

# Factors Influencing Performance of Women Social Welfare Groups in Rural Areas: A Case Study of Mwitheria Women Group in Central Kenya

**Anne Njoki Ngeretha**

Department of Business Administration, Chuka University, Chuka, Kenya

**Email address:**

[ngeretha2009@yahoo.com](mailto:ngeretha2009@yahoo.com)

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**Abstract:** Traditionally cooperation was a common component where communities formed groups to accomplish goals and also for mutual problem solving. Groups are a source of social satisfaction, source of status and respect, help in reducing boredom and improve employee performance. Women have formed many types of social welfare groups and many belong to more than one cohesive social economic unit. The study seeks to find out the factors that influence performance of social welfare groups formed by women in rural areas. From a population of 100 women belonging to a rural based welfare group, 73% of the population was able to provide the necessary data collected within a period of two months during their meetings and a follow up in their homes. Since most women are semi literate, they were guided through the structured questions to facilitate adequate data and necessary clarification. From the findings it's evident that social welfare groups are formed voluntarily (95%) and women derive economic benefits (82.2%) although money generated does not satisfy all their needs as indicated by 98.5%. The welfare groups are satisfied with the leadership (63%) specifically when they achieve the objective for which they are formed. Social groups play a significant role in psychological satisfaction where through synergetic effect it's possible to cope with stressful situations. Social groups also help the government achieve its objective of uplifting the disadvantaged in the communities. The government assists these social welfare groups (98.6%) and this support should continue. Working in groups in rural areas leads to community cultural integration (98.6%), cohesion and is beneficial psychologically and economically hence their formation should be encouraged and monitored. It's evident therefore that economic and social factors greatly influence formation of social welfare groups in rural areas. The government has to play a facilitating role of ensuring that social welfare groups are formed, operate within the legal framework and are able to meet their objective and attain overall community development. The government can also apply the tools of community development to improve economic security of its people by unifying business principles with social ventures.

**Keywords:** Performance, Social Welfare Groups, Rural Areas

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## 1. Introduction

Many women in rural areas rely on agriculture and small businesses for their daily upkeep and are faced by a myriad of problems where 67% of working age men are employed compared to 60 % of women. About two- third (34%) of working age women are not economically active and women try many ways of ensuring food sustainability for the household, education for the children and general health maintenance of the family while still doing house work. This unemployment rate among women creates inequality that is unjust, wasteful, socially destabilizing and creates income

inequalities that interact with other life chance inequalities (Goodman et al 2007). To achieve many of these roles, women have formed groups in the community (Pittman and Robert, 2015). Kieni Constituency has a population of 175,812 according to 2009 census and is ranked as a dry area where the government often offers rations to this population. Currently, companies through corporate social responsibility have helped water access to most homes and support communities in meeting basic necessities and improving their agricultural yields.

Formal and informal groups are an effective tool of solving work related problems. In most cases, women and youth are

not included in development activities and many governments have devised strategies of delivering them from perceived stereotypes. In some communities women are prohibited from undertaking certain roles and are discouraged from pursuing careers perceived to be of a particular gender. However, women are increasingly being educated and are powerhouse entrepreneurs who bank more with households and communities. In some rural areas women are still viewed as beasts of burden where they toil the whole day while earning very little. Both gender can nurture life, care, love and offer support unless blocked by feminist or masculine visionary.

The Government encourages formation of groups either as co-operatives or social welfare groups since they are more stable and finds it easier to facilitate the award of tenders to such registered groups (Greenberg and Baron 2008). Indeed women and youth are viewed as most vulnerable and special projects have been started in order to maximize their potential in the country's development. In some communities women have at times been viewed as moveable property of men and hence occupy a lesser social position compared to the men folk (Odhoji, 1992).

Mwitheria women group ensures each of its 100 members contributes a minimum of Ksh. 150 (1.5 EUR) per month and maximum contribution is not stipulated. Members are allowed to take three times the amount saved but with three guarantors. Interest on the loan is charged at the rate of 8% and this amount is shared as bonus every December according to a member's contribution. The aim of bonus is to enable members increase their motivation and contribution hence ensuring team performance (Armstrong, 2010). To ensure partiality on loan disbursement a third party, freelance consultant is used as the accountant and is paid a minimum fee for the service. Mwitheria women group developed through the five stage model namely forming where a few members invited others to share the dream of forming a women group, storming where members agreed on the by-laws to guide them and those who did not agree left. The welfare group is currently in the performing stage where members are actively engaged on envisioned group activities (Greenberg and Baron, 2008). Members belief in continuity of the group and hence the adjourning stage is not foreseen since shares can be transferred to a members child in case of any unforeseen occurrence.

