

Women Groups: A Pathway to Rural Development in Nyamusi Division, Nyamira County, Kenya

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ABSTRACT: Despite their fundamental socio-economic responsibilities, rural women still have less access to knowledge, assets, services and participation in decision-making. These inequalities affect their ability to carry out critical roles in their communities leading to rural poverty. In Kenya, women groups form the majority of local initiatives. Although women groups are the solution to the local problems, there is little support they receive from the government and other development stakeholders, hence their inability to address rural problems. Besides, there are limited studies particularly in Kenya on women groups' contribution to rural development. This paper is a portion of the outcome of an empirical descriptive study conducted in Nyamusi Division in Nyamira County by the authors. The sample was drawn from ten registered women groups and fifteen informal women groups in the study area. The unit of analysis was a women group. This paper critically examines the relationship that exist between rural community-based approaches (in this case-women groups) and rural development. It also looks at the barriers that hamper women's development efforts in community interventions. This paper concludes that if given opportunity, women have the potential to change their own socio-economic status as well as that of the communities in which they live in for the reason that women groups act as an effective instrument for rural development. Once women groups have sufficient solidarity, experience and unity of purpose in their undertakings, rural development is achieved. This paper recommends policy frameworks that not only promote community-based approaches for rural development, but also encourage sustainability and equal participation of all genders in development.

KEYWORDS: Women Groups, Rural Development, Kenya.

INTRODUCTION

Over the past four decades countries have witnessed a steadily increase in the global understanding of the quandary of poor women in developing countries. Most poor rural women living in the rural peripheries throughout the world shoulder the burden of the world's poverty, particularly in the Least Developed Countries and sub-Saharan Africa (UNIDO, 2003). Women make essential contributions to the rural economies worldwide. However, Women's contribution to local and community development is significant, but rural women everywhere are in a minority in decision-making and planning, particularly at regional and national levels. This is in part due to women's multiple roles and workload, but is also due to the persistence of traditional views about women's and men's roles in society (EC, 2000). Women perform 66% of the world's work, produce 50% of the food, but earn 10% of the income and own 1% of the property (UNICEF, 2007). Their poverty level is worse than that of men as clear gender disparities in education, employment and decision making power exist (UNIDO, 2003) thus, the need for social, economic, political and gender equity on women and development.

Women's lives have been deprived for too long from participating in the opportunities and benefits of economic growth and globalization. The low level of participation by women in decision making inevitably leads to biases in the priorities and policies pursued by development organisations (EC, 2000). Due to socio-economic challenges that women have been facing in their communities, these situations have forced them to form women self help groups (Chitere, 1988), that act as an instrument to articulate their concerns through various interventions employed by them. From a socio-cultural perspective, the emergence of self-help groups can be seen as a response to industrialization, the breakdown of the kinship system, and the decline of the community (Katz & Bender, 1976; and Kessler et al. 1997), although, other scholars see it as a manifestation of an ineffective, inefficient and de-humanizing formal system of care (Gartner & Riessman, 1977). The increasing interest in providing services that are family-centered is also contribute to the increased number of self-help groups' worldwide (Rosenbaum et al., 1998).

In India for instance, self help groups is a major breakthrough in improving lives of womenfolk and alleviating rural poverty. They represent a unique community based approach to rural development through team building, self management and financial intermediation (Manjunatha, 2013). In the United states of America, self-help groups are not only purely about individual gains and self-empowerment but also about policy changes and collective empowerment (Chesler, 1991), and have been in the vanguard of social change in the community. In Kenya, women self-help groups are famously known as merry-go-rounds (MGRs). According to Kenya Nokia Research Centre (NRC) Merry Go Rounds are informal groups of people who come together usually for purposes of saving together and borrowing from one other in a rotational manner but also for sharing news, knowledge, ideas, tradition and also helping each other out in times of need. In Kenya, informal groups are usually referred to as 'chama', which is a Kiswahili word for 'association'. They typically allow their members to save and borrow in a rotational manner.

