



**CARE INTERNATIONAL IN KENYA**

**GROUP SAVINGS AND LOANS PROJECT IN SUBA AND EMUHAYA DISTRICTS**



**IMPACT EVALUATION REPORT**

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## 1.0 EXECUTIVE SUMMARY

CARE has been implementing Group Savings and Loan (GS&L) in Nyanza, Western, Eastern, Northern Kenya and the Kibera informal settlement of Nairobi. In the course of implementing GS&L, CARE has also been piloting different methodological and delivery channels to deepen outreach and efficiency of Group savings and loan. The broad objective of the activity was to conduct an assessment that would comprehensively analyze CARE Kenya's programming experience with GS&L as a medium for strengthening equitable household relations, empowering women and strengthening men's and women's livelihood strategies.

The study employed both qualitative and quantitative methods, heavily drawing from primary data as its main source complemented with secondary data. A semi-structured questionnaire, focus group discussion guide and Key informant survey guide were the main tools used in collecting data during the study.

A higher proportion of members of GS&L were actively engaged in income generating activities (IGAs) more than non-group members. With the introduction of GS&L, women have been able to start up small business which has brought market closer to the community. Seventy percent of all respondents were engaged in IGAs. A higher proportion of members of GS&L (86.4%) were actively engaged in IGAs more than non-group members with only 40% participating in IGAs.

More of GS&L members had their own businesses as source of household income as compared to non-GS&L members. The impact of the GS&L methodology was expressed succinctly as the driving force behind women empowerment. Overall the financial empowerment of women has directly translated to improved standards of living for both the women and their families. Through GS&L methodology, women have been trained on SPM (Selection, Planning and Management); business skills and record keeping that result in minimizing losses in business. Members of the GS&L reported having witnessed changes in their households since they joined the group. About 85% of them reported having expanded their businesses.

There has been increased savings by GS&L. Among the GS&L members who had received money during liquidation used in domestic activities. Other uses were buying livestock, paying school fees and expanding business. It was discovered that on average GS&L members had made household savings of KShs 4,213.64

The methodology has had positive impacts on the lives of the people involved and its demand among communities is on the increase. The major impacts of the methodology has been improved economic conditions of those involved through start up and expansion of income generation activities, change in gender roles among communities through empowerment of women and increased asset ownership.

Although equity has not been achieved, the methodology has been effective in empowering women. Men on the other hand have not participated much in GS&L, since most of the members are women. Despite their absence in GS&L groups men appreciate the benefits of GS&L to their households and are now involving women in household decision making due to women's improved economic status. In fact the community as a whole seems to be embracing the

dynamics brought about by the improved economic status of women through their involvement in GS&L methodology. GS&L has contributed in changing responsibilities of women in their households as well as relationship with their spouses. Women have been economically empowered; they have access to credit facilities, higher purchasing power and are able to cater for basic needs e.g. pay school fees for their children and cater for medication. Overall the financial empowerment of women has directly translated to improved standards of living for both the women and their families.

The study also found that although there was economic empowerment of women participating in the GS&L activities, it may increase the burden on women as they increase their responsibilities in taking care of the household members as some husbands become more irresponsible.

It is therefore recommended that: (1) CIK should consider gender sensitivity training for both men and women so that the men can be empowered to understand the effects of GS&L; (2) the GS&L methodology should be implemented as part of an integrated program in rural areas as it requires the people to have a steady source of income through involvement in income generating activities; (3) the GS&L methodology has emerged as a strong vehicle for social mobilization in the community and should be used for spreading HIV/Aids prevention and management information and any other issues of community development as well as in IGAs; (4) during the implementation of GS&L methodology, there should be a lot of emphasis on the aspect of linking GS&L groups to the formal banking sector. This should be done by CIK staff engaging financial institutions like banks in designing products that can be used by GS&L members to improve their economic status; and (5) the government should also be encouraged to embrace this methodology through financing the department of social services to monitor and even train new groups. CIK should embark on activities that will make the GS&L groups recognized by the government. The government being a regulatory body through the relevant ministries should be lobbied to come up with policies to regulate the sector as it involves transactions among community members. In this regard, there is need for CARE and other players in the field to lobby for policy changes that will see the government embrace / accept the methodology and use it as a strategy in reaching the rural communities in financial service. Through lobbying activities, the CIK staff should do it at the highest level with the government to effect policy changes.

## **2.0 INTRODUCTION AND BACKGROUND**

### **2.1 Background and rationale**

CARE International is a humanitarian and development organization operating in more than 60 countries worldwide. CARE has been implementing a Group Savings and Loan (GS&L) methodology since the year 2004 in different parts of the country which have yielded good results and improved the livelihood of the targeted community households.

CARE has been implementing GS&L in Nyanza, Western, Eastern, Northern Kenya and the Kibera informal settlement of Nairobi. In the course of implementing GS&L, CARE has also been piloting different methodological and delivery channels to deepen outreach and efficiency of Group Savings and Loan (GS&L). This was a big drift from the conventional micro financial services that CARE had implemented in the country before. The implementation of savings- led micro financial services has been a great success in the country with CARE expanding the methodology to sixteen districts including Kibera slum and refugee camps in Dadaab in a span of less than five years. This has also seen a surge of interest in savings–led methodology from both local and international development agencies.

CARE Kenya is currently reaching more than 220,000 individuals who are organized in over 10,267 groups in rural and urban areas. The community has been able to mobilize US\$3.1m savings and disbursed loans amounting to US\$ 8m from personal savings. The success of the project is seen in the number of income generating activities (IGAs) initiated and expansion in the existing enterprises, with a good percentage of loans disbursed in the month of January and February for school fees.

Initially, CARE encountered some resistance from local communities and government as to the practicality of the methodology and their expectations and experience with credit-driven approaches. The resistance created an opportunity for CARE Kenya to review the methodology with the help of the community and a more flexible and client oriented approach was adopted. However, field experience and demonstrated impact helped to overcome this resistance, with demand for GS&L trainings increasing day by day and forcing CARE Kenya to research more on practicable delivery channels and go into partnership with like-minded organizations for the promotion and expansion of GS&L methodology across the country.

The GS&L methodology is designed to respond to exclusion, by established and formal financial service providers, of more vulnerable and poor populations due to high cost of service delivery, low business volumes, high risk and limited or inappropriate security, poor infrastructure and dominance of seasonal investment opportunities such as agriculture. This is despite the Poor's need for opportunities where they can make small and variable savings, access small to large loans for production and/or income generation and consumption or social needs. The main objective of GS&L therefore is to improve in a sustainable manner, the household economic security of children's' caregivers and the children in their care in project areas by developing sustainable GS&L groups and improving the income generating skills of group members.

## 2.2 Purpose of the study

CIK is interested in adopting the GS&L methodology as an overall livelihoods programming approach within most of its programs. Before it does this, however, it would like to ensure that the methodology will meet its goals as a vehicle towards gender equality and women's empowerment. Given this, the purpose of this work was to identify the impacts of CARE Kenya's current group savings and loan program on gender relations at the household level, on women's empowerment and on men's and women's relative livelihood strategies. The study was expected to create recommendations to strengthen current programming in order to ensure that methodology promotes gender equality at the household level and is an equitable livelihood strategy for both male and female household members.

## 2.3 Study objectives

The broad objective of the activity was to conduct an assessment that would comprehensively analyze CARE Kenya's programming experience with GS&L as a medium for strengthening equitable household relations, empowering women and strengthening men's and women's livelihood strategies. The work was to identify the impacts of GS and L in this regard (positive, negative and unintended) and propose recommendations that would address the gaps. Specific objectives included;

- 1) Assessing the effectiveness of GS&L in empowering women, changing household gender dynamics to be more equitable, and offering both men and women a viable livelihoods strategy.
- 2) Assessing the effect of GS&L on women's ability to access sufficient sources of financing for small business or other endeavors, on intra-household decision making and the status of household members (men/women), women's ability to generate and control profit, on gender dynamics in labour and time burdens in the household, on men's roles in household livelihood strategies and other aspects as are key to female GS and L members. Assessing the unintended negative effects emanating from economic empowerment and especially through GS&L.
- 3) Assessing the impacts (positive, negative, unintended) of GS&L participation on women's empowerment and gender dynamics at the household level.
- 4) Assess the contribution of GS&L to changes in women's attitudes, skills, assets and values around relationship and income and the effect of these on the Household and the communities. Is there any evidence of communities' rejection of such changes?
- 5) Proposing recommendations to strengthen the GS and L program based on the findings of the assessments.

### **3.0 SURVEY METHODOLOGY**

The survey used both qualitative and quantitative data collection methods. The instruments that were used for qualitative data collection included focus group discussions guide and key informant interview questionnaire. On the other hand quantitative data was collected using household questionnaires and observation checklists. The survey was designed with an aim of evaluating the impact of GS&L methodology which is being implemented in the project areas as a means of reducing poverty levels and improving livelihoods of the communities in both Suba and Emuhaya Districts. It looked at the general household demographic profile, livelihood, income and financial services. The survey was also carried out to establish the impact of the GS&L project in the study area.

#### **3.1 Survey Sample**

The stratified random sampling technique was employed in this study. To begin, it considered the two districts of Suba and Emuhaya districts. Members of GS&L and non-members were considered as units of sampling as the latter would be used as control so to gauge the impacts of the project. These were further subdivided into their administrative locations. A random sampling of households was done from each of the sampling units. This technique was deemed appropriate for a community –based study. During the study, one responsible adult member of the household was selected and interviewed as the respondent within the sampled households. Efforts were made to ensure that the household member interviewed was one with sound knowledge about the household and mostly the household head was preferred if he/she was present at the time of the interview. In total, 170 households were visited with Suba and Emuhaya districts having 85 respondents each. GS&L members accounted for 65% of all respondents.

#### **3.2 Survey Tool**

A semi structured questionnaire developed by the consultants and reviewed by the CARE Kenya's Project implementation team was used. At the same time, guides for KIIs and FGDs were developed and shared with CARE's staff. The tools were developed based on the project objectives that were set in the project document, logical framework and study objectives. The tools covered household membership, economic activities, income levels and access to financial services. They also touched on the impacts of the GS&L especially on women.

#### **3.3 Selection and Training of Enumerators**

The enumerators were recruited through a competitive process by the project implementation team of CARE Kenya. Eight enumerators and FGD facilitators participated in a 3-day training workshop at Care Kenya's offices conducted by the consultants. During the training, the data collectors were taken through the survey tool (questionnaire) and interviewing skills and techniques. Methods of data collection, challenges and expectations were also thoroughly explored. The enumerators were also taken through the translation of the questionnaires from the

English version to the local language version (dholuo and luhya) so as to ensure quality assurance during the questionnaire administration. The training also dwelt on the precise wordings to use during the interview upon which an agreement was reached. Pre-testing of the questionnaire was done and revisions made accordingly.

### **3.4 Data Analysis**

Quantitative data collected was entered using Ms Access 2007 version upon completion of the survey. This was done by hired and properly trained data entry clerks. The entered data was then analyzed using SPSS version 18 after which the findings were presented in form of tables, charts and narrative. Qualitative data collected was transcribed manually coded in order to identify emerging issues especially the impacts of GS&L program and then presented in narrative forms.

### **3.5 Limitations**

Some gender based issues such as domestic violence seemed to be very sensitive and as a result some respondents felt uncomfortable responding to such questions. Information on household incomes also proved difficult to get directly from respondents as many people do not like providing such information to strangers. In general the study area seemed to have been over studied leading to interview fatigue among respondents.

However, these challenges was overcome through proper training of enumerators and FGD facilitators, use of expenditure as a proxy indicator for income and properly explaining the purpose and importance of the survey to the respondents so as to avoid suspicion.

## **4.0 RESULTS AND DISCUSSION**

### **4.1 Household Characteristics**

A total of 170 households were visited in this exercise with each district having 50% of the households covered. Of all the respondents, GS&L members accounted for 65% while non-members were 35%. At the same time, members interviewed comprised of 93% females and 7% males.

#### **4.1.1 Demographics**

The mean number of persons per household was found to be 5.44 with a median 6.00 members. The average age of the respondents was found to be 44.4 years while median age was 43.5 years. About 58% of all respondents were married with spouse present. Those who had lost their spouses were 32%.

### **4.2 Project Performance and Impact**

In this section, the project performance and impacts have been discussed in terms of study objectives stated in the TOR.

***Study Objective 1: Assessing the effectiveness of GS&L in empowering women, changing household gender dynamics to be more equitable, and offering both men and women a viable livelihoods strategy.***

#### **4.2.1.1 Land holding**

The average land holding in the study area was found to be 2.14 acres. The sampled GS&L households averagely owned 2.29 acres while non-GS&L households had 1.88 acres of land. Respondents from Suba district had 3.30 acres of land as compared to those from Emuhaya district who had 1.07 acres. With the involvement of women in GS&L activities, they have been able to increase their access and control of land through acquisition or hiring of land used for IGAs. One respondent during the focus group discussions in Emuhaya district mentioned that it has been the role of her husband to hire land and plant sugarcane and tea but now she is the one who is doing that since the husband retired from teaching and all this has been made possible by the easy access to finances through GS&L.