## 2. Literature Review

People place high value on shared responsibility and the collective good of all derived from the safety in numbers (Greenberg and Baron, 2008). Members in a group perceive themselves as having common interest and influence one another where psychological processes arouse behavior that is conversant with the group. In communities, gender issues are seen to influence all aspects of life and therefore are critical sources and causes of development challenges. Gender integration is critical in community capacity building and in community development activities like environment protection or even disbursement of

funds. Community development is a collective grassroots' action to tackle felt concrete needs and implies a collection of individuals who live in a geographical area and who have social and psychological ties with each other and the place they live (Phillips and Pittman, 2015). Kurt Lewin explained that people join groups because they have similar attitudes, values, lifestyle, habit and hobbies, politics and religious affiliations, interests among other factors (Rudani, 2011). The strongest reason however is to satisfy intense social needs such as affiliation and recognition for in these groups' members receive respect and appreciation while getting special identification as a group member.

The Co-operative women's Guild of England and Wales is one of the oldest women's organizations in existence and was founded in 1883. Its main object was to encourage and educate women to play full part in co-operatives and in local, national and international affairs and to ensure equal opportunities for full and free development. Feminist theory recognizes that historically the nature of women has been formulated by men, and the interests of women have been determined by men. This implies that public discourse has left out, disadvantaged, misrepresented women throughout history hence relegating them to a single role and reserving the rest for men. (Smith, 1993). Girl child discrimination among the Gikuyu people started at birth where the boy child received five ululations while the girl child received only three. Socially the children were also guided by parents to behave as they did while they also learnt through observation (Bladmines, 1991).

Kenya vision 2030 is a blue print with flagship projects that aim at transforming the country into a middle level economy through providing quality life to all citizens. The economic and social pillars aim at improving prosperity and building a just and cohesive society. The government also lays emphasis on the millennium development goals like elimination of extreme poverty and hunger and ensuring gender equality. Poverty lenders communities' voiceless and powerless and is caused by lack of assets, be it land, money or even job related skills (Jota, 1982). Various legislations have been passed to protect workers and they include the labor Relations Act of 2007, The Work Injury and Benefits Act 2007, the labor Institutions Act of 2007, The Retirement Benefits Act, The Occupational Safety and Health Act 2007 and The Employment Act 2007, among others. Despite all these laws and regulations women still view themselves as being discriminated against not only in the workplace but also in public appointments and property ownership. Some traditions like in the pastoral communities do not follow the Universal Declaration of Human Rights and legislations passed by African countries. The girl child is not given opportunities as boys in terms of education, property ownership while they are exposed to some harmful cultural practices like early marriages, female genital mutilation and cruel abortion. Social institutions and religious organizations should advocate on the right to protection from abuse, neglect, exploitation and discrimination.

The Kenya constitution 2010 provides that not more than two-thirds of the members of elective public bodies shall be of the same gender. In 2007, the women enterprise fund was established and aimed at providing accessible credit to women to enable them expand business for wealth and employment creation. This was to help address gaps created by financial institutions where some do not consider cases of financial difficulties sympathetically when giving loans. Some banking institutions do not even help semi-literate customers understand many aspects of banking and this prevents the chronic poor from thinking of dealing with the institutions (Wadsley and Penn, 2010). To help the disadvantaged, a Ministry of Gender, children and social development was established to champion poverty reduction, gender equality and women empowerment through enterprise development. This was to bring a wind of social entrepreneurship and to help address problems of unemployment and scarcity of food. The aim was also to generate creativity through cultural transformation and ensuring women were deliberately involved in social economic activities. The constitution directs election of a woman representative to the national assembly in each of the 47 counties. This ensures the woman's voice is heard since in the past national assembly spearheading women agenda was difficult and everything was almost exclusively from perspective of men since the interest of women were determined by men. During the 2013 national elections, all elected 47 Governors are men and women have to contend with stereotype that they are not good leaders and cannot be trusted with national interest.

