

# Women Self-Help Groups as Catalyst for Rural Development in Homa Bay County, Kenya

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**ABSTRACT:** Women Self-Help Groups (WSHGs) have become instrumental in driving rural development, particularly in Homa Bay County, Kenya. They offer a unique model for addressing the socio-economic challenges faced by rural communities. These grassroots organisations provide a platform for women to empower themselves through collective action, fostering collaboration, skill development, and economic independence. This paper explores the impact of WSHGs on rural development in Homa Bay County, focusing on their contributions to poverty reduction and improved access to education, healthcare, and income-generating activities. Homa Bay County was selected due to the prevalence of numerous WSHGs and various rural development projects supported by these groups. Random sampling was employed to select 5 WSHGs, each comprising 30 members. Data collection tools included interviews, focus group discussions, surveys, document analysis, and observations. Data was coded and then entered into SPSS software for analysis, utilizing descriptive statistics. Ethical considerations were undertaken to ensure that participants understood the purpose of the study and voluntarily agreed to participate. The privacy of respondents was protected as data were kept confidential. The study acknowledged and respected local cultural norms and practices while conducting interviews and surveys. The findings highlight the significant role of these groups in enhancing community resilience, promoting sustainable development, and advancing gender equality in Homa Bay County. The study established that WSHGs has established a platform for women to tackle issues such as poverty, gender inequality, and marginalisation, thereby becoming catalysts for change in rural Homa Bay County. They challenge traditional gender norms and provide women with opportunities for greater participation in economic and social spheres. The study underscores the importance of supporting and scaling up WSHGs as a strategy for rural development in Kenya.

**KEYWORDS:** *Women Self Help Groups, Collective action, Collaboration, Economic Independence*

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## I. INTRODUCTION

In many rural regions of Kenya, women face significant challenges such as limited access to education, healthcare, and economic opportunities. In response, WSHGs have emerged as powerful social and economic transformation. They are locally organized, grassroots collectives formed by women to improve their socioeconomic status. These groups often provide a platform for collective action, where women collaborate to improve their livelihoods through savings, income-generating activities, and access to training. In Homa Bay County, a region located in western Kenya, these groups have become instrumental in driving rural development, empowering women, and addressing key development issues within the community. They have provided a means of economic empowerment and played a critical role in addressing social and health challenges, such as gender inequality, domestic violence, and access to healthcare services.

The activities of WSHGs in Homa Bay County range from small-scale entrepreneurship to advocacy for women's rights and participation in decision-making processes. By pooling resources and supporting one another, members of these groups have created sustainable income-generating activities, improved household welfare, and contributed to the region's broader development goals. Additionally, these groups have become key players in

community mobilization, working alongside local authorities, NGOs, and government and county agencies to address critical development challenges.

This paper explores the role of WSHGs in Homa Bay County as agents of change, focusing on their impact on rural development. It delves into how these groups have fostered women's empowerment, improved access to financial resources, enhanced social support networks, and contributed to broader community development initiatives. By highlighting the successes, challenges, and future potential of WSHGs, this study underscores the importance of women-led initiatives in achieving sustainable rural development in Kenya.

## **II. LITERATURE REVIEW**

### **2.1 The historical development of Women Self-Help Groups (SHGs) in Kenya**

This can be traced through various key stages, influenced by social, political, and economic changes. These groups have evolved and are rooted in traditional community-based practices and modern efforts to empower women. During the precolonial and colonial periods (pre-1960s), women played central roles in the community. They were often involved in agriculture, household management, and trade, typically in informal groups for collective economic and social support. These practices laid the foundation for later forms of self-help groups. However, women's economic and political roles were significantly constrained during the colonial period. The colonial government largely ignored women in the development process, which limited their participation in formal political and economic systems. However, informal self-help practices continued, especially in rural areas, as women sought to maintain community support networks.

