MANAGEMENT PROBLEMS THAT WOMEN GROUPS EXPERIENCE IN KENYA:
A CASE STUDY OF KANDUYI WOMEN GROUP IN
BUNGOMA DISTRICT OF WESTERN KENYA

BY
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A project submitted to the School of Business in Partial Fulfillment of the Requirement of Masters Degree in Business Administration.

UNITED STATES INTERNATIONAL UNIVERSITY
IN NAIROBI

WINTER QUARTER 2001
STUDENT’S DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other College, Institution or University other than the USIU in Nairobi for academic credit.

Signed: Hellen Mulongo Khaoya  Date: 2/10/2001

This project paper has been presented for examination with my approval as appointed supervisor

Signed: Dr. Martin M. Ogutu  Date: 12/10/2001

Signed:  Date: 25/1/2002
Dean, School of Business

Signed:  Date: 20/02/2002
Deputy Vice Chancellor, Academic Affairs
DEDICATION

This project is dedicated

To: My loving mum, Mrs Bethsheba Namwela

My dear dad, Mr Joseph Khaoya

AND: My entire family

FOR: Their precious love, support and their passion for knowledge
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CHAPTER 1

1.0 INTRODUCTION

Women form the majority of the rural masses and they are therefore the custodians of the rural sector of Kenya as a country. Hence they play a vital role in the socio-economic development affairs of the society. It also goes without saying that women play the mothering role in any nation. All children born are literally raised by women. It is these children who grow up to run all sectors of the society, be it political, social or economic sectors. Some people say that to educate a woman is to educate a whole nation.

In many cases especially in the rural setting, women feel economically deprived. This aspect has been the driving force behind many rural projects such as self-help groups, Harambee functions and other community based development organisations.

Women groups which are normally synonymous with self-help groups dwell on the essence of women identifying a common need, coming together and pooling resources their together in a bid to satisfy their need with the most immediate and practical resources. For such a group to be useful to its members and effective in tapping the available resources, there has to be a workable organisation structure in place to ensure that resources are well managed.

What this means is that there has to be short term as well as long term plans in place, measurable objectives and controlling measures that will curtail resources
and finally, there has to be good leadership to steer the organisation towards its goals.

Business researches on women organisations have been done but on a scarce note. The researches that have been studied extensively have majored on other types of organisation such as corporate organisations, non-governmental organisations and government organisation. Hence this research will investigate structural and organisational problems women groups face.

Highlighted below are some material researched from other organisations that perhaps groups such as women groups can borrow a leaf from.

For example, local governments work in a manner that is far from self-sustenance. They need to be literally run like business entities not only in the field of economic development but also in the general shift in focus. That for such institutions to succeed they require the whole of the organisation to plan on achieving the required economic objectives and to balance their wider service demands as well as keeping the cost of operation down (Cockrane 1993).

Infact, some scholars think that total quality management need to be introduced in government institutions. That total quality management being seen as a set of ideas on how to improve quality of performance for products or services with or between organisations should help synchronise strategy, vision and operation.

This way, every job, every process is carried out right, first time, every time because corporate vision and corporate quality planning would have catered for in the first place (Morga & Morga 1994).
For the case of non-governmental organisations, increased supervision by Governments to minimise abuse and mal-administration is sited as part of the myriad of problems that stifle the smooth running of these organisations. Harvey (1996). In other words the non-governmental organisations would prefer the government to have less control in their operations.

To provide more research on organisational problems that women groups face, a case study on Kanduyi women group will be done. Preliminary study was done on this organisation to facilitate the design of the final study. The study was done with an aim of identifying the group’s objectives and any other information that will assist the study design.

The following are the objectives

- To assist members to be economically stable
- To improve members social welfare.
- To obtain each other’s moral as well as financial support in times of hardships.

The above objectives would be met through members collectively pooling their resources and engaging in income generating activities in order to meet their objectives.
1.1 STATEMENT OF THE PROBLEM

Due to the importance of women in society and general economic development, there is need to assess activities that they undertake and analyse hurdles that pose as constraints to their efforts in achieving their aim. Specifically, women have formed groups in order to pursue their objectives collectively hence the following research question.

RESEARCH QUESTION

What management problems do women groups experience in Kenya?

1.2 OBJECTIVES OF THE STUDY

The objective of this research will be to determine problems encountered by Kanduyi women group while striving to achieve the women group objectives.

1.4 IMPORTANCE OF THE STUDY

Just like any other piece of research, it is hoped that this study will benefit the society in a number of ways. More specifically, the findings and recommendations put forward in this research study will:

(a) Help significantly to the academic field in terms of providing a tool for future researchers to be able to identify areas that remain to be studied.
b) Enlarge or broaden the understanding of the essence of “self-help” through the analysis of successes and failures that this women group experiences.

c) Give recommendations to Government planners and rural community based organisations so as to be able to assist and enhance the women groups development and improvement.

