-headed households (Chant, 2006; Marcoux, 1998). Because women are major economic actors, heads of households, and mothers, their impoverishment slows growth and results in spirals of poverty, population growth, and environmental degradation throughout entire communities (Buvinic, 1997).

A study of rural poverty in 41 developing countries revealed that more women in rural communities are poor and continue to shoulder economic burdens as farmers, abandoned wives, young widows, or young mothers (Buvinic). They face special social and economic constraints that perpetuate a cycle of low-education and low-paying jobs from one generation of women to another. Interventions at the household level seem to be inadequate, and thus the need to expand their socio-economic opportunities exists (Bardhan, 1996). Concurrently, small scale economic enterprises have become major sources of income in the rural areas of Africa accounting for 20 to 45% of full-time employment and 30 to 50% of rural household incomes (Liedholm, McPherson, & Chuta, 1994). Such small enterprises have the potential of absorbing labor in lesser developed countries (Steel & Takagi, 1983).

Rural areas are perpetually faced with a shortage of working capital and in response women have resorted to the use of informal institutions popularly known as women's self-help groups to complement their efforts to fight poverty (Snow & Buss, 2001; Thomas, 1988). Common problems frequently result in common solutions; this is the reason women in less developed countries devise innovative strategies to address their problems and also inform policy-makers (Nichols-Casebolt et al., 1994).

Africa is the world's region with the most extensive female solidarity organizations, i.e., an indication of the importance women hold regarding their ties and associations outside of household boundaries (Thomas, 1988). Such affiliations create new opportunities to generate, save, and invest income and assist women in effectively responding to the dynamic socio-economic changes as individuals, family, groups, or as a community (Thomas). They are a source of employment and economic growth exhibiting a vibrancy that is an expression of "bottom-up," private entrepreneurship (Kempe, 2004). These small, informal women's groups and associations could be powerful vehicles for the diversification of livelihoods in rural African communities (Mwabu & Thorbecke, 2004).

There are numerous benefits for communities that accrue from women participating in self-help groups such as the provision of education, collective labor, mutual support, and income. Through group activities and dynamics, skills can be acquired in accounting and management of group affairs and projects (Mbugua-Murithi, 1997). Women's groups act as convenient organizational structures that are appropriate for use with rural development approaches (Srujana, 1996). According to Noordin, Niang, Jama, and Nyasimi, (2001), they help disseminate information to their members in a participatory manner through group activities. When used by external facilitators or development agents, they serve as good entry points for understanding village development needs and problems. Groups also are useful instruments for changing the attitudes of members towards taboos, myths, farming practices, and overall local development (Noordin et al. 2001). Srujana argued that women's groups are important connections between the local people and the government because of their ability to mobilize communities for development. However, some of the major obstacles facing women's self-help groups include inadequate income (Kane, Walsh, & Nelson, 1991; Mbugua-Murithi), insufficient information access (Mutua-Kombo, 2001), lack of extension or follow-up services (Kamar, 1999), poor sales (Buvinic, 1997), and inadequate business and vocational training (Kamar; Kane et al., 1991).

### *The Case of Kenya*

The rural poverty rate in Kenya in 1999 was 46.4% (Ashley & Maxwell, 2001). Women comprise over 50% of the rural Kenyan population and many rural households are female-headed due to the absence of the husband for long periods or death. Hence, women are left with the responsibilities of feeding the family and generating income for the entire household (Kiteme, 1992; Srujana, 1996). Kenya's local self-help development efforts are predicated on the spirit of *Harambee* - a *Swahili* word that connotes community efforts for a common goal (Thomas, 1988). These women's groups are multi-purpose and combine mutual financial assistance in the form of rotating credit associations to provide the means to pursue social, educational, and economic activities (Mbugua-Murithi, 1997). This is mainly in response to the socioeconomic changes taking place in the rural areas that negatively impact women (Mackenzie, 1986; Mbugua-Murithi). The self-help "spirit" puts emphasis on small community concerns such as health clinics, wells, cattle dips, fish ponds, community halls, feeder roads, schools, and village polytechnics (Karani, 1987; Srujana, 1996; Thomas, 1987) as well as the establishment of adult literacy programs (Srujana). Income-generating projects include handicrafts, bee-keeping, brick-making, poultry, livestock, and petty trade (Kamar, 1999; Karani 1987; Karega, 1996). However, implementing such development projects in their communities requires organizational and leadership skills in making decisions, income generation, and mobilization of community members.