Hypothetically, the efficacy of self-help groups predominantly for women has been widely documented worldwide. For instance, the 'helper-therapy principle' as postulated by Riessman (1965) points to the process by which helping others has a therapeutic effect on the helper, and the self-help group provides the context for members to gain the unique benefits that may arise from helping someone who has the same problem as the helper. According to Rappaport (1993), self-help groups offer the venue for shared experience, emotional support and social learning which help to constitute a social identity among members of a group. On the same note, Yalom (1995) contends that self-help groups provide a unique opportunity for growth, social experimentation and change. Self help groups (women groups) provides a balanced participation by women and men in decision making and create a platform for local democracy and for the quality of decisions taken on developments that affect the life and future of rural communities and economies (EC, 2000).

However, studies indicate that as women self-help groups strive for success in community development activities, they face some barriers hinder their development. For instance, societal beliefs continue to hinder progress in women's empowerment in many aspects (Cohen, 2006). Women are socialized to internalize subordination, which in turn shapes their destinies and psyche (Ghorayshi & Belanger, 1996). The patriarchal social relation also provides the ideological foundation for women's problems. According to Kandiyoti (1988), patriarchal relations exert a powerful influence on the shaping of women's gendered subjectivity and impact on sub-ordination of women.

In response to women subordination, countries have shown their commitment to addressing gender issues with the goal of improving the status of women. For example, Kenya is one of the countries that are signatories to the Vienna Declaration on Human Rights, the Convention on the Elimination of All Forms of Discrimination Against Women and the Beijing Platform for Action and the international human rights instruments that recognise the strong links between rapid population growth, high fertility, ill-timed pregnancies, weak health systems and poverty. Kenya is also integrating women's socio-economic empowerment into national development strategies aimed at achieving development targets such as the Millennium Development Goals (MDGs).

In spearheading the integration process, efforts by the government and various development agencies have been put to increase women's' contribution to sustainable development. According to UNDP (1994) sustainable development is development that not only generates economic growth but distributes its benefits equitably, generates environment rather than destroying it and that empowers people rather than marginalizing them. It gives priority to the poor, enlarging their choices and opportunities and providing their participation in decisions affecting them. Srivastava, (1998) asserts that sustainable development is development that is pro-poor, pro-nature, pro-jobs, pro-women and pro-children.

In Kenya at both grass-root and national levels, more women groups have been formed since the beginning of the 1990s, taking advantage of the new political openings to assert their socio-economic and leadership roles in rural development. They have also advocated for an expansion of women's' development opportunities and the advancement of women's rights in the country. By

improving women's own positions, they are simultaneously strengthening communities as well as enhancing the country's broader development prospects (Manu, 1998). Pala (1974) demonstrates that women are the major participants in rural economies. However, more often than not, women's economic contributions go unrecognized and their work under-valued.

Dating back to the colonial days, women were encouraged and also mobilized their energies for self and community development. Their tradition for collective and mutual assistance has always been traced within the traditional division of labor framework inherent in most societies. This situation developed women to family roles and performance of other domestic duties. However, most Kenyan women contributed labor on collective basis to fellow women in various development activities. Karega (1995) notes that in African traditional society, women formed welfare oriented associations to assist each other in several aspects such as labour saving activities particularly in farm work. This means that they collectively engaged in rural economic activities. Boserup (1970) argues that women take charge of many agricultural activities and carry out activities such as planting and preparing the land, and harvesting equally with men. They also have extensive knowledge in household and community's needs for the reason that the community's well-being depends on them.

Masinde (1987) shows that women are major actors in development activities in rural Kenya. They dominate in the agricultural sector in most rural areas, a situation created by massive absenteeism of men in those areas. Both traditional and current population dynamics have tended to give a dominant role to women not only in the farming systems but also in other sectors in rural economy. This collective response to needy situations by women has been the driving force behind the formation of informal women groups, which have played a dominant role in the rural economy. However, most of the rural women groups' activities are invisible to the realm of national development. Lockwood (1992) observes that invisibility of rural women activities have been due to informality and the fact that they are headed by women who are supposed to occupy a private domain.