During the Post-Independence and Early Development (1960s-1970s) period, the Kenyan government attempted to modernize and support women's development. Women's participation in the formal economy was still limited, but the government and NGOs began to recognise the importance of women's groups for national development. The 1980s marked a period of increasing global attention to women's rights. Women began to organize around issues like education, health, and economic empowerment. In the 1990s, self-help groups in Kenya started to formalising and arrange for more sustainable economic activities. The role of microfinance institutions (MFIs) became central in providing financial services to women, especially in rural areas. During this period, self-help groups (SHGs) also began to focus on empowering women politically and socially. Women organized around land rights, gender-based violence, and political participation. NGOs continued to provide training on leadership, rights, and community mobilization. The early 2000s saw an increasing focus on gender equality in Kenya's development agenda. Women's self-help groups began to play a key role in advocating for gender-sensitive policies at the local and national levels.

Consequently, women's self-help groups in Kenya have transformed over the years from informal, traditional networks into organised, sustainable entities that have significantly contributed to both women's empowerment and national development.

### **2.2 Theories of Rural Development**

Theories of rural development and gender empowerment serve as essential frameworks for comprehending how social, economic, and cultural processes influence the lives of rural populations, particularly women. Rural development pertains to initiatives to enhance the quality of life and financial well-being of individuals residing in rural areas. Numerous theories have arisen to inform rural development policies and practices. Among the key theories are:

### **2.2.1 Modernization Theory**

Modernization theory, which gained prominence in the mid-20th century, posits that rural development is attainable by adopting modern technologies, institutions, and values, emulating the trajectories of urban centers. This perspective emphasizes economic growth, infrastructure enhancement, and the transfer of technological innovations from developed to underdeveloped regions. However, critics argue that it is ethnocentric, often overlooking local cultures, indigenous knowledge systems, and the significance of social structures within rural communities (Huntington, 1971; Nkwede & Samuel, 2014).

### **2.2.2 Dependency Theory**

Emerging as a critique of modernization theory, dependency theory asserts that underdevelopment in rural areas results from exploitation by more developed nations or regions. It highlights the historical and ongoing economic subjugation of peripheral (rural) areas by core (urban or industrialized) regions. This theory advocates for rural areas to achieve autonomy from external dependencies, promoting self-reliance and local empowerment. Nonetheless, it has been critiqued for focusing predominantly on structural constraints, potentially neglecting internal development opportunities (Frank, 1967; Smith, 1979).

### **2.2.3 Sustainable Development**

The sustainable development paradigm advocates for a balanced approach to rural development, integrating economic growth with environmental preservation and social equity. It emphasises adopting practices that protect natural resources and ensure socially inclusive development, particularly for marginalised rural populations. This approach often involves promoting renewable energy, agroecology, and green technologies. Critics point out that economic pressures, especially in impoverished rural areas, can make pursuing long-term sustainability challenging, as immediate financial needs may take precedence over environmental objectives (Datta, 2019).

### **2.2.4 Participatory Rural Development (PRD)**

Participatory Rural Development emphasises the active involvement of rural communities in their development processes, empowering local populations to shape their futures. This approach incorporates community-based planning, local knowledge, and democratic decision-making to ensure that development initiatives align with the needs and priorities of those most affected. Challenges to PRD include local power imbalances, limited resources, and the potential imposition of external development agendas, which can undermine genuine participatory efforts (Datta, 2019).

### **2.2.5 Capability Approach**

Introduced by Amartya Sen, the Capability Approach shifts the focus of rural development from mere economic growth to the enhancement of individuals' abilities to function effectively in society. It underscores expanding personal capabilities—such as education, health, and political freedom—central to development. The goal is to provide individuals with the freedom and opportunities to lead fulfilling lives. While this framework offers a comprehensive perspective on development, its implementation can be challenging in resource-constrained rural settings (Sen, 1999).