1.4 OVERVIEW OF THE REPORT

This report is divided into five chapters. Chapter one highlights the background to the research problem. The objectives of the study are also contained in this chapter.

Chapter two entails the literature review. It gives some background literature on previous studies done in managerial problems experienced in the types of organisations that have been the subject of study. The chapter also develops the conceptual framework of the study by providing a review of the literature relevant to the concepts developed within the study.

Chapter three deals with the research methodology that this research has undertaken, the sampling procedures and the data collection method.

Chapter four gives a summary of data analysis, presentation and interpretation of the findings on the basis of the study objective.

Chapter five summarises the findings of the findings of this research and gives recommendations for future research studies. This chapter closes by listing limitation to this study.
CHAPTER 2

2.0 LITERATURE REVIEW

The recent studies portray women groups as synonymous with not only group member socio-economic development but also a blessing in disguise for rural development in general. Women groups such as those involved in self-help projects are usually geared towards the improvement of a person or a group by her contributions and efforts. The most beneficiaries are the group participants (Marshalls, 1970)

Accompanying the above is the fact that members must have a feeling of ownership, sponsorship or involvement in the group.

The poor are most active in self-help effort and contribute the most in cash, labour and material. Scholars in this field also seem to agree that many women groups are grassroots based and carry out projects at the community level.

In Kenya the history of Maendeleo ya Wanawake Movement is synonymous with the history of women groups( Nasimiyu 1993).

Management of the group is a very important aspect in determining whether the group stagnates or grows to the point that it is attracting new members to the group (Wachtel and Wachtel, 1974). This will actually determine the failure or success of the group effort. Hence group leaders must strive to attain management skills such as leadership, financial, organising and decision
making. That way, the group members will be motivated to high levels of cooperation and participation.

Like any group, women groups face general constraints that have an effect on their overall performance. Lack of funds, limited access to capital, disunity among members and other cultural constraints are but some of the problems that are commonly mentioned as issues that pose as a difficulty hurdles in the way of group success (Namudu, 1992, Khasiani & Njire, 1993). More problems cited are limited access to resources, legal discrimination, conflict resulting from political affiliations, members’ oppressive practices (Khasiani & Njire, 1993).

Organisations like the non-governmental organisations have been known to advance education, religion and other purposes beneficial to community and in turn relieve poverty in the community. There is strong advocacy for government to increase supervision in order to minimise abuse and mal-administration and increase their effectiveness in this diverse world. The nature of contracts in the non-governmental world is such that they are short renewable ones. This means that there is no strong conclusion that organisations become distorted. The personnel are also hired on short term contracts hence the change of the employees cut the chain (Harvey & Philpot, 1996).

Organisation is sometimes seen as a means and constraints of collective action. One does not measure achievement of motors by comparing sizes and shapes over time but by what kind of problems men were trying to solve when building and what kind of solutions and alternative were available. Hence it will
not be conclusive to tag a business organisation problem to a self-help
organisation. If the results of collective actions are the opposite of what the
individual actors had been, this is never because of the problem. It is always
because of what is in French known as "la structuration" or structuring of the
organisation or the system to which the actors are committed. In order to
engage in collective action, people pursuing contradicting interests have either to
be coerced or manipulated.

Rules too are necessary to maintain the game to make it possible for
people to be sure that no cheating will jeopardise their stakes but will command
behaviour (Warner, 1977). The success of objectives will depend on the means
available and the possible alternatives.

Behaviour in any organisation is goal oriented rather than purely reflexive
or random. One of more formal goals of organisations survival. Rather than
disband when the objective is met, organisations create new objectives or new
product to survive. Otherwise they become obsolete.

THE CONCEPT OF MANAGEMENT:

Management is the process of getting work done through other people by
the use of human resource, materials and time to achieve objectives.
Many people across a wide spectrum of human endeavour are concerned to
achieve objectives using material and time. The key distinction of management
lies not merely in the attainment of specific objectives, but in attaining them
through the efforts of other people.
Management concept has developed in the industrial societies. Prior to the 19th century, management in this sense was practised only by military organisations and religious institutions (Cusworth & Franks, 1974). Then came Taylor’s scientific management movement in the 12th century recognising the importance of the individual workers. It also tried to improve practices by separating the planning from the execution of the work. Next came the human relation movement which has since been bypassed by system theories of 1960 and 1970’s that view the work and its management as a set of interlocking parts working towards a common goal.

FUNCTIONS OF MANAGEMENT:

Management has been associated with planning, analysing, monitoring, authorising, directing and organising.

The research is more interested in the planning and organising aspect of management.