#### **4.2.1.2 Food Security**

All those interviewed indicated having experienced food insufficiency in the year before the study. The entire study population had 2.88 meals per day in good times and 3.99 months of food insecurity. Food insufficiency occurrence was higher in non-GS&L group members that reported 4.17 months in past one year as compared to GS&L members with 3.90 months. This was reflected in the numbers of meals consumed per day in which members of the GS&L had relatively higher meals per day (2.90) than non-GS&L members (2.83). The number of meals per day was found to be high (2.94) in Suba and than in Emuhaya district (2.81). The number of months in which there was insufficient food was also high in Emuhaya at 4.36 months than in Suba district at 3.62 months. The relatively lower number of months among GS&L group members can be attributed to improved purchasing power through the accessibility of GS&L proceeds or loans that they can use to purchase foods for their families during lean periods. The other reason that makes them more food secure is their involvement in IGAs.

#### **4.2.1.3 Livestock Production**

About 86% of the all households in the study owned chicken as shown in Table 1. Local cows and local bulls were owned by 51% and 28% respectively with mean number of animals owned being 1.85 and 1.41 in that order. When livestock ownership was disaggregated by district, grade animals and dairy goats were only found in Emuhaya District. A higher proportion of respondents from Suba (62%) owned local goats as compared to 13% owning the same type of livestock in Emuhaya District.

During the focus group discussions, it was reported that in the past, the ownership of livestock has been the responsibility of male members of the households. However, with the introduction of GS&L in the area, there has been changes in this scenario whereby women have been able to purchase and own livestock alongside their husbands. In one FGD in Suba, a female GS&L member reported that she has acquired a bull which she has leased out to someone who uses it for ploughing from which she gets maize for her household, and this has resulted into peace in the household. Another male respondent reported during the FGD, “My wife who is a member

of GS&L group has acquired some livestock on her own. She has gained more respect in the family since she can now be able to bring home livestock bought by own money which has never been seen before in this village”. At the same time, another member in the FGD who is a widow said that COSAMO has enabled her to buy livestock and some assets for her family. She has bought some cows in her name thanks to her involvement in GS&L. Besides she has gained courage to speak among peers in group.

**Table 1: Mean number, value and proportion of respondents owning livestock by District**

Livestock	Suba			Emuhaya			Total		
	Percent (n=85)	Mean	Unit value (KShs)	Percent (n=85)	Mean	Unit value (KShs)	Percent (n=170)	Mean	Unit value (KShs)
Local cow	47.06	2.25	10,040.00	54.12	1.50	12,434.78	50.59	1.85	11,320.93
Local bull	48.24	2.24	13,951.22	7.06	2.17	13,333.33	27.65	2.23	13,872.34
Local calves	44.71	1.58	4,973.68	44.71	1.24	4,836.84	44.71	1.41	4,905.26
Grade animal	0.00			16.47	1.36	24,214.29	8.24	1.36	24,214.29
Local goats	62.35	4.15	1,673.58	12.94	2.00	1,836.36	37.65	3.78	1,701.56
Dairy goats	0.00			2.35	1.50	5,600.00	1.18	1.50	5,600.00
Sheep	14.12	4.50	1,600.00	9.41	1.88	2,187.50	11.76	3.45	1,835.00
Chicken	81.18	5.99	266.74	90.59	5.78	372.73	85.88	5.88	322.64
Donkeys	20.00	1.71	6,647.06	1.18	2.00	1,500.00	10.59	1.72	6,361.11

Table 2 shows that proportion of members of the GS&L owning livestock was higher in all types of livestock except the dairy goats. The mean number of local cows owned was 1.97 and 1.54 respectively by GS&L members and non-GS&L members valued at KShs 11,258.06 and KShs 11,483.33 in that order. The value of grade animals owned by GS&L members was KShs 25,363.64 as compared to KShs 20,000 of non-GS&L members. Further, GS&L members owned 4.26 local goats per household while non-GS&L members had 2.56 with unit values of KShs 1,758.70 and KShs 1,555.56 respectively. In general, GS&L members owned more number of livestock per household than non-GS&L members except local bulls and dairy goats.

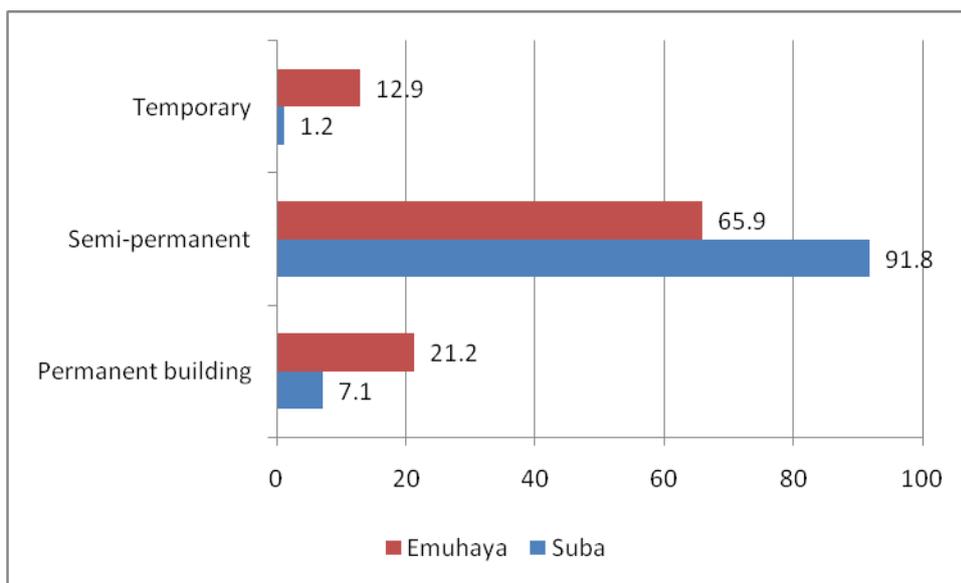
**Table 2: Mean number, value and proportion of respondents owning livestock by GS&L membership**

Livestock	GS&L Member			GS&L Non-member		
	Percent (n=110)	Mean	Unit value (KShs)	Percent (n=60)	Mean	Unit value (KShs)
Local cow	56.36	1.97	11,258.06	40.00	1.54	11,483.33
Local bull	33.64	2.22	13,945.95	16.67	2.30	13,600.00
Local calves	49.09	1.46	4,848.15	36.67	1.27	5,045.45
Grade animal	10.00	1.36	25,363.64	5.00	1.33	20,000.00
Local goats	41.82	4.26	1,758.70	30.00	2.56	1,555.56
Dairy goats	0.91	1.00	10,000	1.67	2.00	1,200.00
Sheep	15.45	3.82	1,788.24	5.00	1.33	2,100.00
Chicken	89.09	6.81	325.36	80.00	3.98	317.08
Donkeys	15.45	1.59	6,323.53	1.67	4.00	7,000.00

#### 4.2.1.4 Housing Conditions

Being an important indicator of the livelihood status in any community, the type of dwelling of any population is always an important aspect that must be looked at to gauge the well being of the residents. The findings show a major difference in the type of dwellings owned by members of the GS&L and non-GS&L members. Over 18% of the GS&L members owned permanent buildings as compared to 6.7% of non-GS&L members. Majority of non-GS&L members lived in semi-permanent houses. The mean number of rooms owned by the respondents was 3.23 with median of 3 rooms per household. Those who owned more than four rooms accounted for about 13% of all respondents.

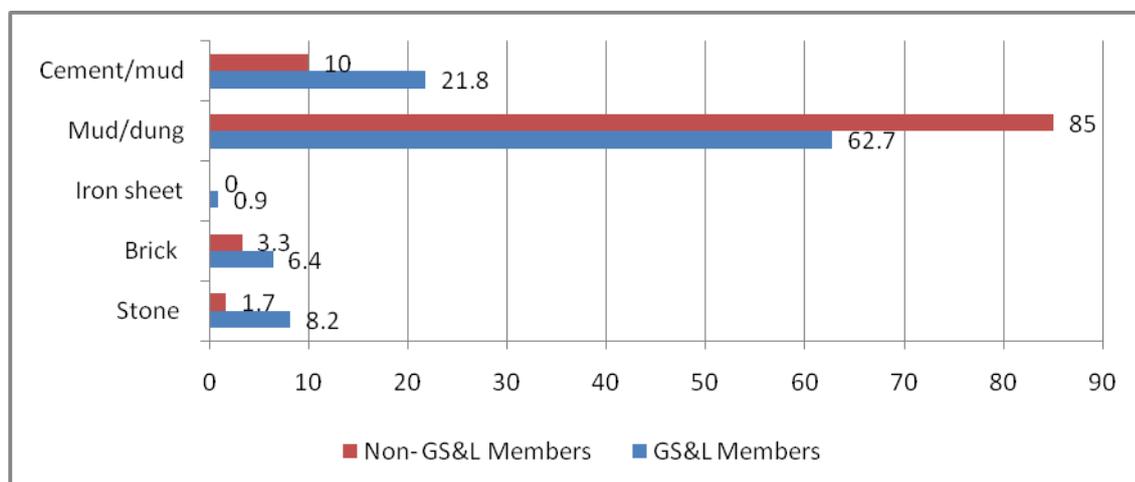
Results in Figure 1 further show that respondents from Suba District mostly lived in semi-permanent houses (91.8%) as compared to those living in Emuhaya District. About 21% of the respondents from Emuhaya cited permanent building as their dwelling place.



**Figure 1: Type of Dwelling by District**

In the study area, there seems to be no difference in materials used for roofs between members and non members of GS&L. Grass thatches houses were reported by 8.2% members and 10% non-group members. Those who use corrugated iron sheets were found to be 90.9% and 90% of members and non-group members respectively. Only 0.9% of members owned a house roofed with tiles.

While looking at the materials used by respondents for walling purposes, 70.6% of the respondents used mud/dung, 17.6% used cement/mud with the rest using stone, bricks and iron sheet. Figure 2 shows that there has been an improvement in housing used by members of the GS&L in the study area. More members of the GS&L used stones, bricks and cement as compared to non-group members. About 85% of non-group members used cow dung as compared to 62.7% of group members. At the same time, over 37% of GS&L members used other walling materials unlike only 15% of non-group members.



**Figure 2: Walling materials used by Members and Non members of GS&L**

It was also observed from the study that the number of houses with polished wood/vinyl/tile was higher for GS&L members (28.2%) than non-GS&L members (18.3%). Those who had natural floor were 70.9% for GS&L members as compared to 80% of non-GS&L members. Rudimentary floor was used by 0.9% of members and 1.7% non-members. As regards to cooking fuel, a relatively higher proportion of GS&L members (9.1%) used charcoal for cooking compared to only 6.7% of non-members. In general, 92% of all respondents use firewood as source of cooking fuel in the two districts.

The study also looked at main sources of lighting in the program area. Results in Table 3 show that 88.2% of all respondents used kerosene for lighting purposes while 8.8% use electricity. Members of GS&L use electricity more than non-members by over 5% while kerosene was used by higher proportion of non-group members as compared to group members.

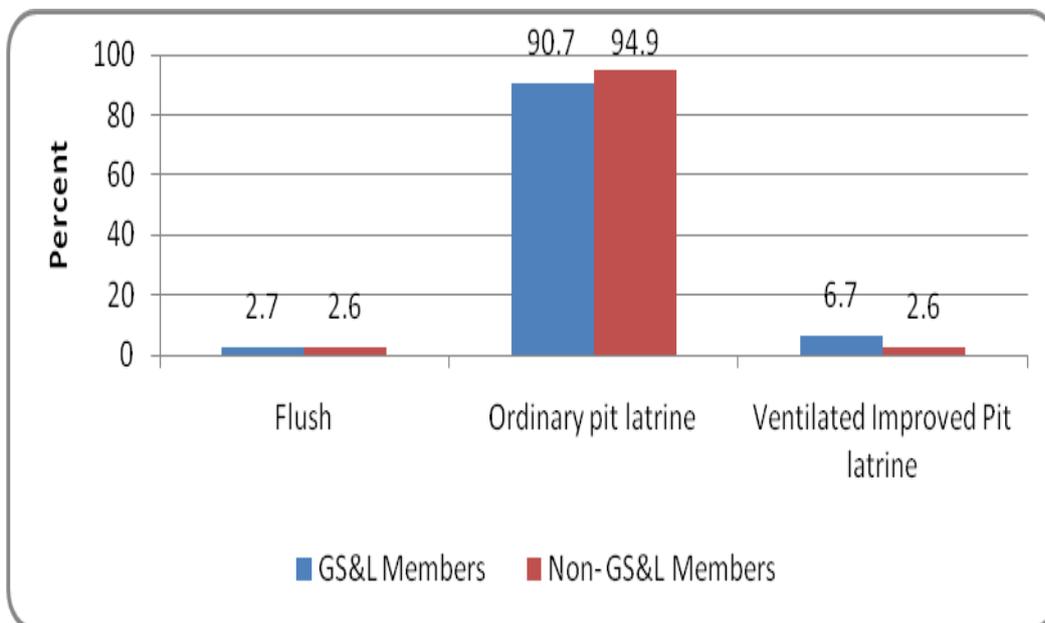
**Table 3: Main Source of Lighting**

Type of lighting fuel	GS&L Members Percent (n=110)	Non- GS&L Members Percent (n=60)	Total
Electricity	10.9	5.0	8.8
Kerosene	86.4	91.7	88.2
Solar	2.7	3.3	2.9

#### 4.2.1.5 Latrine Coverage

In evaluating the economic status of the community, sanitation coverage is an important indicator to consider. A total of 68.2% of all those interviewed had toilets. Among members of the GS&L, 69.1% had toilets as compared to 66.7% of non-GS&L members. Further analysis showed that only 40% of Suba residents had toilets unlike 96.5% of Emuhaya residents.