From the findings of Kenya Integrated Kenya Budget Survey, conducted between May 2005 and May 2007, it was found that four out of 10 Kenyans were still living in abject poverty. The survey further revealed that a majority of Kenyans borrowed money from neighbors and least from banks. In Western Kenya, 56.5% of people borrowed from neighbors, 11.8% from groceries or nearby shopkeepers, and 12.6% borrowed from self-help groups (*The Daily Nation*, 2007); so, self-help groups play a significant role as sources of capital in rural areas.

Access to education opportunities by women also is needed to free them from attitudes and customs that favor men. Their awareness and skill acquisition through education could spur active participation in development activities (Shibanda & Seru, 2002). Using existing groups for training or development rather than forming new informal organizations could accelerate and

enhance their impact. It would empower the groups by giving them a sense of ownership over the development process (Noordin et al., 2001). Vocational education and training could prepare people for productive employment opportunities. But even though vocational training has made a major contribution to the creation of jobs in Kenya, most vocational education and training centers are located in the urban centers (House, 1984; Neitzert, 1996) and only a few in the rural areas. If a clear education and training policy were in place for marginalized groups such as youth and women, it is possible that Kenya could generate employment opportunities that contribute to poverty alleviation in its rural areas (Ziderman, 2003). Thus, it is important to examine the roles, functions, and pertinent issues arising from the use of local organizations such as women's self-help groups (Thomas, 1987).

### **Conceptual/Theoretical Framework**

The theoretical base for this study was drawn from the theory of self-efficacy postulated by Bandura (1995). It "refers to beliefs in one's capabilities to organize and execute the courses of action required to manage prospective situations" (p. 2). Self efficacy affects people's thoughts, feelings, actions, motivations, efforts, and determinations to confront the obstacles faced in life. Culture affects the type of information people select and incorporate into their judgments, which may, in turn, reflect their self-efficacy (Oettingen, 1995). In this study, it was assumed that women held strong beliefs about the need to change their destinies and enhance their livelihoods in an environment with poor incomes. Due to strong beliefs in their personal abilities and chances of success, Mbugua-Murithi (1997) contended that women devise strategies to help them meet their demands, including the formation of self-help groups.

Moreover, Oettingen (1995) used the theory of self-efficacy to explain how change can take place in societies, especially in societies that are collectivist. This is true of traditional Kenyan rural societies where women help each other in times of need such as death, sickness, or with the provision of farm labor (Karani, 1987; Srujana, 1996; Thomas 1988). High self-efficacy means that people are more likely to participate in activities in which they believe they can succeed. It promotes the premise that individuals have the potential to mitigate and improve their situations. For instance, a high sense of self-efficacy correlates with higher resilience to problems found in life, but conversely low self-efficacy reciprocates with failure. Finally, the theory identifies factors that affect the success or failure of individuals, including their collective or group actions.

### **Purpose and Research Questions**

The purpose of this study was to describe selected characteristics and perceptions of women who belonged to self-help groups in the Shaviringa Location, Vihiga District of Western Kenya. The women's perceived needs related to improving their livelihoods and economic status were of special interest, especially for the purpose of developing recommendations for training and education programs to improve the life conditions of women in rural Kenya. Gathering information about women's perceptions of their needs, including views about the acquisition of business and agricultural skills, should increase the likelihood of providing future programs that meet those needs (Waters & Haskell, 1989). Four research questions were developed to guide the collection of data: 1) What were selected characteristics of the women's self-help groups and their members? 2) What were selected perceptions of women about the formation, primary activities, and benefits of their self-help groups? 3) What were selected perceptions of women

regarding their needs for education and training? 4) What were selected perceptions of women regarding their access to information and use of communication channels?

### Methods and Data Sources

The study's design was a "phenomenological inquiry" approach (Patton, p. 69), i.e., one that focused on the "structure and essence of experience of this phenomenon for these people" (p. 69). Patton argued that a phenomenon being experienced could be an emotion, a relationship, a marriage, a program, an organization, or even a culture. To that end, this was a qualitative case study that used semi-structured, focus group interviews to collect data from its participants. Focus groups use the interaction found in groups to collect rich data and insights about a phenomenon (Creswell, 2005; Morgan, 1997; Patton, 1990). Krueger (2000) argued that focus groups enable a researcher to generate more information about opinions or attitudes across several groups of people and are also ideal for conducting needs assessments.