PLANNING:

It is a common aspect of human activity. It provides the direction and framework against which management takes place. Such planning involves understanding what is required to be done to establish the set goals and drawing up a schedule indicating when the tasks are to be carried out. It also involves preparation of financial and resource budgets, establishment of organisational structure.
ORGANISING:

This follows the process of analysis and planning. It is a necessary step between planning and authorising the plan because it is the formal plan for achieving an efficient division of labour and effective co-ordination of members' activity based on human relations. It is in this function the span of control, vertical differentiation and the authority hierarchy is defined. This involves ensuring that the physical, financial and human resources required to carry out project activities are available in sufficient quantity and in the right place at the right time.

It also involves allocating responsibilities among project personnel and co-ordinating the activities of all concerned. Organising is a demanding task. Hence there is need for a high level of ability to cope with the uncertainties and unforeseen circumstances that emerge, particularly during implementation. Managers can find the complex interface between the project and its environment very frustrating as their need to achieve targets through good organisation is thwarted by the environmental uncertainties. It is perhaps their ability to organise yet cope with such uncertainties that will have the greatest effect in determining the outcome of the project.

Theories are perhaps one of the many ways that people learn about organisational behaviour in general i.e. why managers and subordinates behave the way they do.

Some of the theories are theories of motivation in which various people attempt to show the relationship between motivation and performance. Some of which are listed below.
Need hierarchy theory by Abraham Maslow
Two factor theory by Herzberg
Need for achievement theory by David McLelland
Existence, Relatedness and Growth by Alderfer
Expectancy theory by Victor Vroom
Equity theory by Stansy Adams
Goal setting theory by Edwin Locke

Kreitner and Kinicki (1989) contend that motivation is a term derived from the Latin word “movere” meaning “to move”. In his present text, motivation presents those psychological vibes that cause the arousal, persistence of voluntary actions that are goal directed. He proceeds to suggest that managers need to understand this psychological process if they are to successfully guide employees towards accomplishing organisational objectives. A few theories have been expounded below.

NEED HIERARCHY THEORY OF MOTIVATION
In 1943, psychologist Maslow published his no famcus need hierarchy theory of motivation. Although the theory was based on his clinical observation of a few neurotic individuals, it has subsequently been used to explain the entire spectrum of human behaviour.

Maslow proposed that motivation is a function five basis needs i.e. Maslow arranged the five need category in a proponent hierarchy. In other words, he believed that human needs emerge in a predictable stair step fashion.
Accordingly when one's physiological needs are relatively satisfied, one's safety needs emerge and so on up to the need hierarchy one step at a time. Once a need is satisfied it activates the next higher need in the hierarchy. This process continues until the need for self-actualisation is activated. Maslow views the need for self-actualisation as a never-ending one since one can not achieve perfection. On the same token "man tends to be a perpetually wanting animal."

Figure 1: Need hierarchy theory by Abraham Maslow, 1943

![Diagram of Maslow's Hierarchy of Needs]

Source: Adapted from "Organisational behaviour" by Kreitner and Kinicki.

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The five-category needs have been detailed as follows:

- **Physiological needs**;

  This presents the most basic needs related to one’s survival i.e. food, shelter, air, and clothing. These needs are satisfied first before other egoistic and sociological needs take centre stage. These needs are generally satisfied through wages, good working conditions. They then cease to exercise any real influence on over employee behaviour.

- **Safety needs**;

  This refers to an individual’s desire for security. They arise and become predominant after the physiological needs are satisfied. That may seek to join organisations for the sake of security even if the organisations a dead end. Once satisfied this then ceases to be a motivation of behaviour.

- **Social needs**

  These needs are also referred to as love needs. They arise after the above mentioned needs are satisfied. Then they begin to guide individual behaviour to the desired direction. At this stage of a person’s life, the need for love, affection
and belonging gain primary importance and are expressed through the desire for social interaction, friendship and sense of belonging. The individual is motivated to affiliate with colleagues and other members of the organisation. Here relationship between superior and subordinates is considered. Blunt maintains that the relationship between superior and subordinates is a difficult one particularly in those situations where workers refrain from establishing close links with their superiors.

- Self esteem needs

As the social needs become relatively satisfied, the new need for self-esteem and prestige emerges as a motivator of behaviour. The individual not only needs love but also to be respected by those around him. He will be motivated by behaviour that will enhance his self confidence, self respect, sense of worth, feeling of adequacy and self esteem. Self-esteem trait is common to the verse majority of people especially at higher levels within the organisation. Frustration of this need leads to helplessness, weakness and a feeling of inferiority.

- Self-actualisation needs

This is the highest and final class of needs in Maslow's model. In this classification of needs, the individual needs to realise their potential. Unlike the social needs, the individual strives to set himself apart from others by virtue of his accomplishment and achievements. In terms of motivating workers and members of a group, this need is perhaps one of the weakest since all the
other needs must be relatively well satisfied before self-actualisation needs begins to take effect as a motivator of behaviour..
CHAPTER 3

3.0 RESEARCH METHODOLOGY

This chapter focuses on the research design, data collection method, analysis of the method and the population used this study.

