

# *The Role of Women Self Help Groups (Chama) in Empowering Rural Women in Kenya*

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The Paris Conference on Arts & Humanities 2023  
Official Conference Proceedings

## **Abstract**

Rural women in developing countries face significant cultural challenges. Notably, women in patriarchal communities are constrained by gendered norms and roles. These norms have contributed to gendered exclusions, high expectations, and inequitable access to resources, leaving most women in these communities disempowered. Kenya is one of the countries whose rural women have been subjected to customs and traditions that impede their empowerment. To overcome these challenges, women have joined self-help groups (*Chama*). This study investigated the role of *Chama* in empowering rural women to overcome gendered customs and traditions in Kenya. The study used interviews and participant observation methods to: assess the impact of *Chama* membership on rural women's socio-economic status and how women empowerment influenced gender-based customs and traditions. The study was carried out in Kakamega County, Kenya. The findings revealed that through *Chama*, Kakamega women had been economically empowered. Their income has increased; they own property/assets and run their businesses. Their social networks have expanded, and they have acquired skills and knowledge in many aspects of life. This empowerment has inspired men to change their perception of women as generally home keepers but rather strong drivers of economic growth both at household, community, and national levels. The study concluded that *Chama* is an effective option and avenue for addressing rural women's social and economic empowerment. Relevant recommendations to the government and non-governmental bodies dealing with gender and development were made to enable the formulation of better strategies to support *Chamas* for sustainable development.

Keywords: Kenya, Kakamega, Rural Women, Women Empowerment, Chama, Traditional Norms

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## 1. Introduction

Societies have succeeded in creating gender differences based on the social construction of biological sex. Studies emphasized that such gender distinction has been utilized to allocate power, authority, and resources. These allocations of power and resources to gender have perpetuated gender inequality and discrimination against women (Sahay, 1998; Grabe, 2010). For this reason, women have found themselves among the most vulnerable and disadvantaged social groups. As highlighted by Sahay, women are often assigned childcare and domestic work, which limits their mobility. Women who live in patriarchal societies face more challenges arising from discriminatory patriarchal practices, impeding their progress towards empowerment.

In Kenya, patriarchal norms and customs have resulted in rural women's unlimited access to resources, lack of decision-making power, and social marginalization. These challenges have hindered their ability to fully participate in economic activities, causing gender disparities (UNFPA, 2015). Studies show that these norms and customs have made Kenyan women passive and socially subordinated to men (Mubangizi, 2016; Ondiba & Matsui, 2019). Ondiba & Matsui, 2019 add that pervasive cultural traditions, such as bride price payment, have placed Kenyan men in dominant roles within families. This male dominance has contributed to women's lack of decision-making power. As a result, many women, particularly rural women, have been denied the right to choose. Kabeer, 1999 considers this denial of the right of choice as one factor contributing to disempowerment.

Traditional customs and practices remain pervasive in the Kenyan society. For instance, the role of women as home keepers and caregivers has denied women opportunities to participate in education and the labour force (Takayanagi, 2016). Most Kenyan rural women spend much time on house chores and childcare, roles that most of them have been culturally raised to accept (Browne, 2001; De Giusti & Kambhampati, 2016), and others forced to take up against their will by the societal expectations of a woman (Muthathai, 2017). Considering the high fertility rate in Kenya, women are forced to care for children throughout the years. On the other hand, men's role as breadwinners has created opportunities for their access to higher education. Boys' education is prioritized over girls' education in most families. Acquisition of higher education has qualified men for well-paying jobs, unlike women with inadequate education. As a result, a vicious circle of illiteracy and poverty is created among rural women (Wittmann, 2012).

Another barrier to women's empowerment in Kenya is their need for more property/asset ownership. Studies have shown that customs and traditions have denied Kenyan women the right to ownership, hindering their economic, social, and political empowerment (Ileri & Ngugi, 2016; Ondiba & Matsui, 2019). Ileri & Ngugi, 2016 argue that despite Kenyan women's massive role in agriculture, they do not traditionally own land. Ondiba & Matsui, 2019 support this argument, stating that, at best, Kenyan women have usufruct rights to land, which are restricted by the male heads of their families, primarily husbands. The Kenyan economy depends on agriculture, meaning land is a crucial asset. In rural areas, women do most farm work on family land, yet they do not have the right to access and control the land. As land is one of the properties mainly used as collateral for bank loan acquisition, it is difficult for most women to access finances.