Evidence has shown that group formation and the mobilization of women has to go hand in hand with consciousness raising among men. The achievement of gender equality is not the sole responsibility of marginalized women, men and political leaders (both men and women) must be engaged as champions of equality and women's empowerment (IFAD, 2003). Women's contribution to community development has come about as a result of women's own energetic efforts to organize, articulate their concerns and make their voices heard. However, the growing recognition of women's contributions has not translated into significantly improved access to resources or increased decision-making powers. Neither has the dynamism that women display in the economic, cultural and social lives of their communities through their groups and informal networks been channeled into creating new models of participation and leadership (Manu, 1998). Despite their many responsibilities, women have significantly less access to the resources and services they need to increase their productivity and their income and ease their burden of household duties (IFAD, 2011). It is this situation that women have responded to as individuals or organized entities in an effort to improve their conditions and that of their families by forming groups to articulate their concerns (Budlender, 1999). It is against this background this paper examines how empowerment of rural women through formation of women groups can be a breakthrough to rural development. The paper also gives a critical analysis on the extent to which such groups can mitigate rural poverty situations and how group sustainability of their interventions can be enhanced.

RESEARCH METHODOLOGY

This paper is based on a study conducted between March and June 2013 in Nyamusi Division in Nyamira County located in South Nyanza by Genesis of Development Foundation. The division has three locations namely Magwagwa, Bokeira and Bomwagamo. The main economic activity in the region is agriculture and the climatic conditions are hot and wet. Data collected was both quantitative and the research adopted a cross-sectional survey design, supplemented by qualitative in-depth interviews and participant observation. The design was used because it is suitable for obtaining insights of contributions of women groups in rural development in the Division. Questionnaire and interviews were the methods for data collection from ten formal and fifteen informal women groups. The criterion for selecting the area for study was based on the data available at District beaural of statistics in Nyamira district, which rank the Division as one of the poorest regions in the country prompting international agencies such as World Vision, USAID among others to launch various rural development programmes in the region. The sample was drawn from fifteen registered women groups and thirteen informal women groups in the study area. The unit of analysis was a women group. It critically examines the relationship that exist between Women Groups and rural development and how community-based approaches (in this case-women group) positively impact rural development. The paper concludes by giving recommendations to the government, women groups and other relevant development stakeholders for policy making to promote and strengthen women activities in rural areas.

FINDINGS AND DISCUSSIONS

WOMEN GROUPS AND RURAL DEVELOPMENT

Women make important contributions to the rural economies of all regions of the world. However, the exact contribution both in terms of magnitude and of its nature remain unrecognized hence, often difficult to assess and shows a high degree of variation across regions of the world. Women based groups have played a major role in the process of rural development in their communities in the country. Women groups have played a vital role in the shaping and implementation of initiatives aimed at community progress. Their credibility lies in the responsible and constructive role they play in society. Findings from the study indicate that women have moved from individual levels to formation of groups that address issues that affect them and their communities. This means that when women are in groups they share ideas and come up with various interventions that address community problems holistically. This implies that women groups have a pivotal role in the socio-economic advancement of their rural communities

The groups have made fundamental contributions in their households, and community livelihoods and national development. As a result, women's socio-economic empowerment is increasingly viewed as the most important contributing factor to achieving equality between women and men. The study found that most of the women groups were dominated by women of over thirty five years and forties. Only a few groups had women below 30 years. This implies as women grow old, they realize that there is need to work as a team and through that they can achieve more than working as individuals. Low number of young women in the group was attributed to lack of interest of the group of women in collective activities. They are more individualist in their undertakings. The study found that as women formed groups, these groups have resulted to unity of purpose. This has brought about the necessity for organizing themselves into group by which they set the benefit of collective perception, collective decision-making and collective implementation of interventions for common benefits. The study found that in Nyamusi Division there are two types of women groups, which include formal and informal groups. The two categories of women groups in the Division are discussed below.

FORMAL GROUPS AND INFORMAL GROUPS

According to Gupta & Gupta, (2006) Self Help Groups are significant tools to adopt participatory approach for the economic empowerment of women. It is an important institution for improving the life of women on various social components. It acts as the forum for members to provide space and support to each other. In this study formal women groups refers to a socially and economically group of between 9-20 people voluntarily coming to achieve common objectives. The group formulates formal rules and regulations, a formal organizational structure and leadership that guide their day to day activities and eventually become registered by the District Social Development office. Whereas informal groups are locally formed, informal in nature and operate with informal rules, they are short-lived and their activities are informed by certain situations to address particular problems at a given time and do not last for long. Srivastava (2004) says that these groups start with savings and not with credit, the group then uses its savings to give loans to members to meet their emergency and other needs. The interest rates on the loans are market driven. The members decide on savings per member, maximum size of loans, guarantee mechanisms in loan sanction.