Of all those who had toilets, 92.1% of them had ordinary pit latrine, 5.3% had VIP and the rest had flush toilets. The flush toilets were only found in Emuhaya District. Results in Figure 3 show that members of GS&L invested heavily on sanitation than non-group members. About 7% of GS&L members with latrines owned VIP latrines unlike 2.6% of their counterparts who were non-members.



**Figure 3: Types of Latrines Owned by GS&L membership**

**Study Objective 2: Assessing the effect of GS&L on women’s ability to access sufficient sources of financing for small business or other endeavors, on intra-household decision making and the status of household members (men/women), women’s ability to generate and control profit, on gender dynamics in labour and time burdens in the household, on men’s roles in household livelihood strategies and other aspects as are key to female GS and L members. Assessing the unintended negative effects emanating from economic empowerment and especially through GS&L.**

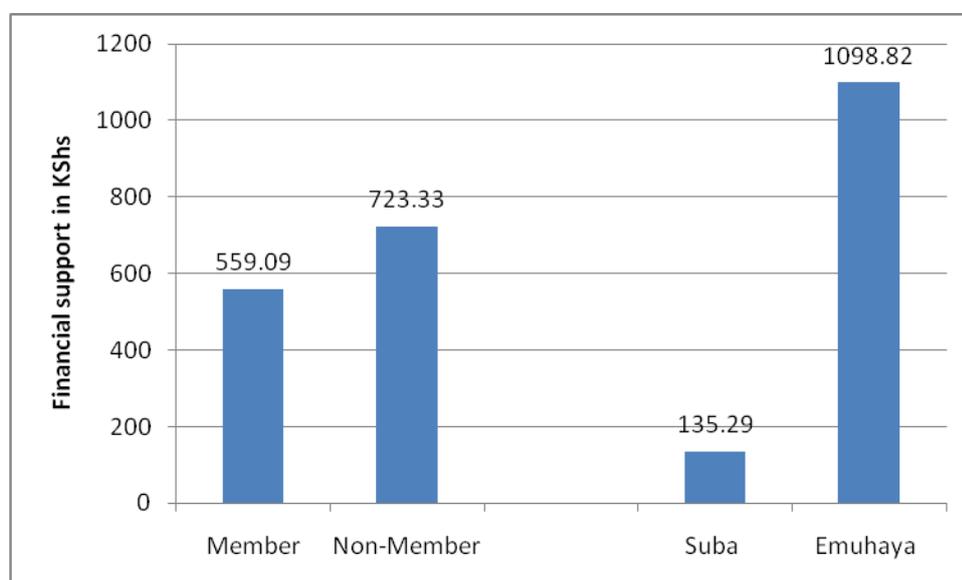
#### 4.2.2.1 Main Source of Household Income

Farming was found to be the main source of income in the study area as reported by 77.1% of all respondents (Table 4). About 15% of the GS&L members cited trading as their main source of household income as compared to 11.6% of non-group members.

**Table 4: Main Occupation of Household Income by Membership**

Main Source	GS&L Members	Non- GS&L Members	Total
	Percent (n=110)	Percent (n=60)	
Farming	78.2	75.0	77.1
Fishing	1.8	1.7	1.8
Wage employment	2.7	11.7	5.9
Salaried employment	2.7	0	1.8
Trading	14.5	11.6	13.6

Further analysis show that members of the GS&L recorded lower amounts of money received from external sources to support their households. Considering the support received per month, it was revealed that GS&L members receive KShs 559.09 which was lower than that of non-group members which was reported as KShs 723.33 per month. Respondents from Emuhaya District in general recorded higher values of remittances than those from Suba District (Figure 4).



**Figure 4: Financial Support received per month by GS&L membership and district**

#### 4.2.2.2 Income Generating Activities (IGAs)

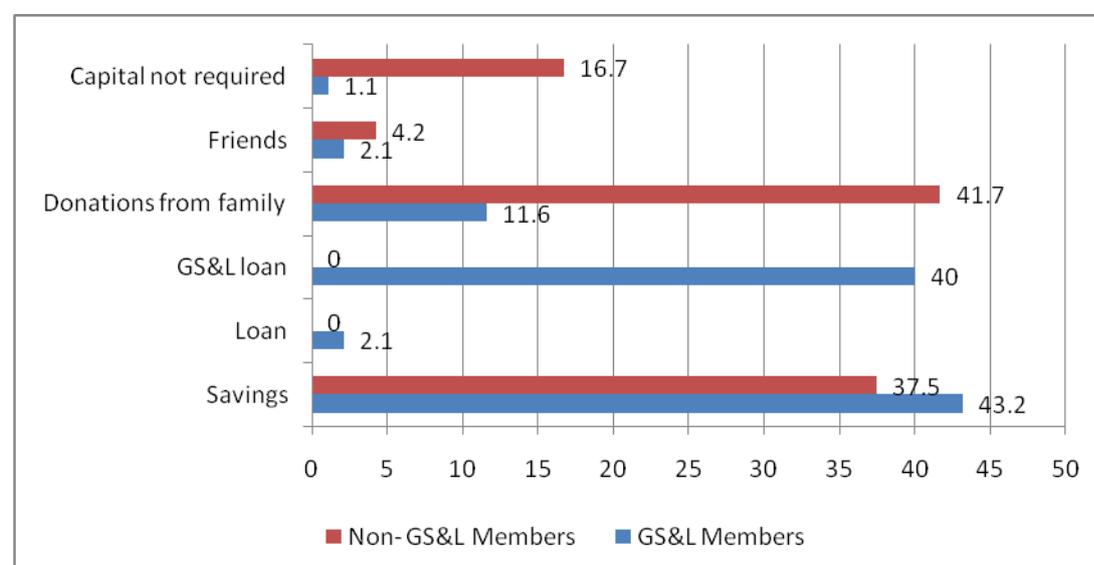
Seventy percent of all respondents were engaged in income generating activities. A higher proportion of members of GS&L (86.4%) were actively engaged in IGAs than non-GS&L members with only 40% participating in IGAs. When disaggregated by geographical location, 77.6% of respondents from Suba were involved in IGAs as compared to 62.4% of respondents of Emuhaya. As reported in Table 5, 78.9% of GS&L members involved in IGAs were in business or trade while only 15.8% of them participated in farming as an IGA. This was lower than the proportion that viewed farming as an IGA among the non-GS&L member population.

**Table 5: Respondents engaged in income generating activities by Membership**

IGA Type	GS&L Members Percent (n=95)	Non- GS&L Members Percent (n=24)	Total Percent (n=119)
Trade	78.9	70.8	77.3
Service	4.2	8.3	5.0
Farming	15.8	16.7	16.0

For those taking part in income generating activities, 42% of them used their savings as start-up capital while 31.9% used GS&L loans. Those who used donations from family and friends were 20.1% with 1.7% of them getting their capital from other loan sources. About 4% of them expanded their businesses using own capital.

Further analysis showed that members of the GS&L had savings and GS&L loan as their main sources of start-up capital as reported by 43.2% and 40% respectively. This was the main objective of GS&L and therefore shows that the objective of the project has somehow been realized. Non-group members mainly got their start-up capital from family members (41.7%) and savings (37.5%) (Results in Figure 5).



**Figure 5: Source of start-up capital for IGAs**

Members of the GS&L reported having witnessed changes in their businesses since they joined the group. About 85% of them reported having expanded their businesses, 8.4% have observed a massive increase in their customers with only 4.2% reporting no change.



**Figure 6: A member of the GS&L used proceeds from liquidation to stock her pharmacy**

Results from the KIIs show that GS&L has empowered women by means of business and financial skills targeting all group members. Group members have become visionary as opposed to ROSCA/merry-go-rounds where women meet either weekly or monthly as stipulated but with a domestic burden of feeding those in attendance since the host has to feed the visitors. With GS&L methodology, members contribute money to save as others borrow money to return at a given interest rate hence it becomes a profitable venture. Nevertheless old and new GS&L groups need to work together to ensure continued growth both for the individual and group activities.

Several reasons were given by households who were not involved in the income generating activities. About 35% of them cited lack of start-up capital, while those who tried and failed accounted for 28.6%. Those who were not interested were 22.4%. A higher proportion of non-members of GS&L reported lack of start-up capital (44.1%) as compared to only 13.3% of GS&L members reporting the same reason. High level of poverty in these areas may have contributed into lack of start-up capital that would have enabled these members to engage in IGAs. Lack of sustainable sources of income in the rural areas is a major hindrance in the involvement of community members in activities that require financial commitment. In this effect, GS&L methodology if properly nurtured would be an avenue to make community members improve their living standards through participation in IGAs as they can be able to access funds through GS&L groups. Other causes of lack of capital for IGAs in these areas may include dependency on handouts, limited employment opportunities and laziness among some community members.

In the study, there was significant difference in the number of households engaging in business activities between GS&L members and non-members. Results in Table 6 indicate that 83.6% of GS&L members had their own businesses as source of household income while only 38.3% of non-GS&L members cited the same. Sixty percent of the GS&L members generated their income from the GS&L proceeds. Non-members of GS&L mainly got their household income from farm produce (86.7%), farm labour (50%) and donations from family/friends (41.7%).

**Table 6: Main Source of Household Income**

Source of Income	GS&L Members (n=110)	Non- GS&L Members (n=60)	Total (n=170)
Pension	0.9	5.0	2.4
Family/Friends/Spouse	23.6	41.7	30.0
Farm Products/Produce	90.9	86.7	89.4
Livestock	5.5	10.0	7.1
Fish Farming/Fishing	3.6	1.7	2.9
Farm labour	10.0	50.0	24.1
Domestic worker	0	8.3	2.9
Permanent Employment	2.7	0	1.8
Wage	10.0	15.0	11.8
Own Business	83.6	38.3	67.6
Proceeds from GS&L	60.0	0	38.8

The impact of the GS&L methodology was expressed succinctly in both the focus group discussions (FGDs) and key informant interviews (KIIs) in the two districts. A FGD respondent in Suba said “traditionally, it was the sole responsibility of women to get married (tedo) and literally bear children (nyuol). However, times have changed; women are now busy working hard in farming and business. The income and resources generated through the businesses are utilized by the whole family. As a result, women have been economically empowered; they have access to credit facilities, higher purchasing power and are able to cater for basic needs like pay school fees for their children and cater for medication. Overall the financial empowerment of women has directly translated to improved standards of living for both the women and their families”.



**Figure 7: Poultry farming started as an IGA by GS&L member**

Through GS&L methodology, women have been trained on business management skills using the selection, planning and management (SPM) approach that result in minimizing losses in business. Women have become development conscious and now participate in development issues. Girls are also enrolled in schools. “The Ratio of Women to Men in Suba District is 65:35; a majority of these women are now participating in business running and controlling profit” (A male key informant reports in Suba District).

The participants in the focus group discussions gave various reasons on how they got involved in GS&L. One participant did say that after realizing she could not keep her own money, she took the advice she received from a former COSAMO member who was mobilizing people to join the group. She said the advice was for people to keep little money and withdraw after some time. There were other people who after getting information about GS&L started a group and from the group members were trained and after two years more members were influenced. The idea of people borrowing money for their children’s school fee influenced one of the members who have been a member of the group for the last two years.

According to a GS&L member from Emuhaya District, all family members benefit either in terms of food or as school fees for the children. However, one respondent mentioned that the men do not benefit directly from the money because if they are given cash then they will misuse it on alcohol and other leisure activities as was mentioned by a respondent “As for our husbands we do not give them money in their hands because if we did then, they will go and drink alcohol with it or even involve in other leisure activities.”[46 year old woman, Emuhaya District]

#### 4.2.2.3 Use of Financial Services

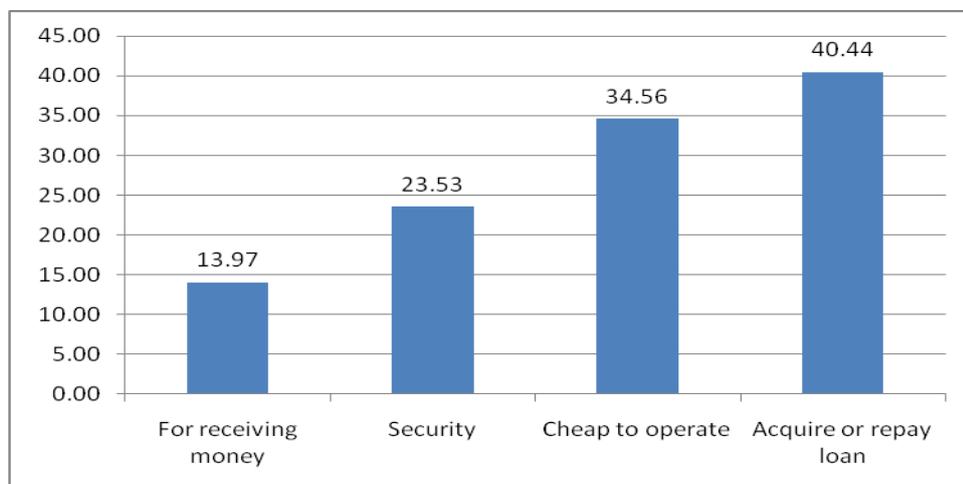
A total of 79.8% of respondents save part of their income. All GS&L members reported saving their income as compared to only 43.1% of non-GS&L members. About 82% of all respondents from Suba and 77.4% from Emuhaya confirmed that they save their income.