This paper argues that patriarchal cultural practices have catalysed gender disparities and women's disempowerment in Kenya. However, these socio-cultural conditions have

motivated women in Kenya to come together in mutual-help groups called *Chama* to explore their potential to empower themselves. Through *Chama*, women found a way to overcome the challenges they faced in society collectively.

*Chama* is a Swahili word that means "association." It is commonly used to describe self-help groups in Kenya. *Chama* has existed in Kenya since the pre-colonial period. However, during this period, *Chama* was mainly based on ethnic and familial affiliations. Members of these groups benefited from mutual reciprocity because of mutual assistance and support to each other (Nyataya, 2016; Mwatha, 1996). Kenyan women began mobilizing themselves into official groups in the mid-20th century (Maas & Hekken, 1991). This mobilization led to the formation of the first national women's organization, Maendeleo Ya Wanawake Organization (MYWO), in 1952. MYWO, which translates to "the progress for women," was established to unify, nurture, and support the empowerment and development of women in social, economic, and political spheres (Nyataya, 2016; Oduol & Kabira, 2018). Through MYWO, women realized the power of collectivism over individualism and endeavoured to work together to overcome the cultural challenges they faced. With time, *Chama* is firmly rooted in Kenyan society, such that every adult woman belongs to one or more *Chama* (Njoroge, 2015). The exact number of *Chamas* in Kenya is unknown; however, it is estimated that, by 2016, about 300,000 registered *Chamas* and 900,000 unregistered *Chamas* existed in Kenya (Amos, 2016).

As *Chama's* popularity increased, their activities diversified. Currently, *Chamas* are categorized into: Social welfare-oriented, Entrepreneurial-oriented, and Welfare-entrepreneurial oriented *Chamas*. Social welfare-oriented *Chamas* primarily engage in small community projects, mutual assistance, and welfare activities such as buying essential household items, helping each other with farm work, and joining together in ceremonies (Ondiba & Matsui, 2019). They mainly rely on self-funding from members' contributions through the merry-go-round system. On the other hand, Entrepreneurial-oriented *Chamas* mainly focus on huge financial arrangements such as buying lands, individual business start-ups/expansions, agribusiness, and real estate projects. Welfare-entrepreneurial-oriented *Chamas* combine both social welfare and entrepreneurial activities. Since the last two categories require a large amount of money, their projects are funded using credits and loans from micro-finance institutions, such as Kenya women micro-finance Bank (KWFT), from financial organizations such as the government's Women Enterprise Fund (WEF), and *Chama's* loaning system known as table-banking (KAIG, 2013). Women form these *Chama* to empower themselves.

## **2. Women and Empowerment**

Empowerment is considered an essential tool for reducing poverty and underdevelopment. Despite its importance in development, researchers have yet to reach a consensus on a clear definition of empowerment. Rowlands, 1995 asserts that the definition of empowerment depends on the user's interpretation of power. In this regard, Rowlands defines empowerment as "power over, power within, power with and power to (Rowlands, 1997). In his definition, 'power over' refers to the power of dominance. That is the ability of a person/ group to get another person/group to do something against their will. According to Rowland, this is the least sought power in women's empowerment. 'Power with' refers to the power that leads to collective action and the ability to act together. 'Power within' is that power which resides in each person. Rowland argues that this power allows one to recognize their self-worth, capacity and belief that they can make a difference. 'Power to' is the productive power which

creates new possibilities and actions without dominance. He argues that this is the most sought-after power in women's empowerment.

In the view of Kabeer 2009, empowerment is the ability to make strategic choices where it lacked before. Kabeer argues that empowerment cannot be justified by possessing power alone; instead, power must be acquired where it was denied before. This argument is echoed by Mosedale, 2005, in her article "Assessing Women's Empowerment: Towards a Conceptual Framework." Here, Mosedale highlights the four generally accepted aspects of women's empowerment. Two of her four aspects, that is, empowerment can only be talked of if the starting point is disempowerment and that empowerment should concern strategic life choices rather than decision-making on trivial matters, align with Kabeer's argument of empowerment.

In their study "Women's Empowerment or Disempowerment through Microfinance" in Bangladesh, Ali and Hatta, 2012 asserts that empowerment is a process and can be presented in more than one dimension. In their study, they presented two dimensions of women's empowerment: women's absolute well-being, where empowerment is seen as a process of improving the welfare of women, and women's relative well-being, where empowerment is seen as a process of improving the position of women relative to men within the household. *Chama* seeks women's absolute well-being.