The Universal Declaration of Human Rights recognizes two sets of human rights, the traditional civil and political rights, as well as economic social and cultural rights. Where communities are not recognized, they are provoked to feelings of helplessness, attitudes of resignation and a lot of compassion fatigue (Goodman, Alston & Steinner, 2007). The government and lobby groups have continued to advocate for the girl child where some communities still marry off young girls before completing school while others forcefully go through female genital mutilation at a tender age. In rural areas most title deeds are owned by the man who in turn collects the proceeds earned from the farm since the title deed is the main document used for registering members of cash crop related co-operatives. Although women participate greatly in farming of cash crops like tea and coffee, they have no direct access to the funds with little say on how the money received from the activity will be shared. Many rural women are house wives with low income and therefore seek ways of improving their livelihood. One of these ways is joining social- economic groups that loan them money to cater for their daily need and assistance in case of social problems in the home. Groups take shape after going through the stages followed as indicated by B.W Turkmann namely forming which is the initial stage, storming where status and group leadership is established, norming where cohesiveness is established, performing where groups improve performance and adjourning once the task for which the group was established is completed (Rudani, 2011).

### 3. Research Methodology

#### 3.1. Research Design

Research design is a framework of planning and conducting research (Sarantakos, 1990). A descriptive research design was used for it enabled collection of data as it exists and facilitated use of structured questionnaires. Descriptive research design was also appropriate in establishing relationship between variables and necessitated collection of relevant data (Orodho, 2004). The study targeted all the 100 members of Mwitheria women group who attend the meetings on the same day where one group meets in the morning and the second group meets in the afternoon. The use of purposive sampling was necessitated by the fact that all group members meet on one day, are readily available and input from all women was necessary. According to Trochim 2007, purposive sampling can be used if the aim is to achieve a stated objective. Mwitheria women group has made it compulsory for members to attend every meeting failure to which a fine of ksh 200(1.5 EUR) is charged; hence all members try as much as possible to attend group meetings. It's also the time when members give their cash contribution and repay any outstanding loan and review group norms.

#### 3.2. Sample Size and Sampling Technique

The target population was the 100 women from, Mwitheria women group. Target population is a large population from which a sample is drawn (Kombo and Tromp, 2006). Simple random sampling was used where the official registration document of members was referred to. In a simple random sample of a given size, all such sublets of a frame are given an equal probability. Each element of the frame thus has an equal probability of selection (Mugenda, 2003). Using the registration document, members were consulted where 73(73%) of the respondents provided data that was collected over a period of two months using a structured questionnaire. Data was collected during monthly meetings and in their homes since they come from the same locality.

#### 3.3. Data Collection Procedure

The study is conducted in Nyeri County, Kieni East Constituency in Thegu location and Thirigitu sub location which neighbors Mt. Kenya forest. Mwitheria women group is composed of 100 women and was formed in 1984 by rural women who thought of finding ways of addressing their social-economic challenges. Majority in the group do not have bank accounts and are not actively involved with established financial institutions, however majority are registered with MPESA which is a mobile money transfer service. According to previous studies by Anderson, Baland & Moene (2008) such services provide a foundation for economic development of the rural poor allowing them to ascend the ladder of formal economy. A study by Gikunda, Abura and Njeru (2014) indicated that cumulative money transfer through the mobile phone is over Ksh.118 billion per year. Culturally the

womengroup comes from the kikuyu community perceived as hardworking, focused, highly driven and that aims at overcoming all odds in order to succeed. The group is registered under Social Welfare Services and members attend meetings every first Tuesday of the month at 11.00 a.m for group A and at 2.00 pm for group B. The difference in the groups arises due to the need of effectively managing the group and ensuring that every voice is heard. The first 50 women in the register are referred to as group A while the second group is referred to as group B. This splitting was based on the fact that a large group would not generate personalized attention of each member (Hegar and Hodgetts, 2005). The meetings are held at a designated place as set out in the by-laws, mostly in a playing field or under a designated tree within a local primary school. Other women groups found in this area include Mwangaza Women group and Muteithania Women group.