Table 7 shows that of all those who save part of their income, 77.21% of them were saving in GS&L that was the main strategy of the project. About 10% of those saving had MPESA/ZAP/YUCash as their saving outfits. As per this observation, it can be explained that mobile phones are gaining more prominence in financial transactions as mentioned by all those who cited mobile technology. This therefore shows that community members still cite it as a means of saving simply because they can use it to access money sent to them or use it to send money to other people. During the FGD, it was reported that mobile telephone has enabled community members to transact businesses through its ability for quick payments across regions within the shortest time possible. Other notable saving places used were formal banks and traditional banks.

**Table 7: Proportion of respondents who save part of their income by saving place**

Main Saving place	Percent (n=136)
Managed Savings and Credit groups (GS&L)	77.21
Formal Bank	21.32
ROSCAs	1.47
Mpesa/Zap/YUCash	10.29
Traditional banking (money box /under a bed etc)	3.68

The money saved by GS&L members in the two districts were used for investment and business (42.65%), payment of school fees (26.47%), agricultural purposes (11.76%), buying household items (11.03%) and emergency purposes (10.29%). The respondents gave different reasons to justify why they have chosen a particular place to save their income. Figure 8 shows that about 44% of all those saving in that particular place use it to acquire or repay loan while 34.56% use it as it is cheap to operate.



**Figure 8: Main reason for saving in a given place**

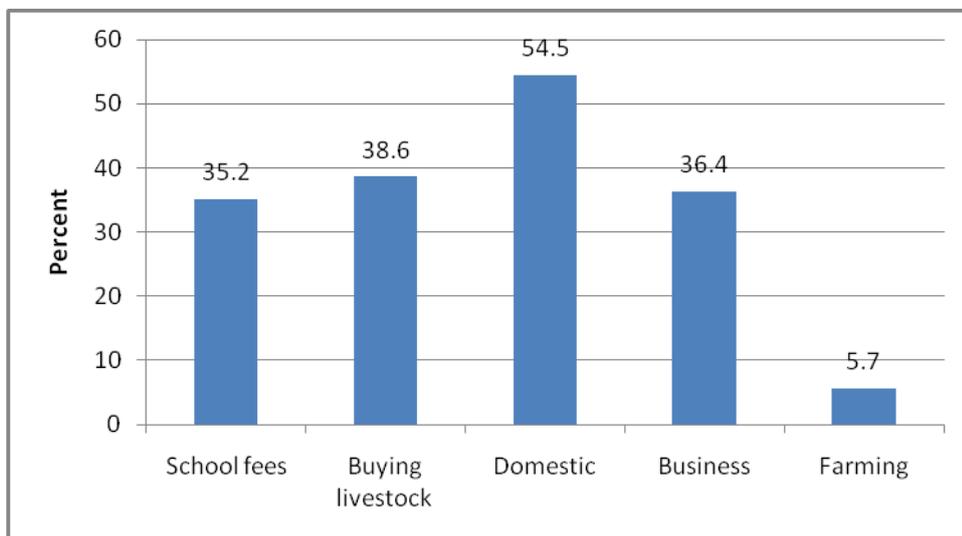
#### 4.2.2.4 Savings in GS&L groups

Findings show that 80% of the GS&L members had liquidated with 79.7% and 80.4% of GS&L members from Suba and Emuhaya districts respectively having liquidated. During the time of the study, it was discovered that GS&L members had on average made household savings of KShs 4,213.64 (Table 8). Suba District had higher savings than Emuhaya District and the same trend was observed in amount of money received during liquidation. A total of KShs 28,351.06 had been liquidated per individual per liquidation in Suba District by the time of the study as compared to KShs 4,638.68 by GS&L members in Emuhaya District. The variance in amounts saved and liquidated between the two districts can be attributed to difference in duration of exposure to the methodology. Suba residents have been in the program longer than their Emuhaya counterparts and hence have learned how to benefit more from the methodology.

**Table 8: Total savings and amount received**

District	Mean total saving in GS&L per household	No of liquidations	Mean total amount received per liquidation
Suba	5,055.93	3.17	28,351.06
Emuhaya	3,239.22	1.46	4,638.68
Total	4,213.64	2.38	17,303.25

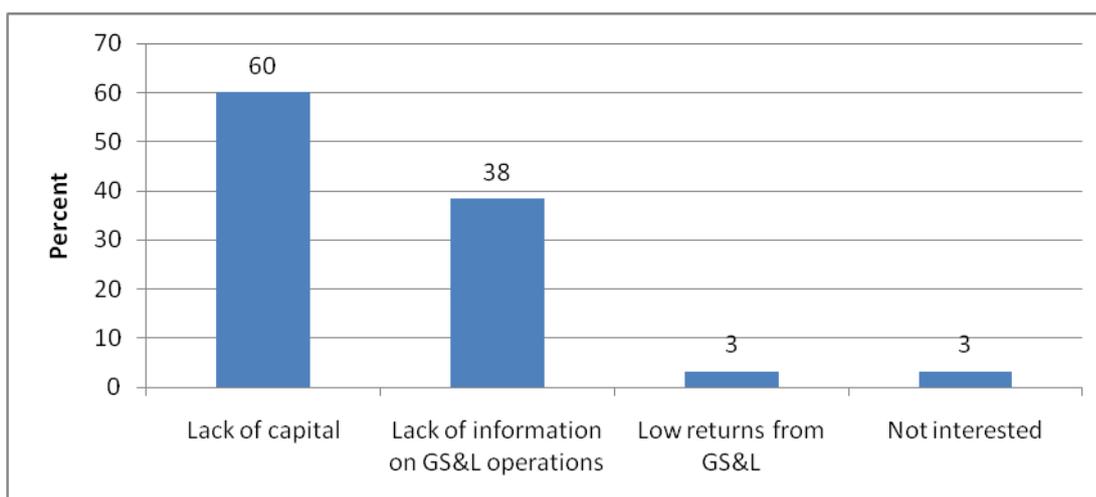
Among the GS&L members who had received money during liquidation, 54.5% of them used the money on domestic activities. Other uses were buying livestock, paying school fees and business as reported in Figure 9.



**Figure 9: Use of money received upon liquidation**

#### 4.2.2.5 Reason for none participation in GS&L

During this study, it was investigated why other community members had not joined GS&L that had been promoted in the area. Several reasons were given for not belonging to GS&L groups by non-members. As reported in Figure 10, 60% of the non-GS&L members cited lack of capital as the main reasons for not being a member of GS&L. Other reasons include lack of information on GS&L operations, low returns from GS&L and lack of interest.



**Figure 10: Reasons for not joining GS&L group**

From all the non-GS&L members interviewed, a total of 63.8% indicated having been interested in joining GS&L. In Suba District, more non-GS&L members were willing to join than those from Emuhaya District as revealed by 84% and 48.5% respectively. Reasons that have made them not to join include lack of money for contribution, lack of information on GS&L operations and discrimination by community members as reported by 81%, 22% and 3% respectively of those interested in joining the group. From the focus groups, the discussants reported that skeptics were apprehensive about joining GS&L groups especially in the initial phases considering this was a new concept; there was a feeling of ‘wait and see’; if it succeeds

we join otherwise no. Those who gave GS&L concept the benefit of doubt have since been reaping the fruits of success.

#### 4.2.2.6 Loans

Respondents who had borrowed loans during one year before the study accounted for 66.9% of those interviewed. When disaggregated by GS&L membership, 98.2% of GS&L members had acquired loans in contrast with only 8.5% of non-GS&L members in the same period. At the same time, of all GS&L members who had borrowed loans during that time, 53.1% were from Suba District with 46.9% coming from Emuhaya District. The accessibility of funds through borrowing was also one of the objectives of the project and since almost all GS&L beneficiaries reported having borrowed in past one year, then it shows that this GS&L methodology proves to be effective in meeting its initial goals. A number of loan beneficiaries have invested in purchase of motorcycle for transport as shown in the picture below. A member of Kinda GS&L group narrated on how she used a loan to purchase a motorcycle for transport services employed a youth who uses the motorcycle and brings Kshs 400 every evening after deducting his wages and Kshs 100 that goes towards maintenance of the motorcycle.



**Figure 11: A beneficiary of the GS&L loan acquired motor cycle for income generation**

When sought to know the sources of loans in the project area, GS&L was outstanding with 90.08% of those who had acquired loans mentioning it (Table 9). GS&L members mostly received their loans from the GS&L groups. Non-GS&L members only had merry go round and relatives/friends as their sources of loans.

**Table 9: Proportion of loan recipients by GS&L membership**

<b>Loan source</b>	<b>GS&amp;L Member (n=110)</b>	<b>Non-GS&amp;L Member (n=5)</b>	<b>Total (n=115)</b>
Managed Savings and Credit groups (GS&L)	93.97	0	90.08
Formal Bank	2.59	0	2.48
Microfinance scheme	1.72	0	1.65
ROSCAs - Merry-go-round	1.72	60.00	4.13
Relatives/Friends	0	40.00	1.65

Results in Table 10 shows that the mean amount of money received as loans per household for those that had borrowed money was KShs 13,601.32. Each household had received KShs 8,723.49 from GS&L as loans in the entire study area with those from Suba District getting an average KShs 10,238.88 from the GS&L as compared to KShs 7,000 of Emuhaya recipients from the same source.

**Table 10: Mean loan amounts acquired by loan source and district**

<b>Loan source</b>	<b>Suba</b>	<b>Emuhaya</b>	<b>Total</b>
Managed Savings and Credit groups (GS&L)	10,238.88	7,000.10	8,723.49
Formal Bank	0.00	220,000.00	220,000.00
Microfinance scheme	20,000.00	3,000.00	11,500.00
ROSCAs - Merry-go-round	1,950.00	2,166.67	2,080.00
Relatives/Friends	500.00	1,000.00	750.00
Total	9,971.85	17,415.34	13,601.32

When loan received was disaggregated by GS&L membership, it was realized that GS&L members received a total of KShs 14,123.79 per household as loans while non-GS&L members had received only KShs 1,480 as loan during the same period. Main sources of loan that gave higher amounts of money include formal bank, microfinance and GS&L groups. With most of respondents mentioning having received loans from GS&L, it therefore means that it has become the major source of funding for community members which contributes to the benefits of the GS&L as it had been intended.

Findings in Table 11 show that 46.28% of all borrowers used their loans to boost their business while 23.97% borrowed to pay school fees for their household members. Among the GS&L members who had received loans, 47.41% of them had used it in business expansion or starting new businesses while 24.14% and 9.48% used loans to pay school fees and invest in agricultural purposes respectively. This shows that most households especially the GS&L members have ventured into IGAs to boost their income. This may be attributed to the easy access to capital from GS&L groups and the training on business management skills through selection, planning and management.

**Table 11: Loan purpose by GS&L membership**

<b>Purpose of loan</b>	<b>GS&amp;L Member (n=110)</b>	<b>Non-GS&amp;L Member (n=5)</b>	<b>Total (n=115)</b>
Personal/School shopping	3.45	0	3.31
School Fees	24.14	20.00	23.97
Agricultural purposes	9.48	20.00	9.92
Clearing other loan	1.72	0	1.65
Daily family needs	5.17	40.00	6.61
Hospital Bill	4.31	0	4.13
Boost/Open a business	47.41	20.00	46.28
Build/purchase house/land	4.31	0	4.13

For those who received loans from GS&L groups, it was revealed that in the past one year before the study was carried out, they had received a total of KShs 3,133.31 per loan beneficiary with those from Suba getting averagely KShs 4,146.87 while their Emuhaya counterparts borrowed KShs 2,233.78 in the same period. Money borrowed from GS&L was used mainly for boosting or opening businesses (39.7%), paying school fees and school shopping (29.2%), daily family needs (9.9%) and agricultural purposes (9.3%) among others. All those who had received GS&L loans confirmed that it was actually beneficial for them as it enable them to accomplish their financial obligations.

#### **4.2.2.7 Decision making and control of household activities**

As regards women empowerment, most focus group discussion participants mentioned it as a way of putting women in a situation whereby they are able to know what is good for them and what is not. This can be through education whereby the girl child is given the best education in order to have access to good jobs and be empowered financially. In a situation where a woman is economically empowered, then she is in a position to have a bright future as well as that of her family members'. Other respondents mentioned women empowerment to mean fully taking part in decision making at all levels.

From the FGD majority of respondents who were members of the GS&L mentioned being part of their household decision making process owing to the fact that they also bring in money. In most cases they have a say in what is to be done with the money. Most of them say the money is used for paying school fees for the children, kitchen budget as well as repayment of the loan.