3.1 POPULATION

The population of interest in this study consisted of Kanduyi women group members who also inhabit in Kanduyi Division of Bungoma District. Their occupation range from nurses, teachers, office clerks to housewives.

3.2 CENSUS

A census was carried out in the field in order to collect data from the Kanduyi Women Group between March 12th, 2001 and March 20th, 2001.

This particular group was selected because of the following reasons:

a) It is very actively involved in the local collective self-help activities. Hence the research study provides a very significant picture of self-help activities in the district and perhaps sensitises other women to do the same.

b) The researcher understands the local language.

c) No such kind of study has been carried out in the area in question and especially on this specific women group.

d) It is quite representative of other women groups in Kenya
3.3 DATA COLLECTION METHODS

(I). PRIMARY SOURCE OF DATA COLLECTION

Questionnaire:

One of the primary data collected method used was a questionnaire (appendix I). It was personally administered to the group members, one by one during on of their meetings. The questions applied were both closed-ended for (the ease of answering questions) and open-ended (for seeking more explanations and views of the women group members).

The questionnaire was constructed to obtain data as follows:

PART A - Background information on the respondent and women group.

PART B - Activities, objectives, communication methods, leadership and the Organisational structure of the group.

PART C - Achievements made, problems encountered and any recommendations

that members wish to put forth.

The open-ended questions were asked in such a way that the respondent answered in her own words. The Investigator left blank spaces for the respondent to write the answers.

The closed-ended questions had two or more suggested answers. In this case, the respondent replied merely by ticking answers to which she consented with.
Interview:

This was the other method of primary data collection used to collect data for the purpose of this study. Here, two categories of interviewees were interviewed:

- Ten ordinary group members
- Two group officials

The researcher prepared a detailed outline/plan of the complete interview and this included a list of specific questions to be asked.

Observation:

This was the last method of primary data collection method used.

Since the Kanduyi Women Group held a meeting on March 19th 2001, the researcher sought an invitation and attended the meeting as a silent observer.

The aim was to observe the kind of activities the group undertakes, how members relate to each other, how officials relate to the members and to also observe how meetings are carried out.

(ii) SECONDARY SOURCES OF DATA COLLECTION:

Materials such as books, journals, media reports, minutes and agenda of women group meeting were used. However, the materials/documents were only give attention after proving to be important in helping answer the research questions.
CHAPTER 4

4.0 DATA ANALYSIS

In this chapter data from the completed questionnaires is summarised and presented in tables, percentages and charts.

Out of the eighteen (18) targeted members a total of twelve (12) members were actually interviewed. This gives an overall respondent rating of 66.7 percent

This section of the report provides analysis in three parts

- Background information on the group as well as on group members.
- Analysis of the management problems.
- Analyse recommendations put forth by the group members.

4.1 DATA PRESENTATION AND INTERPRETATION

PART A

BACKGROUND INFORMATION

Origin of the Kanduyi women group

Kanduyi women group was formed in 1989 by five women who had a purpose of supporting each other on a social as well as economic level. Their intention was to operate as a merry go round where they would meet every month, eat together and raise funds for each other. Up till now the group has grown to a total of eighteen members consisting of women of all ages.
together and raise funds for each other. Up till now the group has grown to a total of eighteen members consisting of women of all ages.

This group is composed of women of all ages. From the research findings, out of 12 total respondents, 10 are between age 26-50 years. Age does not then appear as one of the criteria of group enrolment. Though of course one has to be over 18 years to qualify for enrolment.

The research finding also show that 33% of the group members attained primary school level of education while the rest have secondary school, college and university education. Though none of them has no education, illiterate members are welcome to enrol as well as they can fit in. However to be a leader in this group one has to be literate.

**TABLE 1: MEMBERS INDIVIDUAL HOUSEHOLD INCOME**

<table>
<thead>
<tr>
<th>MONTHLY AVERAGE</th>
<th>FREQUENCY</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>HOUSEHOLD INCOME IN KSH</td>
<td></td>
<td></td>
</tr>
<tr>
<td>below 0 - 2,000</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>2,000 - 8,000</td>
<td>6</td>
<td>60</td>
</tr>
<tr>
<td>over 8,000</td>
<td>3</td>
<td>20</td>
</tr>
<tr>
<td>Total</td>
<td>12</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Primary data

Most of the group members have an average monthly household income of between 2,000 - 8,000 Ksh. Income is not a direct criterion for selection of
group members, yet on a Bi-monthly basis, members have financial obligations
towards the group. Defaulters, i.e. those who fail to meet their financial
obligations site lack of enough disposable income as one of the main draw back.
The average monthly household income here refers to the amount of money
brought into the home by both the respondent and his/her spouse where
applicable. This is so where the spouse holds a job or is self-employed.