Literate members were allowed to fill the structured questionnaire with clarification where necessary while for those not literate, questions were read out to them and data recorded. Data verification was done in the field to necessitate properly filled and complete questionnaires.

### 3.4. Data Analysis

Completed questionnaires were checked and edited for completeness and consistency in order to correct any errors or omissions (Mugenda and Mugenda 2003). Data was then entered in the computer for analysis using Statistical Package for Social Sciences (SPSS). Computer software was used specifically for the purpose of analyzing the quantitative data

and presenting it in form of tables and percentages. Borg and Galls 1996 argues that SPSS is the commonly used set of computer programme in social science research.

## 4. Empirical Results and Discussions

### 4.1. Respondents' Characteristics

The social welfare group is composed of rural middle and elderly women with varied age that range from 18 years to 80 years. Majority of the respondents are semi literate but are able to follow up on groups activities and contribute constructively on major group decisions since communication is through local language. The women undertake different small scale economic activities for their upkeep including operating small businesses, small scale farming, and dairy goat farming while others source for odd jobs in order to meet their financial obligations. Most loans taken range from ksh. 5,000(50 EUR) to ksh 20,000(200 EUR) where the small amount requested is attributed to lack of consistent income to enable prompt monthly repayment. The group has a high cultural integration since they live in one location, are neighbors and hence know much about one another beyond the formal group meeting.

### 4.2. Influence of the Social Factor

In relation on the extent to which the social factor has contributed to joining the social welfare group, respondents were asked to indicate their level of agreement with the statement provided. The response is as indicated in table 1.

*Table 1. Influence of the Social factor on performance of social welfare groups.*

Attribute	SA	A	UD	D	SD
Joined the group voluntarily	95.9%	2.7%	0.0%	1.4%	0.0%
Being a member helps me cope with stress	98.6%	1.4%	0.0 %	0.0%	0.0%
Group helps me solve most of my problems	90.4%	9.6%	0.0%	0.0%	0.0%
Being in groups leads to peaceful community coexistence	98.6	1.4%	0.0%	0.0%	0.0%
Group members are united beyond the group	86.3%	12.3%	0.0%	1.4%	0.0%
The group is successful in its set objectives	93.2	6.8%	0.0%	0.0%	0.0%

SA=Strongly Agree A= Agree UD= Undecided SD= Strongly Disagree

Respondents joined the welfare group out of own volition (95.9 %) implying it was a felt need that prompted them to seek support from other members through joining a group. Being a member of a group helps cope with day to day stressful situations (98.6%) and that's why many women join social groups to share out stressing problems. In communities, people live together and when organized in social groups are able to open up and relate better when addressing common prevailing problems (98.6%). Where people relate well, they

become cohesive in solving community problems and in achieving groups' objectives (93.2%).

### 4.3. Influence of the Economic Factor on Performance of Social Welfare Groups

Respondents were also asked to indicate their response on issues related to the economic factor. The responses are indicated by table 2.

*Table 2. Influence of economic factor on performance of social welfare groups.*

Attribute	SA	A	UD	D	SD
Joined the group in order to get financial help	82.2%	13.7%	0.0%	4.1%	0.0%
The group helps me solve many of my money related needs	95.9%	4.1%	0.0%	0.0%	0.0%
The amount of loan I get is enough to solve my money related problems	13.7%	15.1%	0.0%	2.7%	68.5%
I find it difficult to repay the loan from the group	54.8%	23.4%	0.0%	11%	6.8%
My general life is better since I joined the group	98.6%	1.2%	0.0%	0.0%	0.0%

SA= Strongly Agree A= Agree UD= Undecided SD= Strongly Disagree.

Table 2 shows that members joined the group to seek financial help (82.2%) although this was not the only influencing factor. There are other factors that make people join groups (4.1 %) although for this group the main objective was to access cheap credit. This cheap credit normally helps to solve many money related problems (95.5 %) that arise within households. However the amount loaned to group members is not enough (68.5%) to cater for needs of individual households. Many of the respondents (78.2%) find it difficult to repay the loans taken. This is attributed to lack of a constant income generating activity

that would provide a pool of funds to repay the loan. It was observed that some respondents do not take up loans sometimes although they have financial needs due to fear of defaulting in repayment.