The study found that household heads (husbands) controlled mainly the sale of land (48.24%) and sale of livestock (41.18%) in majority of the households (Table 12). Women on the other hand were reported to be controlling several activities in the households that show a major shift from the traditional patriarchal beliefs in the society. In the entire population, women made decisions on most of the activities within the households some of which include sale of livestock products (75.29%), IGAs (64.12%) and savings (61.76%) among others.

**Table 12: Decision making and control of household activities**

<b>Activity</b>	<b>Husband</b>	<b>Wife</b>	<b>Both husband and wife</b>
Farm operations	25.29	49.41	24.12
Sale of crops	17.06	56.47	24.71
Sale of livestock	41.18	38.82	20.00
Sale of livestock products	14.12	75.29	10.59
Sale of land	48.24	34.12	17.06
Use of revenues accrued from GS&L	6.36	51.18	10.59
Savings	15.88	61.76	20.00
Loans borrowed for family	20.59	45.88	30.59
GS&L Loan	8.18	55.88	6.47
Assets purchased through GS&L	5.45	58.24	4.71
Purchases from GS&L	6.36	57.06	4.12
Income generating activities	7.65	65.29	27.06

When the data was disaggregated by GS&L membership, 78% of the households belonging to GS&L reported women controlling the use of revenue accrued from GS&L while 87.27% indicated that women had control on assets purchased through GS&L proceeds (Table 13). Other activities controlled by women in most households included sale of livestock products, farm operations, GS&L loan and savings among others. This shows that the strategy of the project that had targeted empowering women and making them involved in decision making has been inculcated into the members of these communities that have participated in the GS&L activities.

**Table 13: Decision making and control of household activities by GS&L membership**

<b>Activity</b>	<b>GS&amp;L Members (n=110)</b>			<b>GS&amp;L Non-members (n=60)</b>		
	<b>Husband</b>	<b>Wife</b>	<b>Both husband and wife</b>	<b>Husband</b>	<b>Wife</b>	<b>Both husband and wife</b>
Farm operations	3.64	48.18	45.45	8.33	50.00	43.33
Sale of crops	3.64	80.91	12.73	6.67	76.67	16.67
Sale of livestock	47.27	39.09	13.64	53.33	35.00	11.67
Sale of livestock products	10.91	77.27	11.82	16.67	78.33	5.00
Sale of land	47.27	34.55	17.27	53.33	30.00	16.67
Use of revenues accrued from GS&L	5.45	78.18	15.45	0.00	3.33	1.67
Savings	4.55	55.45	40.00	6.67	53.33	33.33
Loans borrowed for family	15.45	50.91	32.73	18.33	46.67	28.33
GS&L Loan	2.73	73.64	23.64	0.00	6.67	1.67
Assets purchased through GS&L	4.55	79.09	16.36	0.00	5.00	0.00
Purchases from GS&L	3.64	76.36	19.09	0.00	3.33	0.00
Income generating activities	6.36	69.09	24.55	13.33	55.00	30.00

As reported in FGDs, majority of respondents especially women admitted that they take part in the decision making process as they also bring in money for household use. In most cases they have a say in what is to be done with the money. A member from Suba said that she is able to decide on what her family feeds on and buys at the same time. “I bought a cow with my own money something that I could not do before. I made the decision to do this since my husband could not afford”. As regards making decisions on business activities, members engaged in IGAs freely decide on the type of businesses to venture into with consultation of their husbands. In Emuhaya District, a beneficiary narrated that she has learnt how to save and make decisions on what to buy as she indicated that she has bought livestock with GS&L proceeds.

Most of the participants in the FGDs said the group savings and loan has tremendously improved their decision making capacity. A member used a good illustration when she said that initially she was in a “Nomiya Church” (“a religion”) which is symbolic to continuously expecting from other people on the premise that you are poor, but now cannot wait for the husband before she decide on any activity to be undertaken . She is able to decide on what her family feeds on and buys at the same time. In making business decisions, another beneficiary has been able to decide on her own to do accounting of her business activities.

The fact that women also contribute to household income through GS&L, has made them have an integral part in decision making at the household level as one participant mentioned “Nowadays, you hear husbands saying – this is mama’s cow, our cow- and you know I cannot go and sell it without talking to her about it. She is the one who bought it and she has to be involved whenever I want to sell it.”

According to focus group discussion respondents, women have started taking an active role in decision making and resource allocation especially within the household with the coming of the GS&L approach. Men have been taking up new roles and assisting especially where their spouses are involved in income generating activities contrary to the traditional beliefs. Men assist in household chores e.g. fetching water for domestic use (by means of donkey or bicycle), they sometimes purchase food items and toiletries from the markets and take the items home to their wives. In some families the collective responsibility has been assumed by both husband and wife.

In order to ensure gender equality, some respondents in the FGDs mentioned that there should be no division of labour within households such that no work should be left to be done by boys or girls. All of them should be trained by the parents to do any household chores. There are respondents who mentioned that respect for all parents should be instilled in children such that they grow up knowing that all of them have equal rights and not that the father is more superior than the mother.

Talking about the changes realized in the community on gender roles, one of the participants in the focus group said that together with her husband, they are now working tirelessly hard to fend for the family. And she continued to say that she has acquired a bull for the family which was a preserve of the husband before she joined GS&L groups. “Let me confide in you teacher” said the farmer, “being a member of COSAMO has made me challenge my husband, for a long period of time I have stayed with my husband but he did not want to pay my dowry. But I have been married now; I just bought cows and told him to take to my matrimonial home.” Actually,

in Suba (Luo) and Emuhaya (Luhya) districts, there is a strong cultural and social attachment to the payment of dowry to the parents of the wife. It is culturally believed that dowry payment as a token of appreciation for a girl's parents is a sign of respect to the woman married by her husband if it is paid. It shows high respect accorded to the lady married which makes her acquire high level of social status and respect in her original home. On the other hand, the value of the dowry paid is an indicator of the economic status of the family in which the lady is married. In fact, in some cases in these communities, when dowry is not paid, then the lady is considered not traditionally married and the husband cannot claim full ownership of the woman and her children until that time that the dowry is paid.

Another beneficiary talking on her own progress said that though not gone to school being in GS&L has enabled her to take her daughter to school without the assistance of her husband. A lady who is a member further reiterates, "I borrowed money from the group and build for my family a house which my husband could not afford and now we are staying in peace".



**Figure 12: Male household member feeding family dairy cow purchased by GS&L proceeds**

It was also reported in the FGD that capacity building is needed for men so as to understand the changes in roles of both women and men in the modern world so that they can assist their wives as much as possible without developing an attitude of inferiority complex. At the household level and within the family set up, the reality on the ground is that women are now complimenting their husbands in household duties, while some have gone a notch higher and are heading households. In some cases, men may be present physically, but participating or performing fewer or no role at all as the head of the family.

Women have since taken up active roles and responsibilities in supporting the family with less reliance on their husbands, so much such that certain men have been rendered redundant in the

family. The notion that man is the provider, breadwinner and head of the family is slowly but surely finding its way out of some households. In this scenario, it can be argued that as much as the GS&L activities have empowered women economically, it has come with challenges in the community. As much as women have become bread winners in these households, their burden to take care of the community has drastically increased especially in households where men have taken a back seat in matters of providing for the family.

The concept of Groups Savings and Loan (GS&L) has helped mobilize resources within the community; the table banking idea is an income generating activity since group members borrow money and return with interest at an affordable rate. Thus individual savings within the groups have become more profitable. Groups Savings and Loan (GS&L) has also resulted in change in attitude (paradigm shift); more individuals have acquired business skills; thus they are able to look out for business opportunities; have become more self-reliant and development conscious.

Another aspect that shows the impact of the GS&L methodology is participation in leadership. “The women have taken leadership positions which were unheard of in the past. The people from Emuhaya believed that the women were not supposed to talk in the presence of men with their eyes cast on them but that has changed and the women have taken the leadership and management roles without a problem. They are part and parcel of development and to be specific they have taken the centre stage”, Reports a member of the KII in Emuhaya district. Actually, there has been increased involvement of women in leadership in the communities as a result of GS&L. Women were reported to be participating in different community activities in which they are elected to head such institutions. For example, in Suba ditrict, there were women who were reported to have been elected in local authorities as councilors due to their economic empowerment as well as the ability to mobilize people in the area. Others reported that women were being elected treasurers in community associations, church committees fund raising activities.

***Study Objective 3: Assessing the impacts (positive, negative, unintended) of GS&L participation on women’s empowerment and gender dynamics at the household level (social and economic empowerment).***

**4.2.3.1 Human Rights situation with respect to women**

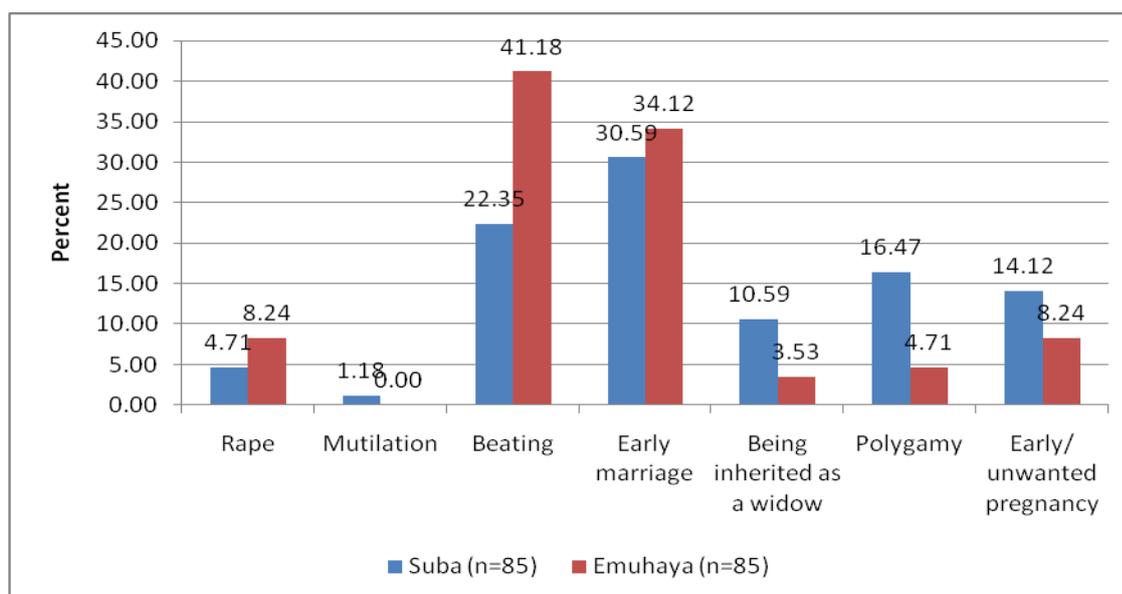
The main types of violence against women were reported as early marriage (32.4%) and beating (31.8%), Table 14. A higher proportion of non-GS&L members had experienced different types of violence against women as compared to those who belonged to GS&L except cultural issues such as wife inheritance and polygamy. For instance GS&L members relatively reported low prevalence of wife beating (29%) as opposed to non-GS&L members (37%). In these areas, the members reported such violence against women was due to the fact that women are now able to talk freely about these acts unlike before. This has been occasioned by their involvement in GS&L that has made women and the community at large to know their rights. Women reported that after joining GS&L groups, they now realize that wife beating is no longer the right of women and normal way of life but violence against women. A woman reports during FGD, “We used to count the number of times a woman is beaten by her husband to show how heroin the woman is, but this has changed with GS&L as wife beating is now regarded as an act of violence against women”. In Suba district, women in the FGD said that they can now differentiate between sex and rape with respect to their husbands in their households. It is not like before when the man could force his wife to have sex and regarded as a normal occurrence, when it happens against the wish of the wife then it is now regarded as rape. In this case, it can be reported that through GS&L and government activities, the rights of women have now been enhanced in their day-to-day activities. At the same time, the government has also been on the ground to build the capacity of women and the girl child on their rights.

**Table 14: Type of violence experienced by women by GS&L membership**

<b>Type of violence</b>	<b>GS&amp;L Member (n=110)</b>	<b>Non-GS&amp;L Member (n=60)</b>	<b>Total (n=170)</b>
Rape	6.4	6.7	6.5
Wife Beating	29.1	36.7	31.8
Early marriage	30.9	35.0	32.4
Being inherited as a widow	8.2	5.0	7.1
Polygamy	11.8	8.3	10.6
Early/unwanted pregnancy	13.6	6.7	11.2

As earlier reported elsewhere in this report, the reduction in cases of conflicts among couples in GS&L member households could be attributed to harmony created by changes in gender roles resulting from participation in GS&L. As one FGD participant in Suba reported ‘being a member the GS&L project has reduced violence in my house a great deal as my engagement in GS&L can supplement on my husband’s financial needs”. In Emuhaya district, the participants cited gender violence as the most significant change that has been experienced because both men and women are now very busy and has become more consultative as opposed to fights or force in solving issues in families as it used to be. With money in their hands, they said money problems have been solved to some level hence no continuous fighting in the households of the project beneficiaries.