The government of Kenya recognizes that women's empowerment is critical to achieving gender equality and sustainable development. The government's recognition is evident by the implementation of the agenda for women's empowerment following the 1994 United Nations (UN) International Conference on Population and Development in Cairo and the 1995 UN Conference on Women in Beijing (Calves, 2009; Larson, 1996). These agendas included the introduction of universal primary education in 2003 (RoK, 2010), the launch of the government women's fund organization - the Women Enterprise Fund (WEF), in 2007, and the reinforcement of the Adult and Continuing Education (ACE) program established in 1979. Still, these strategies have yet to have any significant effect on women's socio-economic empowerment in Kenya.

Several studies on gender and women empowerment showed that promoting entrepreneurship and self-help groups among women in rural areas empowered them economically, socially, and environmentally (Allen et al., 2008). In Kenya, most case studies on women's empowerment have focused on entrepreneurship. They have elaborately discussed the challenges women face in entrepreneurship, such as lack of collateral for capital acquisition, lack of skills and business management education, traditional roles and work balance, and property/ assets rights (Bindra, 2006; Ellis, 2007; Kamweru, 2011; Muthathai, 2017; Mwobobia, 2012; Odinga, 2012). With all these studies, we know these challenges' impact on women's business performance and economic empowerment. However, we need to find out the extent to which women's empowerment through *Chama* has influenced gender-based customs that perpetuate the challenges women face. Huysentruyt, 2014, and Amine & Staub, 2009 suggested that more research be done to understand how women in *Chama* thrive despite patriarchal traditions and social norms. What then can we learn about self-help groups generally by studying women *Chama* from a given socio-cultural background?

### **3. Research Objectives**

This paper examines the role of *Chama* in empowering rural women in Kenya. Specifically, the paper aims to: (i). Assess the impact of *Chama* membership on rural women's socio-economic status, and (ii). Examine how women's empowerment influences gender-based customs and traditions.

### **4. Research Methodology**

The study was conducted in Kakamega County, Kenya. Kakamega is one of the highly populated rural areas located in the western part of Kenya. It has a population of 1,867,579 (KNBS, 2019). 85.5% of its land is rural, while 14.5% is urban (KNBS, 2019). Kakamega is dominated by the Luhya ethnic group, which strictly observes their traditions and customs. The county's main economic activity is agriculture, where women manage family farms as men move to cities for employment. Thus, Kakamega is a suitable area for this study.

#### **4.1 Research Design and Methods**

Two phases were involved in achieving the study's objectives. The first phase involved an intensive review of the literature on gender discriminative cultural norms and the concepts of empowerment and self-help groups. The second phase entailed fieldwork data collection in Kakamega, using a combination of semi-structured interviews and participant observation methods. These methods allowed a deeper understanding of respondents' thoughts, feelings, and opinions. The study targeted rural women, particularly *Chama* members. In addition, key informants, including men, were interviewed. A total of 45 interviews were carried out, including 38 women *Chama* members, two *Chama* leaders, two male village elders, and three officials from WEF (one woman and two men). WEF organization was selected based on its mission of supporting women's empowerment through promoting their entrepreneurial activities in *Chama*. The respondents were selected using purposive sampling techniques.

The interviews were divided into two parts. The first part used closed-end questions to collect socio-demographic information from 40 respondents (38 *Chama* members and two *Chama* leaders), excluding village elders and WEF officials. The second part used open-end questions to seek respondents' opinions and thoughts on *Chama's* impact on women's social and economic status and the influence of women's empowerment on traditions and customs.

Data analysis was done using Braun and Clarke's thematic analysis framework for qualitative methods, following the six steps below:

- i. Data familiarization
- ii. Codes generation
- iii. Themes generation
- iv. Review of themes
- v. Defining and naming themes
- vi. Interpretation and reporting (Braun & Clarke, 2006).

The analysed data was presented in the form of narratives. The demographic information data was analysed quantitatively using an Excel spreadsheet and presented as tables and charts according to frequency and percentages. However, the quantitative figures presented were

only used to understand respondents' characteristics visually and did not form the base for discussions in this paper.

## 5. Findings and Discussion

The following information was sought to understand the socio-economic characteristics of the target population: age, marital status, level of education, occupation, and the number of household members. For visualization purposes, the results are presented in Table 1.1.