The study found that most of the women groups in Nyamusi Division are informal compared to those women groups that are registered and most groups were formed to improve the livelihoods of the members. The study also found that occasionally some groups were formed to respond to challenging situations such as a prolonged famine, or at times of socio-economic stress. The study revealed that nearly all women groups both formal and informal are in groups of 10-25 people and have a leadership structure. The role of the leadership in many respects is about managing social relations and the management of the day today affairs of the group. The study found that most of the leaders in the women groups were either the pioneers of the group or the most literate. This implies that most of the decision of the group to a larger extent depended on the most literate and founders of these groups.

DEVELOPMENT ACTIVITIES UNDERTAKEN BY WOMEN GROUPS IN NYAMUSI DIVISION

The study sought to understand the development activities undertaken by women groups in the Division. The study found that both formal and informal women groups in the Division engage in various development activities. Figure 1 below gives responses on the type of activities and/or projects undertaken by women groups in the Division.

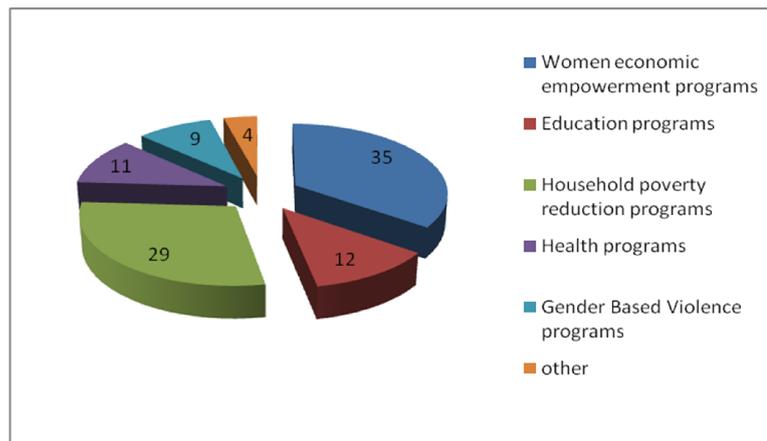


Figure 1: Nature of Development activities Undertaken by Women

Analysis in Figure 1 above shows that 35% of women groups in Nyamusi Division pursue women economic empowerment programs, 12% of the respondents said that women groups are undertaking education programs, 29% of women groups are engaging in household poverty reduction programs. Eleven percent of the respondents said that women groups are implementing health programs, 9% argued that women groups are undertaking Gender Based Violence (GBV) programs, whereas 4% of the respondents said that women groups in the Division are pursuing “other” projects in an effort to enhance rural development.

ECONOMIC EMPOWERMENT PROGRAMS

Analysis from the above data shows that women economic empowerment programs (35%) are the major initiatives by the women groups in Nyamusi Division. To overcome the economic challenges in the Division, women have formed groups to mobilize resources to foster rural development in the region. Some of the activities they engage in include Merry-go rounds, as an avenue for women to raise funds for their personal and group activities. In this case women contribute finance periodically and the amount is given to group members to initiate projects or activities to generate more income. A chairperson for a women group narrated that:

Ebieombe biakonyire abang’ina abange aiga Nyamusi. Etogosangereria chibesa twaa oyomo oagenda gokorera amaitachi aye. Meaning that women groups have assisted many women here in Nyamusi, we collect money and give one of our members to address her problems (Female, 39 years).

This implies that through women groups, members are able to access funds to address their challenges and those of their families. This has enabled many women to meet their familial needs and as a result improve their socio-economic wellbeing and their communities.

HOUSEHOLD POVERTY REDUCTION PROGRAMS

The study further found that household poverty reduction programs (29%) were other initiatives by women groups in the area of study. The women are committed to alleviate poverty among many households. The study established that some women have organized themselves into groups to contribute money and purchase utensils, cows, and furniture among themselves. Through these initiatives most women have met household needs. For instance, one member of a group during the study said that:

Our group has assisted members to acquire basic life needs. The women contribute little money to build modern houses and buy household commodities. Through this initiative living standards of women have been enhanced (Female, 34 years).