In Suba district, 16.47% of the respondents reported polygamy as the main type of right violation against women while those who indicated unwanted pregnancies were 14.12% (Figure 13). In Emuhaya district, wife beating was the main type of violence against women reported by 41.18% of Emuhaya respondents with 34.12% citing early marriages.



**Figure 13: Type of violence experienced by women by District**

From the focus group discussions, it became evident that the engagement of members in the GS&L activities has contributed immensely in making GS&L members not to engage themselves in HIV/Aids predisposing activities thereby endangering their lives. In fact, the GS&L methodology can be used to enhance stigma reduction on HIV/Aids through mitigation on HIV/Aids through generation of own income that makes women economically empowered and therefore traditions like wife inheritance reduced. For example, women living along the shores of Lake Victoria in Suba district were previously being sexually exploited by the fishermen to get fish on credit for sales; but with loans from the GS&L groups they are able to easily access and bargain for the commodity.

To emphasize the impact of the GS&L, this is what a member had to say, ‘Group Savings and Loan is an eye opener’ I have a number of orphans that I take care of as a result of HIV/Aids, moreover, little did I know that I will be able to pay school fees for my son who joined secondary school this year. All these have been made possible through acquiring a loan from GS&L group that also enabled my son to join a day school, says Winnie Ochieng of Ndiru women group in Suba district’.

‘Group Savings and Loan group is set to change our way of living; I don’t have to be inherited<sup>1</sup> to make a living. With savings and loan we don’t have to again move from one beach to another in such of <sup>2</sup> “jaboya” for immoral practices to survive, the result of which has been AIDS, had

<sup>1</sup> Wife inheritance is a cultural practice in which widows are considered unclean and are forced to re-marry a brother-in-law. This has been abused and there are now professional wife inheritors who change from one widow to another thus accelerating the spread of HIV/AIDS.

<sup>2</sup> Jaboya is a beach word for fishermen who only sell fish to women fishmongers on condition that the women also meet their sexual needs, and in most cases fish is sold on credit. This exploitative practice accelerates spread of HIV/AIDS scourge

we known about GS& L earlier we may not have been in this situation’, says a member of Mfangano Conslata B whose members are all widows as a result of HIV/AIDS.



**Figure 14: Tabla A GS&L group members scramble for *omena* fish for sale**

In analyzing the overall situation of girls and women in the study area, 45.9% of all respondents indicated that it is fair while 38.8% said the situation is bad as indicated in Table 15. About 54% respondents in Emuhaya felt that the situation was bad against the 57.6% of Suba residents who said that the situation is rather fair. “

**Table 15: Overall situation for girls and women by district**

Overall situation	Suba (n=85)	Emuhaya (n=85)	Total (n=170)
Bad	23.5	54.1	38.8
Fair	57.6	34.1	45.9
Improving	16.5	0	8.2
Good	2.4	11.8	7.1

Looking at the human rights situation in general, 53.3% of the respondents indicated that it is fair with 27.2% reporting that the situation is bad. A higher proportion of respondents both from Suba and Emuhaya reported fair situation in terms of human rights (Table 16).

**Table 16: The rights situation by district**

<b>Right situation</b>	<b>Suba (n=85)</b>	<b>Emuhaya (n=85)</b>	<b>Total (n=170)</b>
Bad	20.2	34.1	27.2
Fair	56.0	50.6	53.3
Improving	21.4	8.2	14.8
Good	2.4	7.1	4.7

In the entire population, it was evident that being a member of a group or a community organization has been of great importance in curbing against the rights violation situation in the communities. In this regard, 99.1% of GS&L members as well as 52.6% of non-GS&L members mentioned in their responses that being a member of community organization actually helps in improving the human rights situation. In Suba district, 78.3% confirmed the importance of community organization in addressing right violation issues while in Emuhaya district, 88.1% gave the same reason.

Results from the KIIs indicate that GS&L has contributed in reducing gender violence cases in these communities. A GS&L beneficiary reports, “gender violence has reduced because the women have become very busy with the income generating activities and therefore have no time and energy to quarrel with their husbands even if the husbands are idling. The women have become economically empowered hence in very little occasions would they go to the husbands for money thus avoid confrontations” [Male District Development Officer Emuhaya]. Other respondents mentioned that when the women get together they are able to share ideas and when one has abused then the others are able to advice her on what to do and their knowledge on issues around them is improved.

***Study Objective 4: Assess the contribution of GS&L to changes in women’s attitudes, skills, assets and values around relationship and income and the effect of these on the Household and the communities. Is there any evidence of communities’ rejection of such changes?***

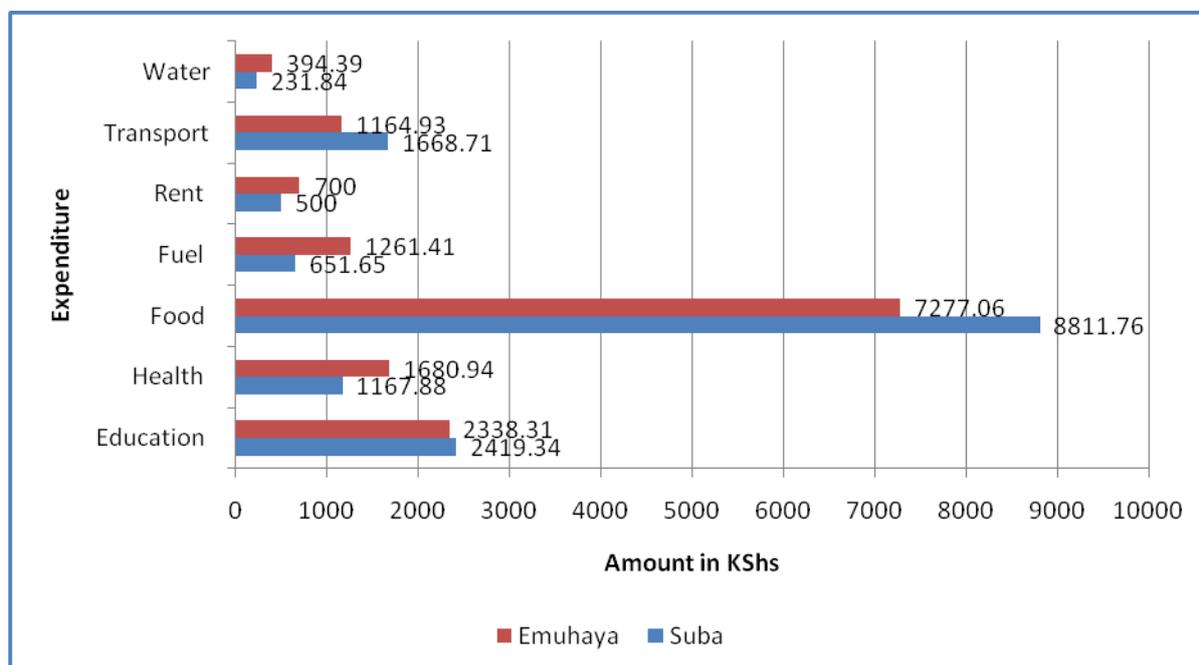
#### **4.2.4.1 Household Monthly Expenditure**

Household expenditure is always used as a measure of the income spent by community members to meet their financial obligations. In all major payments made in the project area, it was realized that members of the GS&L spent more than those who did not belong to GS&L groups. This may show that GS&L members may have more income to spend or have access to other sources of funds than the non-members. Results in Table 17 show that households spent their income on food (KShs 8,044.41), Education (KShs 2,381.99) and Transport (Kshs 1,435.95) every month. Findings further show that the average monthly expenditure on food for GS&L members was KShs 2,878.67 as compared to KShs 1,250 for non-group members. The higher amount of money spent by the members of GS&L is a further reinforcement of the importance of the GS&L in the community. This finding also links closely with the earlier results on the main sources of income in which GS&L members were reported to have GS&L proceeds and own businesses as their main sources hence increasing their liquidity.

**Table 17: Mean Household Monthly Expenditure by GS&L Membership**

Expenditure	GS&L membership				Total
	Member		Non-member		
	Mean	n	Mean	n	
Education	2878.67	98	1250.00	43	2381.99
Health	1518.00	110	1252.83	60	1424.41
Food	8996.82	110	6298.33	60	8044.41
Fuel	1061.55	110	764.00	60	956.53
Rent	1150.00	2	150.00	2	650.00
Transport	1641.98	106	1015.96	52	1435.95
Water	350.36	84	183.29	41	295.56

Food was the most mentioned item in which a lot of income was spent. As reported in Figure 15, respondents from Suba district spent KShs 8,811.76 on food as compared to KShs 7,277.06 spent by Emuhaya. Other expenditures in which Suba spent more were education and transport.



**Figure 15: Mean Household Monthly Expenditure by District**

#### 4.2.4.2 Asset Ownership

Asset ownership in a particular community is always a very strong indicator of the economic status and the flow of income in that society. The most owned asset by majority of the respondents was utensils (nyuol ber) as cited by 90.59% in Table 18. Further analysis show that more GS&L members owned different types of assets compared to non-GS&L members except motorcycle. About 73% of GS&L members owned mobile phones unlike only 46.67% of non-GS&L members.

**Table 18: Asset Ownership by GS&L membership**

Asset	GS&L Members	Non-GS&L members	Total
Vehicle	1.82	0.00	1.18
TV	15.45	6.67	12.35
Radio	79.09	66.67	74.71
Motor cycle	1.82	3.33	2.35
Bicycle	44.55	26.67	38.24
Gas/Electric cooker	3.64	1.67	2.94
Boat / canoe (Non engine)	1.82	0.00	1.18
Utensils - Nyuol ber	45.45	18.33	90.59
Utensils - Serving bowls	61.82	41.67	54.71
Sofa set	68.18	51.67	62.35
Wall unit/Side board	39.09	11.67	29.41
Mobile phone	72.73	46.67	63.53
Sewing/knitting machine	14.55	5.00	11.18

The total asset value per household was found to be high for the members of the GS&L that was KShs 414,069.17 while that of non-GS&L members was KShs 108,785.09 (Table 19). The high

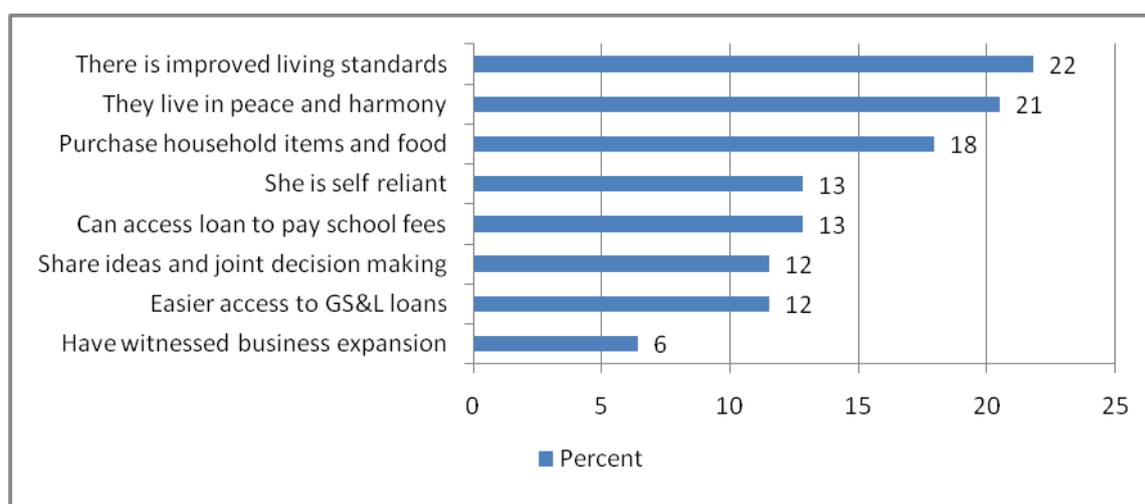
value among the GS&L beneficiaries can be attributed partly to the acquisition of more assets by the households in the project area. The acquisition of additional assets by households exhibits that income from GS&L places them in a better position to increase the number or acquire assets of higher value.

**Table 19: Asset ownership by GS&L Membership**

Asset	GS&L Member		Non-GS&L member	
	Number owned	Unit value (KShs)	Number owned	Unit value (KShs)
Vehicle	1.00	250,000.00	0.00	
TV	1.06	12,088.24	1.00	7,250.00
Radio	1.10	1,787.01	1.10	1,228.75
Motor cycle	1.00	88,000.00	1.00	67,500.00
Bicycle	1.04	3,777.55	1.19	3,550.00
Gas/Electric cooker	1.00	7,250.00	1.00	3,000.00
Boat / canoe (Non engine)	1.00	28,500.00	0.00	
Utensils - Nyuol ber	1.42	1,770.00	1.55	1,790.91
Utensils - Serving bowls	3.03	748.31	3.16	576.00
Sofa set	1.67	4,817.33	1.52	3,809.68
Wall unit/Side board	1.16	6,906.98	1.14	6,228.57
Mobile phone	1.28	2,373.75	1.18	2,517.86
Sewing/knitting machine	1.31	6,050.00	1.00	11,333.33
Mean Asset value		414,069.17		108,785.09

#### 4.2.4.3 Impact of GS&L on household wellbeing

Among members of the GS&L, 70.9% revealed that they have experienced changes in their relationships with their spouses since they joined GS&L groups. About 22% of all those GS&L members who experienced changes in their relationships stated that there has been improved living standards in their households, live in harmony and peace (21%) and able to purchase household items and food (18%) as shown in Figure 16. The GS&L members explained that since joining GS&L groups, their access to funds has improved. This has enabled them to share household responsibilities with their husbands especially those that need financial obligations.