Data analysis on age indicated that most *Chama* participants were 30 years and above (Table 1.1). This is because women over 30 years are mostly married, with responsibilities of taking care of many dependents, mainly their children and grandchildren. These women seek financial support from *Chama*. *Chama* participation was lower among women aged 20-29, as shown in Table 1.1. This is because most women in this category are unmarried and still depend on their parents; therefore, they have little to no responsibilities. For the married women in this age bracket, the majority lived in cities with their husbands and thus did not belong to *Chamas* in rural areas. Although the participation rate differed among the age brackets, women of all ages participated in *Chama*.

Regarding marital status, findings showed that the majority of *Chama* participants were married. This finding suggests that husbands support their wives' participation in *Chama*. This finding agrees with Anderson and Baland, 2002 who asserted that most *Chamas* in Kenya constitute married women living in their husband's homes.

Regarding education, findings indicated that all respondents had at least primary education. Most *Chama* members had certificate/diploma education (Table 1.1). However, this study found that most certificates/diplomas were attained through *Chama's* organized training or *Chama*-initiated coursework. The respondents who attained bachelor/graduate degrees indicated as "degree" in Table 1.1 attributed their degree attainment to their mother's financial independence through *Chama*. Few respondents had up to primary level education (Table 1.1). These women were mainly aged over 50 years, and some had as low as a grade 3 level of education.

The occupation was categorized into three: formal employment (office workers or monthly salary recipients), informal employment (entrepreneurs and employees with no fixed monthly salary), and unemployed (housewives). The findings indicated that the majority of respondents belonged to informal employment, as shown in Table 1.1. Most women reported owning businesses through *Chama* loans, where they earned a living. These businesses included food and grocery retail shops, beauty and salon parlours, clothes and shoe stores, pottery and beadwork stalls, and agribusiness (poultry, livestock, fish, and cash crops).

The respondent's number of household members was also sought. The findings show that most households had 1-5 members (Table 1.1), mainly father, mother, and children. There was a low number of households with extended family members. Most households had a maximum of three children, with only one household reporting to have more than ten members (Table 1.1). The low childbirth was attributed to increased women's knowledge and use of family planning methods acquired through *Chama*.

**Table 1. 1 Socio-Demographic Characteristics of Respondents**

Age	Frequency	Percentage
20 – 29	5	13
30 – 39	14	35
40-49	8	20
Above 50	13	32
<b>Total</b>	<b>40</b>	<b>100</b>
Marital Status		
Married	34	85
Single	4	10
Widow	2	5
<b>Total</b>	<b>40</b>	<b>100</b>
Level of Education		
Primary	9	23
Secondary	12	30
Certificate/Diploma	15	37
Degree	4	10
<b>Total</b>	<b>40</b>	<b>100</b>
Occupation		
Formal	6	15
Informal	30	75
Housewives	4	10
<b>Total</b>	<b>40</b>	<b>100</b>
No. of H/hold members		
1-5	23	58
6-10	16	40
11-15	1	2
<b>Total</b>	<b>40</b>	<b>100</b>

*Source: Author, from fieldwork data*

### **5.1 The Impact of *Chama* on Women's Socio-Economic Status**

Generally, the study found that *Chama's* development activities economically and socially empowered women. Their empowerment had a positive impact on personal, household and community development.

### 5.1.1 Economic Empowerment

The key informants, particularly the WEF officials and *Chama* leaders, explained that the economic activities women in *Chamas* engaged in ranged from Micro and Small-sized Enterprises (MSEs) to Small and Medium-sized Enterprises (SMEs). They noted that it was rare for *Chamas* to own large enterprises. One of the WEF officials stated that their organization was open to supporting any enterprise initiated and run by women in *Chamas*, regardless of the size. The financial report presented during the interviews showed that since its launch in 2007, WEF had registered 101 318 women *Chamas*, disbursing about Ksh 14.4 billion (USD 138 Million) to beneficiary groups nationwide by 2019. The number of *Chamas* was expected to increase as the organization received more applications from *Chamas*.

As an organization, WEF promotes women's economic empowerment by ensuring *Chamas* invest the loans obtained in profitable businesses. They do so through offering entrepreneurship training and seminars, credits and loans, connecting women's small businesses to large established firms, promoting women's products on WEF's large online platform, organizing *Chama's* participation in national and international exhibitions, and constant follow-ups. Through these initiatives, women increased their entrepreneurial skills and expanded their customer base for their products and services, leading to an increased income.