#### 4.4. Influence of Government on Group Formation

To find out the extent to which the government influences groups performance respondents were requested to indicate their level of agreement with the statement provided and the responses were as indicated in table 3.

**Table 3.** Influence of the Government on formation of social welfare groups.

Attribute	SA	A	UD	D	SD
Received first information on need to form groups from government officers	13.7%	11%	2.7%	2.8%	69.8%
Government officers provide training to the group	98.6%	1.4%	0.0%	0.0%	0.0%
Government officers frequently attend meetings	34.2%	12.3%	4.1%	41.1%	8.3%

SA= Strongly Agree A= Agree UD= Undecided SD= Strongly disagree

The government was not the first influencing factor (69.8%) in forming groups indicating that people seek initiatives of solving their problems even before the government intervenes. However government representatives play an active role of providing training to welfare groups and in registering their activities. It's noted that government representatives do not attend meetings as frequently as members would want them to (41.1%) hence need to improve attendance in order to help identify and solve community problems.

#### 4.5. Changes That May Be Effected by the Group

On what can be changed in the group, respondents indicated the following.

**Table 4.** Changes to be effected for effective group performance.

Item	SA	A	UD	D	SD
Minimum amount paid per month	11%	6.8%	0.0%	6.9%	75.3%
Meeting time	5.6 %	11%	0.0%	18.6%	64.8%
Group leadership	2.7%	4.1%	11%	19.2%	63%
Member composition	4.2%	5.1%	0.0%	11.3%	79.4%
Groups objective	4.1%	5.6%	0.0%	8.1%	82.2%

SA= Strongly agree A= Agree UD= Undecided SD= Strongly disagree

Respondents indicated that the amount paid per month is adequate (75%) and should not be changed although a few persons (11%) would want the minimum amount to be increased. Before deciding on the minimum amount of KSH 150(EUR 1.50), all members were consulted hence very few were of any other contradicting opinion (6.85).The officials of the group namely chairperson, vice chairperson, treasurer, secretary and vice secretary are normally elected by members and hence the high confidence level (63%). In any setup there are aspiring leaders hence a divergent view by 4.1% and 2.7%.In the group there are no loan defaulters since members know one another before guaranteeing and as neighbors clearly understand the implication of loan default.

Respondents were also asked on why men welfare groups

were not as successful in the areas like women groups. All agreed that men lack commitment to groups where they hardly contribute as stipulated while in other groups mismanagement is the main cause of not succeeding.The study also indicated that member composition may rather remain of one gender (79.4%). However research suggests that sometimes it's better to have a mix of both genders in order to derive greater benefits and enhance cooperation (Williams & Harkins 1979).Majority of respondents (85%) indicated that they belong to more than one group to help cater for their diverse needs since each group has a common objective. The members also indicated that objective for which they formed the group should remain (82.2%) for that was the driving force of forming the group and other groups with different objectives exist of which no member is restricted from joining.

## 5. Conclusions

From the study, it is evident that social welfare groups are being formed by the rural poor to cater for financial gaps not addressed through policy by mainstream financial institutions. Women groups form themselves to address the gap created by gender inequality in resource acquisition with an aim of facilitating them to cater for day to day needs of their families.

Social cohesion in communities arises from frequent interaction among members through groups for they are able to handle challenges that they face in their day to day activities.All communities are already organized either in churches, clubs, schools, interest groups and the government should provide a coordinating role in order to formalize them for use in development activities. Social welfare groups are good channels of addressing social economic challenges facing persons in the lower pyramid.

The government plays a major role of encouraging formation of social economic groups, registering them, training and capacity building while still monitoring their

activities. The government agenda can also be channeled through these groups for they provide an avenue of consultation and information sharing.

## Recommendations

The government ought to identify ways of channeling more funds to the rural communities instead of overreliance on mainstream financial institutions as financial solution providers. More training ought to be offered to social welfare groups on entrepreneurship, financial management, and communication skills and on leadership. This helps address performance gaps of the rural poor who have not had an advantage of attending formal education in learning institutions yet want effective management of activities. Social economic groups are important and address many challenges facing a country's population and all members of different communities should be encouraged to form groups to enable them derive synergy and benefit from different stakeholders.

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