## **III. GOVERNMENT POLICIES AND THEIR ROLE IN SUPPORTING WOMEN GROUPS**

The Kenyan government has put in place various policies and initiatives aimed at promoting gender equality and supporting women's groups. These policies empower women economically, socially, and politically, ensuring they have equal opportunities and can contribute fully to national development. These include: the Constitution of Kenya (2010) Article 27, which guarantees gender equality, prohibiting discrimination based on gender or sex. It ensures that women and men enjoy equal rights and access to opportunities in all spheres of life, including in political and economic spheres, Article 81(b) provides that not more than two-thirds of the members of elective bodies shall be of the same gender, promoting women's participation in politics, and Article 43 which recognizes

the right to adequate housing, health care, and education, which benefits women and their families; The National Policy on Gender and Development (2000) aims to mainstream gender into development programs and policies and also ensures that women and men have equal access to resources, decision-making power, and opportunities. The Women Enterprise Fund (WEF) financially supports women groups and businesses. It aims to increase women's access to affordable credit and support their entrepreneurial activities. The fund is designed to promote women's economic empowerment, reduce poverty, and improve the contribution of women in the economy. The National Affirmative Action Fund (NAAF) supports marginalized and disadvantaged groups, particularly women, by providing financial assistance to facilitate their participation in socio-economic activities. It offers grants to women groups, enabling them to access funds for development projects, education, and capacity building. The Gender-Based Violence (GBV) Policy provides a framework for addressing gender-based violence, which disproportionately affects women.

The Kenyan government has worked to strengthen laws, increase public awareness, and support women who are survivors of GBV. Women's groups play a critical role in advocating for the protection and support of victims of GBV. The Economic Stimulus Programme (ESP) for Women aimed at helping women in the informal sector and micro-enterprises by providing financial assistance and capacity building. It encourages the creation of women-led businesses, supports women in agriculture, and fosters women's participation in the formal economy. The Women's Rights Agenda (WRA) supports policies that enhance women's participation in politics, economic development, and decision-making. The WRA is aligned with the Kenyan government's vision to create more opportunities for women to participate in leadership and governance; the Social Protection Policy focuses on providing social safety nets for vulnerable populations, particularly women and children. It includes programs like the cash transfer program for women, which provides financial assistance to poor women to enable them to meet their basic needs and improve their livelihood; the Ministry of Public Service, Youth, and Gender Affairs, whose mandate is to implement gender-related policies. It empowers women through various initiatives such as leadership training, capacity building, and economic empowerment programs. The Kenya Women Parliamentary Association (KEWOPA) supports women parliamentarians and increases women's participation in governance and policy-making. It advocates for implementing affirmative action measures to ensure women's representation in political and leadership positions; Kenya Vision 2030, which incorporates gender equality as a key pillar in national development. Under this vision, there is an emphasis on creating more economic opportunities for women, improving education and health, and reducing gender disparities; The Youth Enterprise Development Fund (YEDF) which has specific provisions to support young women entrepreneurs by offering financial support and mentorship opportunities to youth-led businesses, especially those involving women in leadership positions.

In summary, the Kenyan government's policies foster gender equality, empower women economically, and ensure active participation in decision-making. These efforts are critical for advancing women groups and creating a more inclusive society.

#### **IV. FINDINGS OF THE STUDY**

##### **4.1 Impact of Women Self-Help Groups on Rural Development in Homa Bay County, Kenya**

Women's Self-Help Groups (WSHGs) in Homa Bay County, Kenya, play a significant role in rural development. These groups are organized grassroots-based associations where women unite to improve their economic, social, and political conditions. They are focused on mutual assistance, empowerment, and development in various ways, ranging from small-scale business ventures to advocacy for gender equality.

##### **4.1.1 Economic Empowerment**

Women in rural areas often face limited access to financial resources, restricting their ability to engage in productive economic activities (Kabeer, 2019). Women Self-Help Groups (WSHGs) in Homa Bay County provide a collective platform for resource pooling, enabling members to engage in income-generating activities (IGAs) such as small-scale farming, poultry keeping, tailoring, and food processing. These enterprises diversify income sources, alleviate poverty, and enhance household economic stability. Furthermore, WSHGs have worked hard to facilitate access to low-interest loans, allowing women to finance their businesses without the prohibitive costs of traditional banking institutions (Goetz & Gupta, 1996). Beyond financial access, WSHGs have equipped members with entrepreneurial skills, financial literacy, and business management training, ensuring sustainable economic growth among rural women. This economic empowerment translates into improved living standards and increased autonomy in financial decision-making within households.