This implies that access to household essentials has enabled women in the area of study to reduce poverty rates through availability of food, household items and other basic facilities in their homes. The study also revealed that those women groups who engaged in education programs (12%), participated in various activities such as advocacy, awareness and fundraising through Merry Go Rounds to enable them educate their children at the same time informing the community the importance of educating their children. Due to high poverty rates, most women prefer joining groups to assist mobilize resources to support children through secondary and post secondary education.

CAPACITY BUILDING AND TRAINING

For women groups to achieve their objectives and goals, they need empowerment on various issues. Empowerment can be conceptualized as a process of enabling people to gain strength, confidence and vision to work for positive changes in their lives, individually and collectively, with others (Mulwa, 2010). People become empowered by their own efforts, not by what others do for them. The study found that some women groups in collaboration with other national or international organizations, organize expert trainings for their groups and community members on various issues such as business management, business plans, human rights and other aspects of human development, which are fundamental to not only women lives, but also to the whole community.

Women groups' leaders interviewed during the study argued that some women groups who are trained on various issues have taken a leading role in enlightening community members on the importance of equal education access for both boys and girls. They also train the community on the effects of some cultural practices such as Female Genital Mutilation (FGM) on the survival and development of a girl child. The study found that when women came together as a group it led to growth of awareness, capacity building, education and availability of information, which has led to confidence building among themselves. This has helped them to initiate various successful programmes that have addressed various social issues in their communities including early pregnancies, drug abuse and alcoholism and HIV/AIDS. These findings are supported by Subbovao and Ronney (1983) who notes that education and training both formal and informal are among the most important determinants of women involvement in development.

HEALTH ACTIVITIES

The study revealed that women groups also engaged in health initiatives (11%) in Nyamusi Division. The most mentioned health initiatives were HIV/AIDS, nutrition, and hygiene. Women groups participated in raising awareness on the effects of HIV/AIDS to the households and the community as a whole, the importance of good nutrition to children and families and how to maintain proper hygiene and sanitation in their families and communities. Some of the key informants who were also leaders in the groups said that some of the groups have initiated projects such as construction of modern toilets in schools and their communities. They have also launched water borehole projects in most households in the Division to promote use of clean and safe water. A woman leader interviewed during the study said that:

Besides economic empowerment most women groups have taken the initiative to address health challenges of members through community mobilization, health and behaviour change trainings in their communities (Female, 47 years).

The study also established that women groups undertake Gender Based Violence (GBV) programs (9%) in the Division. These initiatives help to inform women about their rights and how to respond to human rights issues. They are therefore able to device necessary steps to be followed when responding to human rights violations.

LIVELIHOOD AND FOOD SECURITY

Data from focus group discussions in the study area revealed that rural women often manage complex households issue and pursue multiple livelihood strategies in their groups to enhance their survival and well being in their families. Women groups also participate in other initiatives aimed at improving their socio-economic welfare in the community. One of these initiatives is food security and livelihood activities. The study found that women groups form sub-groups which also address specific issues affecting their communities such as food insecurity and livelihoods. Their activities include producing agricultural crops, tending animals, processing and preparing food, working for wages in farms, collecting fuel and water and engaging in trade and marketing. The study also found that women groups encourage members to save money in the groups for future use.

From the foregoing discussions, increased women group participation and involvement in rural development activities helps to improve the quality of services. Members of the women groups are encouraged to develop a saving habit, which in turn, increases the self confidence level of the women. As such, women groups promote a sense of solidarity and cooperation among the group members impacts positively on education, health and other development programs as a result, rural development.

UNDERLYING CONSTRAINTS AMONG WOMEN GROUP

The study was also interested to understand the challenges that women groups in Nyamusi Division face in their attempt to foster rural development. Figure 2 below shows their responses.