**Figure 16: Changes in relationship between GS&L members and their spouses**

During the FGDs, it came out that since the introduction of GS&L in the project areas, women have been able to start up small business thereby improving the community's access to products to their homes as opposed to going a very long distance to buy from far away markets. Such businesses have improved women's financial status hence reducing their over dependence on their spouses, a fact that has contributed to peaceful coexistence between spouses. The men reported that they are now happy that their wives do not go to them for money to buy small things in the kitchen and they also do not have time to nag them. As one of the FGD members puts it, "Men used to take care of the family by providing food but that has changed and most women now buy food for their family amongst other responsibilities". It was mentioned that women used to take back seat when it comes to development issues and for a very long time they have always been waiting for their husbands to provide money for everything but that is changing as they have now taken active role in fending for themselves and also contributing to household incomes as a result of the money that they save within GS&L.

There have also been some negative impacts reported in isolated cases. The change in roles has also led to some incidences of domestic violence as some men remain idle leading to alcoholism. Some men get home drunk and as a result become very irresponsible and in many situations end up beating their wives or the wives end up beating them.

At the same time, 93.4% of GS&L members indicated having had changes in their relationship with the community members from the time they joined GS&L. The GS&L members who reported these changes emphasized that the communities now view them positively than before due to their improved economic status through access to finances from GS&L groups. The changes observed were that GS&L members had become economically empowered (48.54%), improved social responsibility in the community (28.16%), members are resource persons in GS&L to the community (18.45%) and GS&L members are respected unlike before (15.53%). In the case of social responsibility, members of GS&L groups indicated that because of their ability to contribute financially, they have been able to be considered for community activities that require monetary commitments unlike before when they could not be invited to take part in such activities.

According to the GS&L members who have witnessed change in the relationships with members of their community, it was evident that financial capacity has played a greater role in changing these feelings. About 42% of them indicated that the GS&L methodology has a greater role to play as it empowers members both economically and socially. Thirty six percent of them further indicated that the reason for this change of attitude was occasioned by the economic status of the members, while 9.71% cited improved living conditions of the GS&L members in the area. Others stated their ability to pay school fees (7.77%) and benefits received through engagement in GS&L (7.77%) as factors that influenced the perception of community members towards them.

## 5.0 CONCLUSIONS AND RECOMMENDATIONS

From the study it clearly emerges that the GS&L methodology is effective and efficient in meetings its objectives within the communities that the project has been implemented. The methodology has had positive impacts on the lives of the people involved and its demand among communities is on the increase. The major impacts of the methodology has been improved economic conditions of those involved through start up and expansion of income generation activities, change in gender roles among communities through empowerment of women and increased asset ownership.

Although equity has not been achieved, the methodology has been effective in empowering women. Men on the other hand have not participated much in GS&L, since most of the members are women. Despite their absence in GS&L groups men appreciate the benefits of GS&L to their households and are now involving women in household decision making due to women's improved economic status. In fact the community as a whole seems to be embracing the dynamics brought about by the improved economic status of women through their involvement GS&L methodology.

GS&L has contributed in changing responsibilities of women in their households as well as relationship with their spouses. Women have been economically empowered; they have access to credit facilities, higher purchasing power and are able to cater for basic needs e.g. pay school fees for their children and cater for medication. Overall the financial empowerment of women has directly translated to improved standards of living for both the women and their families.

Through financial empowerment of the women, they have been able to access finances and don't engage in immoral behavior with fishermen in order to get fish on credit as they can afford to purchase fish with loans from GS&L. This has ensured that GS&L members do not engage in HIV/Aids predisposing activities thereby endangering their lives.

The study also found that although there was economic empowerment of women participating in the GS&L activities, it may increase the burden on women as they increase their responsibilities in taking care of the household members as some husbands become more irresponsible.

Although the GS&L has continued to empower women economically, it has brought some conflict with some of their husbands who view them as having lost respect to them due to their ability to access loans and GS&L proceeds that enable them to become economically stable.

Based on the findings of the impact of GS&L activities, the following have been recommended:

1. CIK should consider gender sensitivity training for both men and women so that the men can be empowered to understand the effects of GS&L. This is recommended because some men normally feel threatened when their spouses become economically empowered and may sabotage the efforts while if they understand and support their spouses huge success can be realized. Again left alone some men may abdicate their roles in the family thereby over burdening the women with all responsibilities.

2. The GS&L methodology should be implemented as part of an integrated program in rural areas as it requires the people to have a steady source of income through involvement in income generating activities. Improved agriculture, enterprise development and petty trade among others would be important avenues for the same. These would act both a source of funds for the participants and raise demand for loans in the community. However, when implemented as integrated program, it has to be used with clear guidelines so that these projects run in harmony in these particular regions.
3. The GS&L methodology has emerged as a strong vehicle for social mobilization in the community and should be used for spreading HIV/Aids prevention and management information and any other issues of community development as well as in IGAs.
4. During the implementation of GS&L methodology, there should be a lot of emphasis on the aspect of linking GS&L groups to the formal banking sector. This should be done by CIK staff engaging financial institutions like banks in designing products that can be used by GS&L members to improve their economic status. This will help in giving members an avenue for saving funds generated from GS&L liquidation and IGAs. It may also help groups to safely keep surplus funds during low loan demand periods.
5. The government should also be encouraged to embrace this methodology through financing the department of social services to monitor and even train new groups. CIK should embark on activities that will make the GS&L groups recognized by the government. Such a move will ensure sustainability of the activity, meet the ever growing demand and provide a form of regulation after project phase-out. The government being a regulatory body through the relevant ministries should be lobbied to come up with policies to regulate the sector as it involves transactions among community members. In this regard, there is need for CARE and other players in the field to lobby for policy changes that will see the government embrace / accept the methodology and use it as a strategy in reaching the rural communities in financial service. Through lobbying activities, the CIK staff should do it at the highest level with the government to effect policy changes.

## Annex 1: Household Questionnaire



### GROUP SAVINGS AND LOANS IMPACT EVALUATION HOUSEHOLD QUESTIONNAIRE IDENTIFICATION

**This section is to be completed for each household visited.**

Respondent name			
Gender			
Age (in years)			
Marital Status( 1=Single, 2=Married Spouse Away, 3= Married Spouse Present, 4=Separated, 5= Widow, 6=Widower)			
GS&L beneficiary (1=Yes 2=No)			
District. (1=Suba 2=Emuhaya)			
Division			
Location			
Sub-location			
Village			
Date of interview.	Day:	Month:	Year:
Interviewer code.			
Time interview commenced.			

**Interviewers** Remember to obtain consent from each household. Write answers directly in the spaces provided.

**Field Supervisors** Check ALL answers recorded in each section, ensuring gaps or missing answers are obtained BEFORE leaving the area.

**Please complete this part of the form**

	Field supervisor	HH Coordinator	Survey	Data entry clerk
<b>Name</b>				
<b>Date</b>				

Record number, from database program.

--

**A. Household Demographic Profile**

A1: What is the total number of people in your household? \_\_\_\_\_

A2. What is your **Main** source of household income?

Farming	1
Fishing	2
Wage employment	3
Artisan	4
Salaried Employment	5
Trading	6
<b>Others specify</b>	7

A3. Approximate the amount of total external financial support per month in KShs (*if any*) \_\_\_\_\_

A4. Apart from your main occupation have you been engaged in an IGA over the last 2 ½ years? \_\_\_\_\_  
 1 =Yes and 2 =No **If no, go to Q A8**

A5. If yes, which IGA are you involved in?

Trade	1
Manufacturing	2
Transport	3
Service	4
Farming	5
Other specify _____	

A6. What was your source of start up capital?

Savings	1
Loan	2
COSAMO Loan	3
Donation from family	4
Friends	5
Capital not required	6
Others (specify)	7

A7. What change have you witnessed in your business since you joined COSAMO/COSALO?

1. My business has expanded
2. Now I have many customers
3. No change
4. Other \_\_\_\_\_ (Specify)

A8. If not involved in IGA why not? **NOWHY** \_\_\_\_\_

1. Lack of startup capital
2. Not interested
3. Tried and failed
4. Other \_\_\_\_\_ (specify)

**A. LIVELIHOOD AND INCOME**

B1 In which three main ways did **YOU AND YOUR HOUSEHOLD Members** get income in the last 12 months ? **Multiple response**

**B11.** \_\_\_\_\_

**B12.** \_\_\_\_\_

**B13.** \_\_\_\_\_

- 01. Pension that you or members of your household receive
- 02. Money from family/friends / spouse
- 03. Sale of own farm products/produce
- 04. Sale livestock
- 05. Fish farming /Fishing – aquaculture, fishermen
- 06. Farm labour (kibarua)
- 07. Domestic worker
- 08. Permanent Employment
- 09. Waged Labour
- 10. own business
- 11. proceeds from COSAMO/COSALO
- 12. Other specify

B2 Which of these brought you **and your household** the most money in the past 12 months ?  
**SINGLE RESPONSE (Refer to codes in B1 above)**

\_\_\_\_\_

B3. Expenditure per month

		Estimated amount (Kshs)
1	Education	
2	Health	
3	Food	
4	Fuel	
6	Rent	
7	Transport	
8	Water	
9	Others (specify)	
<b>Total</b>		

**C: FOOD SECURITY, LAND HOLDING AND LIVESTOCK**

C1. How many meals does your household usually have per day? \_\_\_\_\_

C2. How many months in the last 12 months did you have problems in satisfying the food needs of the household?  
 \_\_\_\_\_ **Months**

C3. How many **acres** of land does the household own? \_\_\_\_\_ (**acres**)

C4. How many of these livestock does your household **currently own**?

<b>Livestock</b>	<b>Ownership (1=Yes 2=No)</b>	<b>Number owned</b>	<b>Unit Value</b>
Local cow			
Local bull			
Local calves			
Grade animal			
Local goats			
Dairy goats			
Sheep			
Chicken			
Other (specify) _____			

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**D: USE OF FINANCIAL SERVICES**

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D1 Do you normally save part of your income? (1=yes,2=no) **incomsav** \_\_\_\_\_ *If no, go to Q D3*

D2. If yes, where do you save and why? *Probe further*

<b>Savings Account/Place</b>		<b>Why do you save in this place (Main)</b>
Managed Savings and Credit groups (COSAMO/COSALO)	1	
Formal Bank	2	
SACCO /Cooperative Society	4	
Microfinance scheme	5	
Merry go round	6	
Mpesa/Zap/YUCash	7	
Traditional banking (money box /under a bed etc)	8	
Other ( Specify ).....	9	

D3

a)

**Reason codes:**

- 1=Socializing
- 2=School fees
- 3=Emergency
- 4=Acquire or repay loan
- 5=Investment
- 6=Buy household items
- 13=other specify.....
- 7=Agricultural purposes
- 8=For receiving money
- 9=Security
- 10=Cheap to operate
- 11=To pay for utilities e.g rent
- 12=For business

,2=no)

D4

a)

b) How many other household members belong? \_\_\_\_\_

c) If saving in a COSAMO/COSALO group what is your approximate total savings to date?  
\_\_\_\_\_

d) Has your COSAMO/COSALO group been liquidated? (1=yes, 2=no)

e) If yes how many times? -----

f) In total how much did you receive upon liquidation \_\_\_\_\_

g) What did you use the money for? **Multiple responses allowed**

Paying fees	1
Buying livestock	2
Domestic	3
Business	4
Farming	5
Others (Specify)	

D5. If no why?

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D6. Have you ever been interested in joining COSAMO/COSALO? 1. Yes 2. NO

D7. If yes, why haven't you joined?

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D.8 Does your household own any of the following items?

Asset	Ownership (1=Yes 2=No)	Number owned	Unit value
Vehicle			
TV			
Radio			
Motor cycle			
Bicycle			
Gas/Electric cooker			
Boat / canoe (Non engine)			
Utensils - Nyuol ber			
Utensils - Serving bowls			
Sofa set			
Wall unit/Side baord			
Boat engine			
Mobile phone			
Sawing/knitting machine			
Others, specify			

D9 a) Have you ever borrowed a loan from any **source** in the **last 12 months?** \_\_\_\_\_  
(1=yes, 2=no)

b) **If yes**, what was the sources?

Loan sources		Total amount from this source (Kshs.)	What was the main purpose of loan?
	Loan source	Amount	Purpose
1	Managed Savings and Credit groups (COSAMO/ COSALO)		
2	Formal Bank		
3	Microfinance scheme		
4	SACCO /Cooperative Society		
5	ROSCAs – Merry-go-round		
6	Money lenders		
7	Supplier credit for food etc		
8	Supplier credit for inputs (agricultural etc)		
9	Relatives/Friends		
10	Other ( Specify _____)		

**Loan purpose codes:**

1= Personal/School shopping 2= School Fees 3= Agricultural purposes 4= Clearing other loan 5= Daily family needs 6= Hospital Bill 7= Transport 8= Boost/Open a business 9= Build/purchase house/land 10= Pay rent 11= Burial Expenses 12=pay group contribution

13=pay church contribution      14=other specify\_\_\_\_\_

D10(a) If the loan(s) was from COSAMO/COSALO fill in the details in the table below {The last one year}

Loan	Total Amount	Major purpose
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		

b) Was the loan beneficial to you? \_\_\_\_\_ 1. Yes 2. No

c) If no why?