#### **4.1.2 Social Empowerment**

Participation in WSHGs significantly enhances the social status of women in rural communities by fostering leadership skills and decision-making abilities (Cornwall, 2016). Through active engagement in economic activities and governance within their groups, women gain recognition within their families and communities, challenging traditional gender norms that limit their roles to domestic responsibilities (Malhotra & Schuler, 2005). WSHGs in Homa Bay County have created networks of solidarity that provide emotional and moral support, helping women to collectively address issues such as gender-based violence, child marriage, and discrimination. Additionally, the participation of women in leadership roles within these groups promotes confidence and encourages their involvement in broader community initiatives, thereby amplifying their voices in local governance (Agarwal, 2021). By fostering collective action, these WSHGs have served as transformative spaces where women can advocate for their rights and negotiate better social positions within their communities.

#### **4.1.3 Improved Access to Education and Health**

WSHGs significantly improve educational opportunities for children, particularly girls, by prioritizing school fees and other essential educational costs (Basak & Chowdhury, 2023). In Homabay County, it was established that women participating in WSHGs often allocate their earnings to support their children's schooling, leading to higher enrollment and retention rates in rural areas. In Homa Bay County, WSHGs collaborate with healthcare institutions to enhance awareness and access to medical services. They have partnered with local health programs to promote maternal health, HIV/AIDS awareness, and nutrition education. The groups are crucial in disseminating health information and ensuring that rural women access essential services such as immunization and reproductive healthcare. Additionally, they have established emergency medical funds, alleviating the financial burden of accessing healthcare in remote locations. Such initiatives foster overall community well-being and promote healthier, more informed populations.

#### **4.1.4 Gender Equality and Women's Rights**

WSHGs act as powerful instruments for advancing gender equality and advocating for women's rights by addressing discriminatory cultural practices such as early marriage, female genital mutilation (FGM), and property inheritance biases (Kandpal et al., 2013). In Homabay County, these groups provide women with safe spaces to discuss gender-based violence and mobilize resources to support victims. Many WSHGs in Homa Bay County engage in awareness campaigns and work closely with law enforcement and local governance structures to enforce laws protecting women's rights. Additionally, as women gain economic stability and confidence, they actively participate in local politics, advocate for policy reforms, and contest leadership positions in their communities (Swain & Floro, 2007). This growing political participation contributes to a more gender-inclusive decision-making landscape, ensuring women's voices are considered in governance and policy formulation.

#### **4.1.5 Community Development and Environmental Sustainability**



WSHGs are crucial in community development by launching initiatives that enhance rural infrastructure, including the construction of roads, water systems, and marketplaces (Quisumbing, Meinzen-Dick, & Malapit, (2022). Moreover, these organisations endorse social programs aimed at poverty alleviation, literacy improvement, and environmental preservation. To improve environmental sustainability, certain WSHGs in Homa Bay County actively advocate for sustainable practices, including tree planting, trash management, and water conservation initiatives. Moreover, these organisations enhance access to contemporary agricultural methods, superior seeds, and organic fertilisers, thereby increasing farm productivity and food security in rural regions. The coordinated efforts of WSHGs enhance the resilience of rural communities to climate change, while fostering environmentally sustainable livelihoods and resource management practices. Through collaboration, WSHGs in Homa Bay County are enhancing the environment and the general welfare of their communities. Through their endeavours, they are fostering a more sustainable future for subsequent generations. Through their ongoing collaboration and innovation, these groups establish a commendable model for others, fostering a transition towards more sustainable practices in the region.