Part of the group members individual task is the monthly payment of 500
Kenya shillings by individual members towards a joint fund otherwise known as
the co-operative. Members then earn dividends yearly and can also borrow from
it. This fund was established in 1995.

The other obligation that is supposed to be met is “sindikisha. This stems
from the desire of women to basically equip their kitchens. Originally the name
was longer and was called “sindikisha maisha ya jikoni, but as the craze is all
over the district and is synonymous with the women’s group it has been
shortened.

Sindikisha is actually a merry-go-round function done for each group
member at a scheduled time. For this particular group the ceremony is done
twice per month. The venue is the member’s home, and the aim is to raise for
that member not only funds but send other gifts as well. The game here is “tit for
tat”. If one member donates goods and/or money worth 1000 Kenya shillings
then the member will reciprocate with the same amount of goods or cash.
In essence the members have to be overly materially committed. According to the vice chairman of the group, on average the group is a success story.

Members have generally operated with the financial rules set. The rules allow a member a maximum of three months of joint fund non-payment after which he/she is expelled from the group. Since 1994 the group membership has been constant and this in itself is a strong sign of commitment.

FAMILY STATUS

From the primary data, it is revealed that group members have different family status. The majority (66.8%) are married and the rest of the 33.2% is shared between the widowed, separated and single family status. It would seem as if the latter is a requirement in this group but that is not the case.

Officials in this group seemed to be of the view that married people felt more comfortable to do this kind of activity. That perhaps people with other marital status were pre-occupied with different activities.

An insignificant contribution will be made by figures in the above table. However, members felt that their main aim in joining such groups was to improve their own and families’ social welfare, hence more than half of the respondents felt that a small number of children would not hinder their highlighted aim. 27% have less than five while 53% have between six and ten children.
GROUP'S OBJECTIVES

From the interview, it came out clearly that all the group members hope to benefit individually from the collective actions. They have formed a co-operative into which the individual members remit a yearly payment of 3000 Kenya shillings. This co-operative serves members by way of giving loans and annual dividends. This is not only seen as a way of investing but also of saving money.

Members also hope to be enlightened by ideas of other members. Since meetings and ceremonies are held twice per month, they have come to consider them as social functions where the members not only eat and make merry but also use them as eye openers for any opportunities and challenges that could directly or indirectly affect them. Members assist each other on how to utilise the raised funds wisely. These are some of the benefits that members hope to gain.

In times of trouble, they want to be able to give each other moral and financial support. Part of the requirement of each member is to contribute 20 Kenya shillings twice a month towards Welfare fund called SHIDA. This fund is available for emergency occurrences to group members and their immediate families. Such emergencies are funerals as well as hospitalisation of the group member or her family.

The aim of all members is rooted in the desire to socially and economically develop themselves and their own families. In specific terms the

- To be able to engage in income generating activities
- To be able to have a decent roof / shelter over their heads as well as own a piece of land.
To be able to educate their children.

ACTIVITIES
Activities in the women's group are two-fold.

- group activities
- Individual member activities

The main group activity is fund-raising. This is done through a ceremony called "sindishka" whose meaning has been explained earlier. This ceremony is organised twice per month. The sindikisha schedule is given to each member at the beginning of every year and members are reminded of the next venue at the present venue.

The other activity undertaken by the Kanduyi women group is the formation of the society. This co-operative was begun in November 1995. The aim is to loan members funds to both act as a saving institution and eventually be able to collectively invest in an income generating activity. The monthly remittance by each member without fail is 500 Ksh.
INDIVIDUAL ACTIVITIES;

Table 2: showing frequency of activities undertaken by members out of 12 respondents.

<table>
<thead>
<tr>
<th>Activity</th>
<th>Frequency of activities</th>
</tr>
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<tbody>
<tr>
<td>Animal farming</td>
<td>12</td>
</tr>
<tr>
<td>Crop farming</td>
<td>10</td>
</tr>
<tr>
<td>Shopkeeping</td>
<td>2</td>
</tr>
<tr>
<td>Hotel keeping</td>
<td>1</td>
</tr>
</tbody>
</table>

Source: Primary data

As from the table above table, members have individual activities that they engage in as a result of benefits from group funds and ideas. Specifically, the actual activities are:

- dairy cattle raising
- beef cattle raising
- horticultural farming
- sugar cane farming
- maize farming
- vegetable farming
- buying land
- shop keeping
- educating their children
ACHIEVEMENTS

The group has had a few achievements. Apart from raising money for individuals members, it has a co-operative society towards which, each member donates 3000 Kenya shillings a year. The aim of this society is to lend loans to its members. They also reap dividends once a year.

The Sindikisha ceremonies have been a success. Members have been extremely committed, and willing to give whatever contributions they can afford.

The group also got a donation from an NGO as a result of being an active women group in the district. A dairy cattle was donated to them last year and it is supposed to go round the group members. They see it as such a success.