The selection of the research site and women's groups involved in this study was based on what Creswell (2005), Dudwick, Gomart, Marc, and Kuehnast (2003), and Merriam (1998) described as a purposeful sample, which involves the intentional selection of people or sites to understand them deeply (Merriam). To gather information from the women's groups, a questionnaire was used to collect information from the participants (Merriam, 1998). A total of 43 questions were asked: four closed, 34 semi-closed, and five open-ended. In all, 11 interview meetings were held that included 64 women who were members of 11 different women's groups.

The study employed the services of two research assistants. In March 2007, a pilot semi-structured, interview questionnaire developed by the researcher was sent to a research assistant at the study site via electronic mail. It was administered to one women's group and the results were returned to the researcher. Comments from the pilot group and research assistant were then used to refine and improve the questionnaire.

The participating women's groups that would provide data for the study were solicited with the recommendation of local community leaders, i.e., Location Chief and Sublocation Deputy Chief in their respective area of jurisdiction in Western Kenya. No overt recruitment techniques or incentives were used. Participants volunteered to participate in the study based on their choice to attend designated group meetings or activities. In a few cases, interviews were conducted at a workplace or at a group leader's home.

In June 2007, data were collected using the semi-structured, interview questionnaire procedure (Creswell, 2005). For nine groups, the range of interview participants was 5 to 7 women. Krueger (1999) stated that focus groups are normally in the range of "6 to 9 participants," although "4 to 6 participants are becoming increasingly popular because the smaller groups are easier to recruit and host and more comfortable for participants" (p. 79). The members' responses were combined and summarized to create a "consensus" that described the group's overall expressed opinions and perceptions. Two other groups had designated spokespersons who responded to the questions on behalf of their groups' members. English, *Swahili* (Kenya's national language), vernacular (*Tiriki* dialect of the *Luhya* ethnic tribe widely spoken in Western Kenya), and a mixture of all three languages were used to collect information from members of eight groups. However, in the case of three groups, the questionnaire was translated into the *Tiriki* dialect and interpreted for the participants.

The results of the 11 interviews were reviewed and summarized by the researcher, i.e., hand tabulation with the aid of a calculator. Frequency counts of the groups' responses to the closed (4) and semi-closed (34) questions were calculated as well as corresponding percentages.

In the case of the semi-closed questions, i.e., where “other” and similar opportunities for elaboration were offered, the responses were also summarized. The groups’ responses to the questionnaire’s open-ended items (5) were reviewed by the researcher and presented intact as direct quotes where said statements supported answering the study’s research questions. An overall portrait of participant’s responses was constructed and used to describe findings, draw conclusions, and develop recommendations for future practice and research.

### Results/Findings

As shown in Table 1, members of the groups had different levels of education. Five (45.5%) groups had members who possessed “mixed levels” of education that varied from primary, high school, college, and university. Three (27.3%) groups had members who had varying levels of primary school education or who had acquired some level of vocational training. Three (27.3%) groups included members who had attained high school educations only.

Regarding years of operation, six (54.5%) groups had less than five years of operation; two (18.2%) groups had between five and ten years; and, three (27.3%) groups had been in operation for more than 10 years (Table 1). The groups also had varied membership sizes. Two (18.2%) groups had 10 to 19 members; five (45.5%) groups had 20 to 29 members; one (9.1%) group had 30 to 39 members; two (18.2%) groups had 40 to 49 members; and, one (9.1%) group had 50 to 59 members. Group size influenced the number of times groups met for activities and projects, i.e., whether on a weekly or monthly basis. Eight (72.7%) groups operated from their members’ homes on a rotational basis; two (18%) groups operated from a church; and, one (9.1%) group used either an “open-air” field, a school, or a rented a space (Table 1).

Nine (81.8%) groups had members who were aged 60 to 69; seven (63.6%) groups had some members who were aged 50 to 59; six (54.5%) groups included members who were aged 40 to 49 and 70 to 79; four (36.4%) groups had members ranging from 30 to 39 years; and, two (18.2%) groups included members who were 20 to 29 as well as 80 to 89 years of age.