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**D11. Decision making**

Who in the household makes decisions and who controls these activities?

Activity	Decision making 1 = Husband 2 = Wife 3= Both 4=Self(not married)	Participation 1 = Husband 2 = Wife 3 = Both 4=Self(not married)
Choice of enterprise (livestock/crop)		
Farm operations		
Sale of crops		
Sale of livestock		
Sale of livestock products		
Sale of land		
Use of revenues accrued from COSAMO/COSALO		
Savings		
Loans borrowed for family		
COSAMO Loan		
Assets purchased through COSAMO/COSALO		
Purchases from COSALO/COSAMO		
Income generating activities		

D12. Has there been any changes in your relationship with your spouse since you joined COSAMO/COSALO?

1. Yes
2. No

D13. If yes what changes have you witnessed?

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D14. Has there been any changes in your relationship with the rest of the community since you joined COSAMO/COSALO?

1. Yes
2. No

D15. If yes what changes have you witnessed?

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D16. Why do you think this change has taken place in your life?

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D17. What main sort of violence against women have you seen in the last two years?

No.	Type of violence
1.	Abduction
2.	Rape
3.	Mutilation
4.	Beating
5.	Early marriage
6.	Being inherited as a widow
7.	Polygamy
8.	Early/ unwanted pregnancy
9.	Other Specify

D18. Overall, how would you describe the situation for girls and women in your village?

1. Bad;
2. Fair;
3. Improving;
4. Good;

5. Other \_\_\_\_\_ (specify)

D19. How do you feel about the rights situation?

1. Bad;
2. Fair;
3. Improving;
4. Good;
5. Other \_\_\_\_\_ (specify)

D20. Does belonging to a group or community organisation help to improve your situation?

- 
1. Yes
  2. No

**E: OBSERVATION CHECK LIST (Housing Conditions)**

E1 What is the **main roofing** material of the main house? \_\_\_\_\_

**Observed SINGLE RESPONSE**

1= Grass/thatch 2= Corrugated Iron (mabati) 3= Tiles 4= Asbestos 5= Concrete 6= Other specify\_\_

E2 What is the **main wall** material of the main house? \_\_\_\_\_

**Observed SINGLE RESPONSE**

1=stone 2=brick 3=iron sheet 4=mud/dung 5= Cement/Mud 6=other specify\_\_\_\_\_

E3 What is the **main** type of material for the **floor** in the main house? \_\_\_\_\_

**Observed SINGLE RESPONSE**

1= Mud/Dung/Sand (Natural floor) 2= Wood Planks (Rudimentary floor)  
3= Polished wood/vinyl/tiles/cement (Finished floor) 4= Others specify\_\_\_\_\_

E4 How many rooms are there within the household dwellings? \_\_\_\_\_

E5 In what type of dwelling does the **household head live**? \_\_\_\_\_

**Observed SINGLE RESPONSE**

1= Permanent building 2= Semi-permanent 3= Temporary 4= others

E6 What is your **main source** of cooking fuel? \_\_\_\_\_  
**SINGLE RESPONSE**

1= Firewood 2= Charcoal 3= Kerosene 4= Gas 5= Electricity 6= Other specify \_\_\_\_\_

E7 What is your **main source** of lighting? \_\_\_\_\_  
**SINGLE RESPONSE**

1= Electricity 2= Kerosene 3= Gas 4= Candle 5= Firewood 6= Solar 7= Other specify\_\_\_\_\_

E8 a).Do you have a toilet? 1=yes,2=no \_\_\_\_\_

b).What type of toilet facilities does the household use?

\_\_\_\_\_ **SINGLE RESPONSE**

1= Flush toilet 2= Ordinary pit latrine  
3= Ventilated improved pit latrine 4= Other specify\_\_\_\_\_

<b>Finish time</b>				
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THANK THE RESPONDENT

## **Annex 2: FGD and key Informant interview guide**

### **GROUPS SAVINGS & LOAN FGD & KII GUIDE**

#### **HOUSEHOLD DYNAMICS**

1. How did get involved in GS&L? Probe why? Probe for source of information on GS&L?
2. How has being a member of GS&L impacted on your decision making capacity within the household?
3. Who benefits from the financial services and how are the benefits distributed among members in the household?
4. What major changes have taken place in your community with regard gender roles and why? Probe for changes to male and female roles?
5. What do you think should be done to ensure gender equity within households?

#### **COMMUNITY INVOLVEMENT**

1. In your opinion, what are the strengths and weakness of GS & L methodology?
2. What do you think should be done in future to ensure such projects fully address the needs of your community?

#### **PERFORMANCE / ACHIEVEMENTS**

1. As a member of the group/community, how has the project benefited you? List the main benefits of the project to the community?
2. What main changes have occurred in this community as a result of this project? Impact assessment (positive, negative, unintended) probe for issues like gender violence? Has the community accepted/ rejected these change(s)?
3. Do you think the GS & L project activities solved the problems they were intended to solve? If yes, how? If no, give main reasons?

#### **WOMEN EMPOWERMENT**

1. In your opinion, what is women empowerment? (Probe for economic, social and political empowerment)
2. How has the status of women participating GS&L in your community changed? (Probe for access & control resources, household relationships, gender violence) What is the most significant change that you have experienced as a result of participating in the GS&L?
3. In your opinion how has the GS&L empowered the women?
4. How has being a member of GS&L improved women's ability to participate in IGAs? Probe for whether the IGAs are profitable/helpful? How has being a member of GS&L improved women's ability to control profit?
5. What are the negative impacts of economic empowerment within the community?
6. How has GS&L contributed to changes in women's attitude, skill, assets and values?
7. How has being a member of GS&L impacted on the relationships within the households?
8. In your opinion how can the negative impacts of GS&L in your community be solved? (specify impact and proposed solution)

**Annex 3: TOR**

**CARE INTERNATIONAL IN KENYA**



**TERMS OF REFERENCE**

**FOR**

**A PROPOSED STUDY ON THE IMPACT OF GROUP SAVINGS AND LOAN  
(GS&L) on the Women's Empowerment and Household Gender Equality in Central and East Kaksingri  
and Emuhaya districts.**

## **Background and rationale**

CARE International in Kenya is a humanitarian and development organization operating in more than 60 countries world wide. It has been implementing a group savings and loan methodology since the year 2004 in different parts of the country which have yielded good results and improved the livelihood of the targeted community households.

CARE has been implementing GS&L in Nyanza, Western, Eastern, Northern Kenya and the Kibera informal settlement of Nairobi. In the course of implementing GS&L, CARE has also been piloting different methodological and delivery channels to deepen outreach and efficiency of Group savings and loan.

Currently CARE Kenya has a grant for carrying out a study on GS&L impacts on relationship and economy of rural households in Central and East Kaksingri Location Suba and Emuhaya districts. The research consultant will be expected to conduct a study in households that have been trained by CARE on GS&L in Kaksingri and Emuhaya.

The potential impacts of group savings and loans on household gender relations, on women's empowerment and on the comparative sustainability of men's and women's livelihood strategies are well documented. Women's increased access to this type of financial service has spurred business growth and expansion, provided women with greater variety of income streams, strengthened their confidence and increased their networking base. Increased skills in financial planning and in negotiations have had spin off effects in household gender dynamics as couples plan more sustainable and as arguments or disputes decrease, and as the pressure on men to fulfill the breadwinner role has been shared. On the other hand, women have also reported that group participation and increased business activity has required more time and increased their overall amount of labour. Men have not necessarily shifted to take reproductive tasks up. Women may still need husbands' permission to begin or continue involvement in groups, signaling that household decision making patterns have not become more gender equal. Women have also reported difficulty in meeting repayment schedules in the face of a lack of control over general household and financial management.

These various impacts are dependent on a host of factors including how well the savings and loan program addresses the cultural and social systems into which it is introduced; the specific terms and conditions of the program, the types of financial services offered, the way the program is administered, or the types of businesses that are promoted.

## **Purpose of the consultancy**

CIK is interested in adopting the GS&L methodology as an overall livelihoods programming approach. Before it does this, however, it would like to ensure that the methodology will meet its goals as a vehicle towards gender equality and women's empowerment. Given this, the purpose of this consultancy is to identify the impacts of CARE Kenya's current group savings and loan program on gender relations at the household level, on women's empowerment and on men's and women's relative livelihood strategies. The consultancy will create recommendations to strengthen current programming in order to ensure that methodology promotes gender equality at the household level and is an equitable livelihood strategy for both male and female household members.

## **Study objectives**

The broad objective of the consultancy is to conduct an assessment that would comprehensively analyze CARE Kenya's programming experience with GS&L as a medium for strengthening equitable household relations, empowering women and strengthening men's and women's livelihood strategies. The consultancy will identify the impacts of GS and L in this regard (positive, negative and unintended) and propose recommendations that would address the gaps. Specific objectives will include;

- 1) Assessing the effectiveness of GS&L in empowering women, changing household gender dynamics to be more equitable, and offering both men and women a viable livelihoods strategy.
- 2) Assessing the effect of GS&L on women's ability to access sufficient sources of financing for small business or other endeavors, on intra-household decision making and the status of household members (men/women), women's ability to generate and control profit, on gender dynamics in labour and time burdens in the household, on men's roles in household livelihood strategies and other aspects as are key to female GS and L members. Assessing the unintended negative effects emanating from economic empowerment and especially through GS&L.
- 3) Assessing the impacts (positive, negative, unintended) of GS&L participation on women's empowerment and gender dynamics at the household level.
- 4) Assess the contribution of GS&L to changes in women's attitudes, skills, assets and values around relationship and income and the effect of these on the Household and the communities. Is there any evidence of communities' rejection of such changes?
- 5) Proposing recommendations to strengthen the GS and L program based on the findings of the assessments.

## **Expected outputs:**

- An inception report detailing how the consultant understands this assignment, providing a clear timeline for the consultancy.
- A comprehensive report which responds to the five specific objectives detailed above. The report will rely on both qualitative and quantitative data.
- The comprehensive report should also outline key recommendations for strengthening the GS&L program's ability to address gender equality and women's empowerment issues in household economic activity. Approved detailed work plan for the consultancy.
- Consultant to facilitate the dissemination workshop that will be organized by CARE
- The final report which should be in both soft and hard copies.

## **Proposed methodology**

The consultant, based on their understanding of the TOR should propose the methodology best suited for the assignment, but a specifically gender-sensitive methodology is required. The consultant is expected to develop and agree with the GS&L team on an appropriate framework and methodology. Assessment methodology is expected to be comprehensive to address all the specific objectives stated above.

## **Regions for the study**

The study will focus in Central and East Kaksingri locations of Suba and Emuhaya district where CARE Kenya successfully piloted the GS&L methodology from 2004 to 2007.

## **Key contacts**

The consultant will carry out the tasks under general supervision of CARE Kenya's GS&L Specialist. Implementation of this assessment will also require that the consultant works in consultation with other GS&L program staff.

### **Duration of the consultancy**

The consultancy will cover a period of four weeks including report writing, from the day of award of the consultancy.

### **Monitoring and progress Controls**

The consultant will provide weekly updates to the GS&L specialist in writing or via face to face meetings.

### **Requirement for the consultancy**

The successful consultant to undertake this assignment should meet the following minimum requirements:

1. Masters degree or a bachelors degree with over five years professional experience in research in gender equality and economic development
2. In depth understanding of community and gender and development, and financial inclusion in Kenya.
3. Demonstrated experience in gender analysis, gender sensitive research methods and in using both qualitative and quantitative evidence to map gender dynamics and trends
4. Proficiency in data analysis, synthesis and report writing
5. Demonstrate capacity to deliver high quality outputs within a proposed timeframe
6. Experience in carrying out similar assignments in rural areas is an added advantage
7. The consultant should be ready to present past consultancy reports

### **CARE will provide the following:**

1. Provide all necessary and relevant programming documents that may facilitate the work of the consultant
2. Provide logistical and administrative support
3. Provide support in the review of the study processes and final deliverables of the consultancy in addition to quality assurance
4. Pay for consultancy upon full completion of the assignment and submission of the same

### **EXPRESSION OF INTEREST**

Any one, who meets the above requirements and is available within the period of study, should submit the following:

1. A capability statement(not exceeding one page), including a firm commitment to be available to undertake the entire assignment
2. An elaborate methodology on how she/he intends to carry out the study and detailed work plan indicating tasks and number of days
3. A detailed financial proposal, which should include daily costs per major activity per day in Kenya shillings

4. Updated CV that clearly spells out qualification and experience
5. Submit 2 copies of similar undertakings including contact persons who supervised you during those assignments.

Submit to:

[Opondo@care.or.ke](mailto:Opondo@care.or.ke) , [faustine@care.or.ke](mailto:faustine@care.or.ke) and [maggieo@care.or.ke](mailto:maggieo@care.or.ke)

On or before 27/05/2011, 4pm