Individually, members highlighted a few things they have been able to accomplish since joining this self-support women group. They have been able to:

- buy land
- build decent shelter
- pay school fees for their children
- start and run shops
- start zero grazing
- start cash crop-farming sugar cane
- farm and stock adequate food
- increase their incomes
- save monthly in the co-operative
Chart 1: ORGANISATIONAL STRUCTURE

Chairlady

Vice Chairlady

Organising secretary  Shida Welfare fund officer  Secretary  Treasurer

Source: Primary data

Kanduyi women group consists of a total of 18 members. It is run by an officially elected committee made up of the chairman, vice chairman, treasurer, the organising secretary and the Shida welfare fund manager. The official committee is elected by members of the group after a two year term. The criteria by which they are elected are illustrated below.
PART B

4.2 MANAGEMENT PROBLEMS ENCOUNTERED BY THE GROUP

- LACK OF MANAGEMENT SKILLS;

Table 3: Management problem

<table>
<thead>
<tr>
<th>Management problem</th>
<th>No of members</th>
<th>Percentage of members mentioning the problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of commitment from the leaders</td>
<td>8</td>
<td>66%</td>
</tr>
<tr>
<td>Poor management skill</td>
<td>9</td>
<td>75%</td>
</tr>
<tr>
<td>Communication problem</td>
<td>7</td>
<td>58%</td>
</tr>
<tr>
<td>Poor record keeping</td>
<td>12</td>
<td>100%</td>
</tr>
<tr>
<td>Inadequate control Measure</td>
<td>10</td>
<td>83%</td>
</tr>
<tr>
<td>Lack of vision from leadership</td>
<td>7</td>
<td>58%</td>
</tr>
<tr>
<td>Lack of financial management skills</td>
<td>10</td>
<td>83%</td>
</tr>
</tbody>
</table>

Source: Primary data

While many members are actively involved in many different activities and are comfortably settled in the group, they feel that the way the group is managed is far from effective. They mention lack of commitment from the leaders, lack of vision, lack of financial management skills, lack of management skills, inadequate control measures and poor record keeping as some of the problems that hinder the smooth running of the organisation.

The elected officials have no professional qualifications in their respective posts. The treasure is a primary school teacher with no accounting background.
There is also no accountant in the group to offer consultancy services. The chairlady is a teacher who does not have any formal training in management. The only experience she has is hands-on. The main reason that led to her being elected into office is her total commitment to this group. Members see this as one of the areas that could be improved. The officials too admitted to this problem but added that with time they learnt from their own experiences. That though they have not become perfect, they are now better leaders than before.

It is also important to note that meetings are held without prior laid down programme. This shows lack of proper organisation and planning on the leaders. And the meeting is therefore run from memory. The researcher noted that the meeting was a sort of story telling session interrupted by the real issues from time to time. There is a high probability of important items being left out of discussion is very high. Several management aspects are discussed below in detail.
LEADERSHIP

TABLE 4: CRITERIA OF ELECTION OF OFFICIALS

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must be group member</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Must be married</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Must be over 18 years old</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Must not be employed elsewhere</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Must be willing to work long hours</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Must have children</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Must be literate</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>

Source: Primary data

The above criteria provided by the vice chairlady are not documented anywhere. Neither are they read to group members. They are but assumed criteria. Their main responsibility of the leaders/officials to ensure the smooth running of the association.

The officials set the general rules that govern the group. A point to note is that none of the officials has professional qualifications in the relevant fields. For example, the treasurer has no account qualifications. The specific activities carried out by the committee are:

- overseeing the twice monthly meetings
• ensuring that members make their required material contribution
• ensuring that members attend meetings
• ensuring that members are paid their dividends from the
  informing members of what is expected of them
• Ensure that the co-operative fund are well managed.

Chart 2: Showing percentages of how the 10 respondents describe member-officials relationship.

Source: Primary data

While 70% of the respondents were comfortable with the relationship they have with the officials, the rest felt like they can not wait until the two-year term is over so that they can elect other officials. The disgruntled respondents felt that
the leaders do not give them enough respect because they do not have paying jobs like the officials do and the majority of the members do. These respondents happen to be housewives while the rest of the members have regular jobs.

Some group members complain that because they are housewives, they have been ignored. That their views do not matter. They feel that leaders treat them as second class citizens. From their expression, it seems that the boat is moving on without some members who are left feeling that they do not quite belong to the team. The disgruntled members therefore do not simply give their views on matters at hand for fear of being ignored or even hated by others. It is also important to note that three out of four committee officials are full time employees on paid jobs elsewhere. This naturally means that their work as officials receives divided attention and therefore they are not able to fully perform to their maximum capacity.