Table 1

*Selected Characteristics of Women’s Self-Help Groups and Their Members in Western Kenya, 2007*

Characteristics	<i>f</i>	%
<b>Levels of Education</b>		
Mixed: Primary school, High School, College, & University	5	45.5
Primary school and/or Vocational Training	3	27.3
High School	3	27.3
<b>Years of Operation</b>		
Less than 5 years	6	54.5
Between 5 and 10 years	2	18.2
More than 10 years	3	27.3
<b>Group’s Membership Sizes</b>		
10 to 19 members	2	18.2
20 to 29 members	5	45.5
30 to 39 members	1	9.1
40 to 49 members	2	18.2

50 to 59 members	1	9.1
Number of Times Groups Meet		
Once a month	2	18.2
Twice a month	6	54.5
Weekly (more frequently “as needs arise”)	3	27.3
Groups’ Meeting Places		
Members’ homes (Rotational)	8	72.7%
Church	2	18.2%
“Open-air” field, school, or a rented space	1	9.1%

Table 2 displays various reasons given for formation of the self-help groups. Eight (72.7%) groups were formed to assist orphans; six (54.5%) groups hoped to acquire household items; four (36.4 %) were affiliations of widows; two (18.2%) groups wished to establish nursery schools (i.e., early childhood education); one (9.1%) group was focused on entertainment; and, one (9.1%) collected and sold firewood. In terms of primary activities, all groups were involved in a rotating-credit scheme (*Sindikiza*); four (36.4%) groups conducted “Table Banking”; four (36.4%) groups practiced subsistence agriculture (home consumption only). Groups also produced food products for their members’ use and for sale: two (18.2%) groups kept poultry; two (18.2%) reared livestock; two (18.2%) groups were involved in the sale of grains, cereals, and vegetables; and, one (9.1%) group had a bee-keeping project for the sale of honey. Two (18.2%) groups were involved in early childhood education; two (18.2%) groups were involved in brick-making; one (9.1%) group sold firewood; and, one (9.1%) group tailored (Table 2).

The women’s groups indicated that there were benefits which accrued from being members of their associations. Nine (81.8%) groups stated that they had acquired extra income and members were able to access “easy loans” due to their collective economic enterprises. Seven (63.6%) groups had acquired household items, and five (45.5%) groups’ members had been able to improve their houses. Three (27.3%) groups bought livestock; three (27.3%) groups were able to provide support to others during funerals; and, two (18.2%) groups established nursery schools. Members of one (9.1%) group had managed to construct permanent water tanks near their homes to solve their water accessibility problems (Table 2).

Table 2

*Selected Perceptions of Women about the Formation, Primary Activities, and Benefits of Their Self-Help Groups in Western Kenya, 2007*

	<i>f</i>	<i>%</i>
Stated Reasons for Forming Women’s Self-Help Groups*		
Assist orphans	8	72.7
Acquire household items	6	54.5
Assist widows	4	36.4
Create a nursery school (i.e., early childhood education)	2	18.2
Provide entertainment services	1	9.1
Collecting and selling firewood	1	9.1
Primary Activities*		

Rotating credit ( <i>Sindikiza</i> )	11	100
Table banking	4	36.4
Subsistence agriculture	4	36.4
Brick-making	2	18.2
Operate a nursery school	2	18.2
Sale of grains, cereals, vegetables	2	18.2
Raising poultry	2	18.2
Livestock-keeping	2	18.2
Bee-keeping	1	9.1
Firewood sales	1	9.1
Tailoring	1	9.1
<b>Perceived Benefits*</b>		
Developed alternative sources of income	9	81.8
Acquired household items	7	63.6
Improved living spaces	5	45.5
Bought livestock	3	27.3
Support for widows and orphans (e.g. funerals)	3	27.3
Established nursery schools	2	18.2
Constructed water tanks	1	9.1

*Note.* \*In the case of this question, groups indicated more than one answer.

Generally, a consensus existed among the groups on the need for a trade school in their areas of operation. The groups further indicated that a trade school would enable them to improve their skills, generate new ideas, increase their performance, and also diversify their sources of income. One group perceived that a trade school could “absorb the school drop outs, promote the exchange of skills between groups, and, overall, help recycle community funds that people pay to schools in urban areas around the country.” If a trade school was constructed, 10 (90.9%) groups preferred that it be built near a shopping center within their villages. Their rationale was a local trade school would save them from walking long distances to a school at the expense of time needed to attend to group activities or household duties.