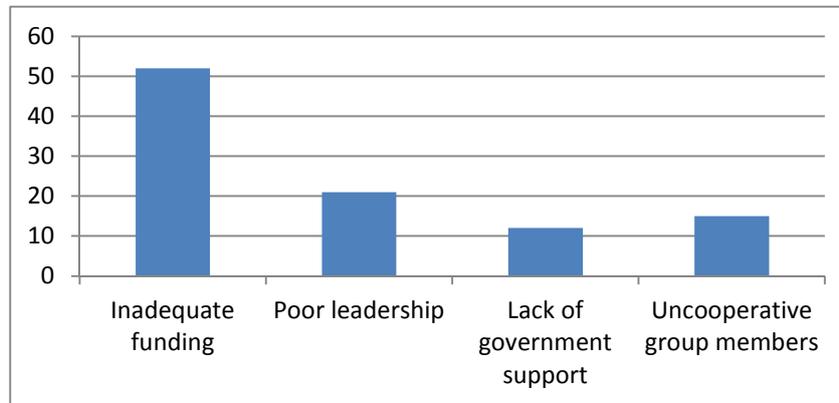


Figure 2: Challenges facing women groups in Nyamusi Division

As shown in figure 2 above, 52% of respondents argued that inadequate funding is the main challenge facing women groups in Nyamusi Division. For instance a key informant and a woman leader in a group argued that:

Poverty compels some women to leave the groups especially merry-go rounds. Therefore, this affects organization's productivity and attainment of poverty alleviation goal for the women groups (Female, 43 years).

This phenomenon is attributed to high poverty levels in the division which, hinder women groups from effectively supporting development initiatives in their regions. The analysis in figure 2 above indicates that poor and weak leadership is one of the challenges facing women groups in the Division as reported by 21% of the respondents. The study found that a few powerful community members can take advantage of the poor and weak leadership structures. Once a women group is formed, it is only a few members with vested interests who benefit most. This group takes advantage of the illiterate members (who are used as rubberstamp), collect funds from other members, take a big loan themselves and default. As one respondent said:

The study revealed that some women groups do not deliver as they promise as most of the Merry Go Round funds do not benefit all the members as some members become defaulters before all others benefit from the fund (Female, 38 years).

From the above evidence, it is clear that this is the reason why most women in the rural villages in the Division do not join women groups. This implies that despite the fact that these funds are owned by the group, defaulters create many problems. For instance, the groups are in most cases not in a position to effectively monitor how well the women groups' leadership deals with defaulters. This is because in most of the groups, many people are illiterate and even for literate people understanding the financial status of the group from the secretarial records is often difficult. The study found that in most informal women groups, mostly only one person is literate. For example, it is the secretary who is literate to handle secretarial assignments for the group.

The study further established that most leaders in the women groups have inadequate management skills since they have either primary or secondary education as their highest academic qualification with fewer opportunities in leadership and management trainings. This hinders women group coordination of activities, which in turn affect achievement of set group goals. Out of the twenty five key informants (women leaders) interviewed, twenty one had primary education while only three had secondary education and only one had post secondary education. A key informant narrated that:

Abarai abange mbachieti sukuru. Abande tibamanyeti korika. Chibesa echigosira ase engencho tibamanyeti waaka sabu (Female, 35 years).

Meaning that many leaders are not educated and don't know to write, the money gets lost because they don't know arithmetic.

The above evidence shows the extent to which women groups in the Division have leadership challenges. This implies that where leaders are not learned, groups' development and prosperity is affected negatively. For instance, loss of finances

affects the operation of such groups, which may lead to dissolution of some of these groups hence, deterring rural development. The study also revealed that in some women groups, members are uncooperative (14%). This challenge was attributed to the nature of leadership and education level of group members. It was evident that lack of management skills can drag a group into problems because leaders may be unable to influence their followers, make sound decisions pertaining group activities, and how to amicably resolve disputes in a group. Groups also delay in implementing their initiatives. This creates environment for criticisms from members resulting to disharmony in the group.

LACK OF GOVERNMENT SUPPORT

Thirteen percent of the respondents attributed lack of government support as one of the problems affecting women groups, the study found that, despite the government's effort on ensuring funds for women initiatives are available, through institutions like Women Enterprise Fund and Uwezo Fund to empower women economically throughout the country, the uptake is still low due to lack of information and awareness among women. This is partly due to low levels of sensitization and awareness among women groups. Besides, women groups lack recognition by the government particularly for those groups that are not formally registered by the relevant government bodies.