In addition, women also received loans from their *Chamas* through a system known as table banking. Table banking is a system where *Chama* members borrow money from *Chama's* kitty at low interest (Gichuki et al., 2015). Just like WEF, *Chama* loans are collateral-free. All the members interviewed indicated they had borrowed money from their *Chama* through table banking. The majority used their *Chama* money as capital to start up individual businesses. Others reported using the *Chama* loan to expand their already-established businesses. Some of the mentioned businesses included: retailing shops, agribusiness (fish, poultry, animal, and crop farming), mobile money services (M-Pesa), salon & boutique, pottery and beading, and motorcycle transportation (*boda boda*). Through these businesses, women confirmed that they earned an income, guaranteeing financial independence. Most women improved their household's living standards using their income, while others increased their wealth and property ownership through loans and credits. Others created job opportunities for other community members who worked and earned an income from women's businesses. This finding supports the assertion by Mung'atu and Mbithi, 2015 that women established 70 per cent of all businesses that employ over 17 million people in Kenya. This study argues that *Chama* is a strong catalyst for women's economic empowerment process in Kenya.

### 5.1.2 Social Empowerment

By observing the events organized by WEF in Machakos and Nairobi Counties, it was found that in addition to financial support, *Chama* members also received education on investment and saving. Before attending the events, interviews were held with WEF officials. One of the officials indicated that the organization was aware that most of the women they offered business loans needed more financial education and business management skills. Thus, the organization committed to offering training and seminars on basic financial and business management skills to *Chama* members before they could receive the loans. Most *Chama* members, particularly the recipients of WEF training, indicated that their knowledge and skills in savings, loan management, bookkeeping and human rights were enhanced.

Moreover, data analysis indicated that members of *Chama* received education from *Chamas*. *Chama* leaders reported that they organized seminars within their *Chamas*, through which they invited experts from various sectors to offer members training. Most women who reported having significantly benefited from *Chama's* training sessions were those aged above 40 years. Mainly, they reported gaining knowledge in health and nutrition, care for children and persons infected with HIV/AIDS and sustainable agribusiness management. Few women aged above 50 years admitted that they acquired their reading and writing skills from *Chama*, as they had acquired up to 3rd-grade primary education. In addition, the study also found that *Chama* members' children also benefitted educationally. Most women reported that their children, especially daughters, had attained higher education through their *Chama's* financial support. Two of the four graduates (Table 1.1) interviewed confirmed these statements. These two women testified that their educational attainment was possible through their mothers' loans from *Chama*. Both claimed their fathers ignored their education. The other two graduates had different experiences. In their case, their fathers catered for all their tuition fees from primary to university. However, their daily expenses were all left for their mothers to sponsor. These testimonies show that married women joined *Chama* mainly to see their children through education, especially girls whose education is less prioritized in families with boys.

Women also gained social inclusion from being members of *Chama*. Interviews with respondents confirmed that women did not actively participate in the leadership and development programs in the country. For this reason, they sought inclusion from *Chama*. One of the *Chama*, whose leader was interviewed, mainly focused on women living with/affected by HIV/AIDS. During interviews, the leader and members revealed that the exclusion of people living with HIV/AIDS was worse when the victim was a woman because of their lack of access to and control of resources. This *Chama*, known as CAMP, helped such women by organizing them into small women *Chamas* and extending medical and counselling support, establishing businesses for stable income and healthy diet, and access to education for children.

Moreover, the *Chama* offered them a platform to share their challenges and courage to accept their health conditions. The findings on social empowerment show that women are driven to form *Chama* by the desire to see other women empowered. As Stainer and Cleary, 2014 indicated, women embrace the spirit of cooperation and not competition. Thus, these findings confirm their argument by revealing how women through *Chama* have collectively worked together to overcome their challenges and effectively execute *Chama's* intended role.

The respondents acknowledged that *Chama* helped them increase their social networking and interactions through seminars and meetings. The majority reported that they have been able to travel around the country and internationally. Most women who travelled internationally reported that they mostly attended conferences on various topics, while local travels were mainly for local exhibitions or regular rotational *Chama* meetings held in members' houses. Both women reported that these travels allowed them to meet and interact with different people, thus expanding their social circles. Others who had gender relations problems in their marriages revealed that the opportunity to interact and share ideas with men and women government legislators had a positive impact on their relationships with their husbands. One respondent, a *Chama* leader, revealed that she had communication problems with her husband before she joined *Chama*. She had divorced and remarried. Her second marriage was saved by the confidence and communication skills she gained from *Chama* interactions.