The groups expressed the hope that that all members could attend skills training. However, one (9.1%) group preferred that its younger members attend trainings because it was perceived that those individuals had fewer household commitments and possessed greater abilities to grasp new skills and information. Although all the groups preferred that women attend the proposed trainings, one (9.1%) group recommended that men also attend. The latter group’s rationale was that, “Men are able to grasp some skills faster than women. By so doing, they would be incorporated in the groups so as to diversify skills and sources of income. Also, this training could be extended to our unemployed children.”

Regarding the delivery of training, all the groups preferred “hands-on” instruction. In addition, three (27.3%) groups preferred training sessions with a facilitator; and, three (27.3%) groups expressed preference for hands-on training to include group discussions and participation. The groups also expressed interests in the topics to be included in the sessions. All groups preferred agriculture, business, and some health (i.e., AIDS) education for the sake of those providing home-care services to relatives and friends who were ill. One of the (9.1%) groups wished to be educated on politics, and another (9.1%) supported the establishment of rural adult literacy programs for older women. Ten (90.9%) groups supported the establishment of a mobile

training unit (MTU). They noted that such a unit could easily access many women, reach more groups, cover greater distances, provide information readily, and save them from walking long distances. One group expressed that, "A mobile training unit is a very practical idea. Women always want to be near their homes as they train, and a mobile training unit would reach many women's groups over a wide distance . . ." However, one (9.1%) group differed on the need for a mobile unit. That group preferred a community training center or a trade school instead.

All the groups reported that they relied on word of mouth, local village meetings (i.e., *Baraza* in *Swahili*), funerals, and radio as their primary sources of information. Most groups also reported that through collective economic activities, some women had acquired television sets operated by 12V auto batteries. Also, the general observation among all groups was that market centers, village shops, funerals, church functions, village opinion leaders, cultural ceremonies, and village development committees formed viable interpersonal communication networks.

### Conclusions

The most common group membership size range was 20 to 29 women. The groups met once a month or more often. Most of the groups' members were grandmothers who were more than 60 years of age. It was difficult to find many women under the age of 30 who were members. All groups were involved in some form of income generation through membership fees and activities. Even though most groups were formed with the aim of raising income, others served as a social welfare or support mechanisms to help women address disruptive socio-cultural issues such as the death and funeral of a loved one. Two groups were found to be involved in an educational project. The groups agreed that they needed training in various vocational and business skills to maximize their collective potentials. They also agreed on the need for MTUs because most of the women were aged and walking long distances affected the likelihood of their attending a group function. The women received information through a variety of interpersonal communication channels and the mass media.

### Educational Importance, Recommendations, and Implications

The providers of training and education for rural women should consider either founding a regional trade school in or near the Shaviringa Location or providing mobile training units. Improving women's access to educational opportunities would stand to improve their participation in such activities (Shibanda & Seru, 2002). To improve the financial operations of self-help groups, a community-based cooperative savings society could be established with assistance of the Kenyan Government. The need also exists to provide grant writing assistance to the groups for the purpose of soliciting funds. And, it is recommended that the groups be trained in the development of business plans and provided guidance about how best to avoid redundancy or undue duplication of projects and activities. To address the issue of old-age and the subsequent loss of members and their "special knowledge," groups should devise strategies to recruit more younger women as members (Mutua-Kombo, 2001).

A study should be carried out to examine the rationale for non-participation that women under 40 years of age may hold. More research is needed to determine the type of projects in which women could engage that would be in demand locally and in larger urban markets, especially projects that are likely to yield a reliable financial return (i.e., carry out a market analysis). Future studies should be undertaken to document the "special knowledge and skills" possessed by older members of women's self-help groups in the Shaviringa Location (Jivetti, 2007). Radio and television broadcasts are popular in Kenya; therefore, managers of media

outlets should be sensitized about the need to provide information that specifically addresses the activities and challenges of women's self-help groups in rural areas (Mutua-Kombo, 2001).

The rural areas of Kenya are greatly affected by limited training opportunities. That has been an impetus for the rural-urban migration, especially by males; so, ultimately, the rural areas are left with the elderly, women, and children. Also, girls frequently become child laborers (e.g., house maids) in urban centers. They work for meager wages that go toward supporting their families in rural areas or they enter into early marriages and start families without a firm economic foundation. Thus, the "feminization of poverty" (Buvinic, 1997) becomes entrenched. Although development assistance is needed, the existing women's groups could offer viable structures that assist in the provision of suitable learning experiences leading to an improved economic status for many of Kenya's rural women.

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