COMMUNICATION

Communications amongst the group members is basically verbal, while communication between the group and outsiders like the District Officer and sponsors is written. Minutes are taken during the meetings by the secretary. Records of payments are also made by the secretary as well as the hosting member who is also the benefactor of the 500 Kenya shillings donated by each member.
Communication between members and officials is also verbal. The usual forum of this communication is during the meetings. It is the responsibility of the absent member to look for another member for updates. Out of good will, the members also ensure that all members who are absent are updated through word of mouth. The secretary is supposed to ensure that members get written invitation to the BI-monthly meetings informing and confirming the venue, but this happens once in a while.

Are members satisfied at the way they communicate? 10 out 12 (83%) are satisfied. The remaining two feel that this system can improve. That members should informed in writing of any deliberations being undertaken.

- RECORD KEEPING:

Financial matters as well as any other important issues worth noting are recorded in exercise books. The rules governing the group are kept in an exercise book by the secretary. This is a clear question of lack of proper record keeping. It is very easy for record to disappear. During the interview one of the respondents revealed that the former chairlady was supposed to produce financial evidence of funds that are not accounted for but she could not find them.
• FINANCIAL MANAGEMENT

While it is important that the treasurer has no accounting qualification and that records are kept in exercise books, it is worth to note that no auditing of books is done. How can one determine if the records are actually not tampered with? One of the members revealed that the former chairman has a case pending with the members. There are some missing funds that are not accounted for. The case is pending because she can not locate financial evidence that have disappeared. This issue was discovered while she was handing over to the new management. Had there been regular auditing, perhaps this case would have been avoided.

• DECISION MAKING:

The final decisions relating to the group are made by the elected committee which as earlier mentioned has no decision making skills. Pertinent to the decision making is that sometimes decisions take long to be reached. Why? Because serious matters are first deliberated on by all group members. Often, matters are left unresolved as the group members concentrate on friendships and on blaming each other.

Some group members complain that because they are housewives, they have been ignored. That their views do not matter. They feel that leaders treat them as second class citizens. From their expression, it seems that the boat is moving on without some members who are left feeling that they do not quite
belong to the team. The disgruntled members therefore do not simply give their views on matters at hand for fear of being ignored or even hated by others. It is also important to note that three out of four committee officials are full time employees on paid jobs elsewhere. This naturally means that their work as officials receives divided attention and therefore they are not able to fully perform to their maximum capacity.

- THE CONTROLLING FUNCTION

Table 5: control problems

<table>
<thead>
<tr>
<th>Specific control problem</th>
<th>Number of members</th>
<th>Number of members mentioning the problem</th>
</tr>
</thead>
<tbody>
<tr>
<td>poor financial records storage</td>
<td>9</td>
<td>75%</td>
</tr>
<tr>
<td>insufficient financial auditing</td>
<td>9</td>
<td>75%</td>
</tr>
<tr>
<td>Insufficient activity checks</td>
<td>8</td>
<td>66%</td>
</tr>
</tbody>
</table>

Source: Primary data

Every month, two members of the group receive funds from the rest of the members. They have pledged to us this funds on development projects like farming, improving their shelters and paying school fees. The control measure of ensuring that the individual members meet their objectives is not clearly set out. The norm has been that officials crush into the members house, “auditor style” to check on the progress or lack of it of the supposed projects.
Further to this is the fact that no punitive measures are taken towards the individual member for non-accompanying of the usage of the contributed amount of money, as long as he/she is a committed member in terms of attendance, monthly financial remittance and group expectations.

The group also lacks active support from the government. The community development office meant to give advice to the group does not go out of its way unless and until the women’s group makes an effort of looking for them.
CHAPTER 5

CONCLUSION

This chapter summarises the research findings based on the objectives. It also gives recommendations and ends by highlighting the limitations of the study.

5.0 SUMMARY

The study sought to determine the management problems that Kanduyi women group faces. All members complained of various problems that hinder their progress. The most important problems mentioned were:

1. insufficient control measures
2. Poor managerial skills especially on the part of financial management
3. Poor communication
4. Poor record keeping.

Others mentioned lack of openness among members citing that the group is basically divided into two: the working class and the housewives. They presented the group as lacking in unity. Some members then suffer silently in fear of rejection should they make suggestions that are received negatively by members from the other camp.

The main concern of many of them was that year in year out they have set on expanding their horizons, however the leaders seem not to be in the driver’s seat. They do not seem to move or motivate the rest of the members towards the set goal.
They also complained in silence about the certainty and safety of their funds. They do not seem to realise that they deserve to have outsiders audit their financial books to ensure that their funds do not end up in personal accounts.

Minutes are rarely taken and when this is done, they are stored in an exercise book. They are also never circulated. Financial records showing evidence of member contribution are stored in exercise books too. This kind of storage is temporary and insecure.

When meetings are organised there is neither a letter of invitation nor a programme of events. A lot of communication is done verbally. Hence many members sometimes stay in the dark and can only rely on any member who keenly follow the proceedings.