#### **4.1.6 Political Impact and Advocacy**

WSHGs are platforms for political engagement, facilitating rural women's involvement in civic activities like voting, policy lobbying, and community leadership (Datta, 2015). These organisations inform women about their rights and obligations, promoting democratic engagement in local government frameworks (Desai & Joshi, 2014). In Homa Bay County, Women's Self-Help Groups have actively participated in policy discussions, impacting legislative initiatives that promote women's economic and social empowerment. They have championed policies that foster sustainable agricultural practices and enhance access to clean water, resulting in the execution of environmentally sustainable farming programs and upgraded water infrastructure in the area. Moreover, these organisations have effectively advocated for gender-sensitive budgeting at the county level, guaranteeing equitable resource allocation to promote women's economic empowerment initiatives and social services. Moreover, women in these groups often interact with legislators and policymakers to promote gender-responsive legislation and fair resource distribution. They facilitate the connection between grassroots action and official political institutions, enhancing democratisation and assuring the representation of rural women's views in governance structures. WSHGs, via their advocacy activities in Homa Bay County have influence decision-making processes and shaped policies that directly affect women's lives in their communities. This empowers women economically and socially and fosters a more inclusive and equal society. The efforts of these groups are crucial in advancing gender equality and enhancing the general welfare of rural women.

### **V. CHALLENGES TO SUSTAINABILITY**

Women's Self-Help Groups in Homa Bay County receive inadequate financial assistance from the county. However, self-financing is essential for sustainability; nonetheless, it poses challenges for groups lacking training in managing their economic systems. Conflicts inside the group regarding decision-making, financial management, or leadership impair operations. Consequently, establishing conflict resolution processes is crucial to prevent group breakup. In Homa Bay County, WSHGs have encountered difficulties obtaining money for income-generating initiatives due to insufficient financial assistance from the county government. Without adequate financial training, the groups experiences difficulties in properly managing its economic systems, resulting in disagreements and possible breakups. The absence of financial assistance and training exemplifies the significance of dispute resolution processes in preserving group cohesion. Moreover, without external aid or direction, these WSHGs find it challenging to manage intricate financial procedures, thereby intensifying tensions and possibly resulting in its disbandment.

### **VI. CONCLUSION**

The research on the influence of Women Self-Help Groups (WSHGs) on rural development in Homa Bay County, Kenya, highlights their multifaceted role in empowering women, improving economic conditions, and fostering social cohesion. The findings demonstrates that WSHGs serve as vital tools for addressing the socio-economic challenges faced by rural women, contributing to the achievement of broader rural development goals. To ensure

WSHGs have a lasting impact, it is crucial to tackle structural challenges, enhance capacity-building initiatives, and secure ongoing financial and institutional support. These initiatives can improve the lives of individual women and promote inclusive, sustainable development in rural communities. The economic empowerment of women through WSHGs is essential to rural development. These organisations enable women to attain self-sufficiency and contribute to the local economy by enhancing access to financial resources. The shift in economic power alleviates gender-based inequalities in rural areas of Homa Bay County, with women emerging as vital contributors to the economy of that region. In addition to achieving financial independence, WSHGs are critical for elevating women's social status. Further, women's empowerment in leadership roles significantly impacts community dynamics by amplifying their voices in public and decision-making spheres. This transition fosters greater inclusivity, allowing rural women in Homa Bay to influence policies and development activities that enhance their lives.

A substantial positive relationship exists between the activities of WSHGs and improved educational and health outcomes. The economic and social resources generated by WSHGs enable greater investment in children's education and healthcare services. This, in turn, helps to disrupt the cycle of poverty in rural areas, as educated and healthy young individuals are more likely to seize future opportunities. WSHGs function as both an economic tool and a catalyst for community-driven development. By pooling resources, women can support broader rural development objectives, including improved infrastructure and services. This collaborative effort enhances the community's ability to address its needs, thereby elevating the overall quality of life in rural regions. WSHGs significantly influence gender dynamics in the rural areas of Homa Bay. Women's empowerment through these groups has diminished deep-rooted gender biases and fostered broader societal transformations towards gender equality. As women gain greater control over resources and achieve increased visibility in leadership roles, they advocate for policies that tackle gender inequalities across various sectors.

## RECOMMENDATION

While WSHGs have demonstrated efficacy, their impacts are hampered by challenges. Their sustainability and scalability hinge on surmounting obstacles such as constrained resources, insufficient training, an absence of consumers for their products, and external environmental influences. Addressing these problems requires extensive support from government agencies, NGOs, and other stakeholders to guarantee that WSHGs can function efficiently and sustain their effectiveness over time.

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