SOCIO-CULTURAL FACTORS

Most women in developing countries are economically disempowered and women in the study area are no different. In spite of their important contributions to rural development, women suffer from various constraints, which inhibit them from fully realizing their potentials for development. Cultural norms and practices have partly contributed to subordination and women's low economic profile in society where men are perceived as the controllers of economic assets and decision makers. During focus group discussions with selected women group members, it was revealed that some socio-cultural values and norms hinder the participation of women in rural development in their communities. The study found that their reproductive role in the family and the community puts women in a disadvantaged position to engage in entrepreneurial activities. Additionally, women are not allowed by their men counterparts to own properties, thus, become a challenge when they want to have long-term investment for their livelihoods. Similar to the study's findings, from the literature review, Cohen (2006) opines that societal beliefs continue to hinder progress in women's empowerment in many parts of the developing world. Moreover, some legal provisions and legislative systems make it difficult for women to take initiatives for business development especially when collateral security is required to access finance for projects. The study also found that there is unequal access to productive resources and services, including finance and capacity building opportunities.

The authors perspectives from the above findings is that socio-cultural factors bring about gender imbalance in rural development given that women's status in development remain unrecognized, besides some legal provision become and impediment to women's development in the society. Therefore, there is need to sensitize the community on women's role in rural development and stream gender perspectives into development policies at all levels and in all sectors in order to strengthen women's participation in rural development.

LEVEL OF ACCESS TO INFORMATION

The study found that the level of women's access to information was low and therefore, women are not as empowered as their male counterparts or are totally disempowered. Even though women groups have devised interventional strategies in various ways to promote rural development, the greatest challenge is that they do not access current information to spearhead rural development. This is attributed to unreliable communication by the concerned stakeholders.

HOW CAN WOMEN GROUPS BECOME MORE EFFECTIVE?

PARTICIPATION AND INVOLVEMENT IN RURAL DEVELOPMENT

Observations made during the study shows that allowing all women in their groups to participate in their projects and supporting them educationally, financially and guidance in developing community owned programmes, it helps in promoting rural development. The study found that for most of the projects led by women groups and which significantly involved their women members right from the start of the project to the end, they ended up being the most successful in their interventions. The authors argue that development initiatives do best when a woman's role and needs are factored into programme design right from the beginning of the project to the end.

SUSTAINABILITY

From the findings of the study, it was evident that most of the women groups are short-lived thereby do not live long enough to make impact on the lives of members of the community. Therefore, lack of sustainability of women group initiatives hinder the scaling up of successful interventions to the rest of the community. In a nutshell, there is need to ensure that efforts to strengthen women's groups result in lasting and viable interventions that address community problems. Women groups empower its members to identify their needs, plan and implement their own projects, share the benefits of their collective efforts and evaluate their interventions. Women groups can establish various interventions that are aimed at improving their livelihoods and wellbeing in their communities. For instance, they can practice activities such as collective marketing, bulk purchasing, group lending and capacity building programmes.

FROM INFORMAL GROUPS TO FORMAL GROUPS

The study found that formal women groups had initiated various community interventions; this was attributed to the access of other finance opportunities other than group savings. This is because micro-finance institutions recognized registered women groups and were comfortable to lend them money which they could repay back in small installments unlike informal women groups which depended only on group contributions which was not enough to initiate many projects. This paper argues that for groups to be sustainable they need to move from informal groups to formal groups to give them an added advantage to access other finance opportunities from micro-finance institutions for their activities to spur sustainable development. As Manjunatha (2013) asserts, linked not only to banks but also to wider development programmes, women groups are seen to confer many social and economic benefits. Therefore, women groups enable women to grow their savings and to access the credit which banks are increasingly willing to lend.

CONCLUSION AND RECOMMENDATIONS

Despite broad recognition that women's improved capabilities and welfare through groups are strongly linked to rural development, women groups in the country and particularly in the study area are lagging behind in terms of rural development and do not receive the necessary support from the various relevant stakeholders in pursuing rural development related tasks. Their development efforts are hampered by gender inequalities, lack of participation and involvement negative socio-cultural values and norms and unequal access to finance opportunities for development. This paper concludes that empowering women groups in rural areas is critical in promoting sustainable rural development for the reason that rural interventions in communities have the advantage of positive effect on local living standards. If given opportunity, women have the potential to change their own socio-economic status as well as that of the communities in which they live in. The authors accentuate women groups as effective instruments and pathway to rural development. Once women groups have sufficient solidarity, experience and unity of purpose in their undertakings, rural development is achieved. This paper not only recommends policy frameworks that not only promote community-based approaches to rural development, but also encourages sustainability and equal participation and involvement of both genders as well as put in place monitoring frameworks to strengthen the activities of women groups.

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