5.1 DISCUSSIONS AND RECOMMENDATIONS

All the problems mentioned by the group members boil down to inadequate management skills as well as members not taking an active role in demanding for their rights.

The women group established in 1989 has a total of 18 members, with the majority of them being learned people. The group recognises that it has a lot of potential of excelling past the current success. The division in the group contributes to members sitting on their views and concerns.

If possible the leaders need to be given a refresher course on managing organisations. They can hold management seminars with invited experts as
speakers not only to train the leaders but also educate members of their rights
and their expected contribution to aid in the success of the group.

Secondly they could perhaps select members internally to periodically
carry out financial audits. Better still, they could enlist the help of the district
social welfare officer from the government to help audit books. They should also
come up with ways in which they ensure that the donated funds are actually
invested and not misappropriated by individual members.

all aspects of management ranging from planning ,organising, communicating
leading through others as well as managing the non human assets of an
organisation.

In summary, when a leader knows what he is supposed to do, when he is
supposed to do it, why he is doing and how he should do it then he/she will be
much more effective. Similarly, when members know their contribution to the
success of the group, chances are it will be a success story.

On a wider note, the government should through its machinery recognise
the efforts of such -women's groups through offering of advice that will enhance
their social-development efforts. This could be done through efforts such as the
Community development officer (CDO) organising seminars for such groups or
simply sending a community development extension officer to advise the group.
The other means by which the government could help through its arms is to allow
the CDO to provide office space for official's meetings instead of their meeting in
private homes.
5.1 LIMITATIONS OF THE STUDY

1) Time was a major limiting factor. The course work, together with writing the project proposal, field research and report writing certainly deserves to be allocated more time. A more elaborate and adequately conclusive research can be done but with a little more designated time.

2) Some of the respondents were not very co-operative. They simply refused to be interviewed citing lack of time.

3) Originally, the total sample was 18, and was already too small to be sampled further. The sample reduced further to 12 as 6 respondents were not available. Therefore the findings in this study though conclusive may not necessarily apply to other women groups in the country due to varying aspects like culture and geographical locations.
5.3 SUGGESTIONS FOR FUTURE RESEARCH

1) From this study, it is evident that this women group faces management problems that. However this problem may not necessarily reflect other women groups in the country because of the group is relatively small. Hence more research should be done to provide others studies for comparison purposes.

2) Further research on a larger women self-help group should be conducted to determine if the management problems experienced here are uniform.

3) Studies should also be carried out on more progressive women groups to determine their success story.

However, for the sake of adequate management, elected members should attend a basic management course as well as accounts / finance course, so as to be able to adequately equip themselves with basic aspects of the two areas, e.g. bookkeeping, record keeping, leadership and organisational directing and controlling skills.
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QUESTIONNAIRE

INTRODUCTION

My name is Hellen Khaoya. I am carrying out a management research as a partial requirement of my masters of business education degree. The research aims at finding out possible management problems that women groups face while striving to achieve their objectives. And to make positive recommendations that would perhaps improve the current situation.

GENERAL INSTRUCTIONS

Place an “x” or a tick against the answer you select for each question.

Use the space provided below any question that requires a brief explanation, your comments or views. Your answers will be treated with maximum confidence.

PART A

1. When did you become a member of this group?

2. What is your education background?

   University  College  Secondary school  primary school  None

   ___________________________________________________________
3. What is your monthly income in Kenya shillings?

| 0-2000 | 2001-8000 | 8000-12000 | over 12000 |
| ______ | ______    | ______    | ______     |

4. What is your family status?

Single    Married    widowed    separated    Divorced

PART B

5. What criteria do you use to elect your officials?

<table>
<thead>
<tr>
<th>CRITERIA</th>
<th>YES</th>
<th>NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must be group member</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must be married</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must be over 18 years old</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must have been a member for &gt; 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must be willing to work long hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must have children</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must be literate</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Are you satisfied with the current organisational structure of the group?

Yes       NO
If not suggest the ways think you the structure can be improved

7. How do you communicate between members?
   Oral _____ Written _____

8. How do you communicate between members and officials
   Oral _____ Written _____

9. Are you satisfied with the way communication is done? Yes____ No _____
   If your are is "No" please explain and suggest ways you think communication can be improved.

10. During your meetings are minutes taken? Yes ____ No ____
    If your answer is "Yes" how are they kept or stored?

11. Describe your relationship with the officials?
    Cordial _____ Cold _____

12. What activities are you engaged in order to meet your individual objective?
    As a group?

    As an individual?

PART C

13. What have been your achievements since joining the group?
    As a group?

    As an individual?

14. What would you say are the management problems affecting the group?
15. Suggest ways in which you think they can be solved?

16. What plans do you have for the future as concerns this group?

Plans as a group?

Plans as an individual?