## 5.2 Impact of Women Empowerment on Traditional Norms and Customs

Analysis of the interviews with village elders indicated that women's achievements through *Chama* had challenged men in communities to embrace changes in traditional customs and practices. For instance, the interviews revealed that it had become common for husbands to allow their wives and daughters to attend *Chama* seminars and workshops outside their communities without their company. This development goes against the traditions and customs that confined married women within their communities, with restricted interactions, especially with men. The fact that this information came from male village elders strongly confirms that the custom of restricting women's interactions outside of their blood relations had changed.

Additionally, the findings from interviews with both *Chama* members and the village elders indicated that the challenge of property ownership had positively changed to some extent. There were cases of joint property/asset ownership between husbands and wives. Women revealed that they used their *Chama* savings to contribute to purchasing family property, especially land, whose ownership was registered under both spouses' names. However, these cases were few compared to women who chose individual asset ownership. Additionally, respondents reported a few cases of girls inheriting family property alongside their brothers. Both elders confirmed that their daughters received a share of the inheritance from their family property. However, they insisted that this practice was not welcome in most families. Interviews with women who received a family inheritance revealed that they faced challenges accessing and controlling the inherited property, particularly land, after marriage. This challenge implies that property acquired by women through inheritance was not beneficial to them.

Women's individual and *Chama* property ownership were highly reported among the respondents. The majority, about 90 per cent of respondents, owned property/assets through their *Chama*. Using loans and Savings from *Chama*, women purchased property and assets in their names or the name of their *Chama*. The most common reason offered for this action was that individually owned property allowed them freedom and ability to use the property as collateral to acquire loans for more investments and business expansion. These findings confirm that women's economic empowerment positively impacted women's property ownership.

Elders' opinions regarding gender roles did not indicate much change concerning women's caregiver roles. They pointed out that women MUST care for their family members regardless of their status. However, data analysis indicated that women's roles had increased to include providers. Women's opinion regarding gender roles was similar to the elders' opinion. All women respondents believed that women's empowerment did not change their role as home keepers but influenced men's role as sole breadwinners. Women contributed to household expenses as well. Those women whose husbands had migrated to cities for greener pastures reported that they were the sole breadwinners for their households, since they did not receive financial support from their husbands. Interestingly, most of these women did not regard themselves as household heads; instead, they mentioned their husbands as household heads despite a lack of support. This finding indicates that despite empowerment, Kenyan women still accept and perform their role as home keepers and uphold the cultural custom of males as heads of households.

Lack of adequate education and financial dependence on men negatively impacted women's decision-making powers. Through *Chama* and WEF's training and seminars, women acquired adequate skills and knowledge that increased their competence in the business field. Some women furthered their studies to higher education using *Chama* savings and loans. These women acquired competent skills for employment in diverse sectors. Moreover, *Chama* leaders and WEF officials reported that highly educated women had opportunities in political and women's representation seats in parliament. Such women are eligible to vie and occupy the political seats stipulated in the Kenyan constitution under 2/3 gender representation, affirmative action. Women's political representation will allow women to participate in national decision-making on essential matters. Moreover, at the household level, women reported that they gained respect in their households, particularly from their husbands, after they started supporting household expenses using *Chama's* finances. This respect increased their family decision-making powers, as their husbands sought their opinions before taking major actions.

## **6. Conclusion**

This study sought to achieve the following research objectives: To assess the impact of *Chama* membership on rural women's socio-economic status and to examine how women empowerment influences gender-based customs and traditions.

For the first objective, this paper concludes that *Chama* membership has economically empowered women. Most rural women *Chama* members were financially independent. Their income increased, which enabled them to contribute to household expenses. In addition to economic empowerment, *Chama* members were also socially empowered. Regular meetings, seminars and training offered increased women's knowledge and skills in diverse sectors. Most of these acquired skills and knowledge empowered women to solve some societal problems, as well as increased their confidence in social networking.

Regarding the second objective, the study concluded that women's empowerment positively impacted most traditional customs and norms. Women's financial independence increased their contribution to household expenses. As a result, women gained respect from their husbands and community, which increased their decision-making power in household matters. Furthermore, women's access to adequate education increased. Girls were able to attain higher education. Regarding traditional gender roles, women's empowerment did not change the women's role as home keepers. However, this paper concludes that empowered women can formulate strategies for change, collectively achieve their goals, and access the necessary skills and knowledge to aid gender equality.

Based on the findings, this paper recommends that institutionalized support through *Chama* should be increased to enhance women's access to finances and the market, and to promote participation in decision-making and entrepreneurship for more women. The study was limited to a single county, focusing only on women in *Chama*. Further research could be conducted from several other counties. Furthermore, it would be interesting to conduct a comparative study involving women in *Chama* and those not.

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