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Carolyn Kulb

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Date

“Elevated to somewhere”: A Case Study on the Influence of Women’s Microcredit Groups on  
Empowerment in Eastern Kenya

By

Carolyn Kulb  
Master of Public Health

Hubert Department of Global Health

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Monique Hennink, PhD  
Committee Chair

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By

Carolyn Kulb

Bachelor of Arts  
Florida State University  
2008

Associate of Arts  
Florida Atlantic University  
2007

Thesis Committee Chair: Monique Hennink, PhD

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2011

## Abstract

“Elevated to somewhere”: A Case Study on the Influence of Women’s Microcredit Groups on Empowerment in Eastern Kenya  
By Carolyn Kulb

**Background:** Over 40% of Sub-Saharan Africa’s population lives on less than \$1 a day, and the region is at risk of not meeting any of the Millennium Development Goal targets.<sup>1</sup> For the past 40 years, microfinance has been heralded as a solution to poverty, a means of empowerment, and a way to directly improve health outcomes. However, there is little published research that has examined the effect of microfinance on empowerment in an African context.

**Objectives:** This research will examine how women’s involvement in Vinya Wa Aka, a unique microcredit group in Eastern Kenya, influences empowerment as a process and outcome. This research seeks to address the gap in literature on empowerment and microcredit in Kenya.

**Methods:** This study uses a case study approach with two groups of participants, VWA founders and trainees. A total of 24 in-depth interviews were conducted in 5 study sites in Nairobi and Eastern Province, Kenya. Participants were selected based on differential length of involvement, residence, and income-generating activities. Grounded theory guided data collection and analysis, with comparison and conceptualization being used extensively. Participant observations were also conducted during social and business meetings with VWA founders.

**Results:** Money plays a complex role in the groups’ empowerment, yet it was reported as one of the least important benefits of involvement with VWA. There was a clear, cyclical process of “enlightenment” and empowerment that occurred in the trainee groups due to their involvement with VWA. “Enlightenment” consisted of trainings, where participants were “exposed” to new ideas and “woken up” to the possibilities that this unique model could provide. Participants were empowered through “moving up” financially and socially, achieving security in the group, and finally, feeling stable enough to “move forward” and help other groups achieve empowerment, thus continuing the cycle.

**Discussion:** In public health discourse, “empowerment” is often proxy for development, increasing women’s status, and improving women’s health outcomes. This research provides the process by which women in this microcredit group begin to achieve such empowerment, which de-emphasizes monetary inputs, and which may prove useful to donors and others engaged in public health work in Kenya.

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## TABLE OF CONTENTS

<b>INTRODUCTION.....</b>	<b>1</b>
<b>LITERATURE REVIEW .....</b>	<b>3</b>
Microfinance and Poverty Reduction.....	7
Microfinance and Health.....	8
Microfinance and Empowerment .....	9
<b>MANUSCRIPT .....</b>	<b>13</b>
Contributions.....	14
Abstract .....	15
Background .....	16
Aims .....	19
Methods.....	20
Results .....	29
Discussion .....	42
<b>REFERENCES.....</b>	<b>46</b>
<b>PUBLIC HEALTH IMPLICATIONS .....</b>	<b>52</b>
<b>APPENDIX 1: List of Codes and Definitions.....</b>	<b>55</b>
<b>APPENDIX 2: Emory University IRB Exemption Approval.....</b>	<b>60</b>
<b>APPENDIX 3: Founding Member In-Depth Interview Guide.....</b>	<b>62</b>
<b>APPENDIX 4: Trainee In-Depth Interview Guide.....</b>	<b>64</b>

## INTRODUCTION

Over 40% of Sub-Saharan Africa's population lives on less than \$1 a day, and the region as a whole is at risk of not meeting any of the Millennium Development Goal targets.<sup>1</sup> In Kenya, UNDP estimates that 20% of the population lives on less than \$1.25 a day, and 46% live below the national poverty line; 41% have at least one severe deprivation in health.<sup>2</sup> For the past 40 years, microfinance has been heralded as a solution to poverty, a means of empowerment, and a way to directly improve health outcomes. However, few microfinance programs have been rigorously evaluated. There is little published research that has examined the effect of microfinance on poverty, empowerment, or health in an African context.

This study examines how involvement in a women's microcredit group influences women's empowerment. Specifically, this research examines a unique women's microcredit group, Vinya Wa Aka (Power of Women), which differs significantly from traditional microcredit models. Vinya Wa Aka does not fit any of the current models of microcredit, and has several unique components, such as investment in assets and training other women's groups. Few published studies, if any, have focused on a microcredit model that involves investment in assets as a key economic activity. Additionally, there are no published data from Kenya that examine how microcredit influences women's empowerment. This study seeks to address both of these gaps in the current literature, while also giving the participants of Vinya Wa Aka a voice in telling their stories of empowerment. It is our hope that this research will not only add to the evidence base on the influence of microcredit groups on empowerment, but also inspire others to think



about new ways of conceptualizing “empowerment” through participants’ own words, stories, and experiences.

This research will examine how involvement in Vinya Wa Aka, a microcredit group in Eastern Kenya, influences empowerment. The influences of participation are examined at an individual and community level. This research will answer the specific research question, “How does involvement in a Vinya Wa Aka group influence women’s empowerment?”

The current evidence relating microfinance to empowerment is context-specific, and defining “empowerment” remains challenging. Advantages and disadvantages may even exist within the same microfinance project, so it is important to continue to evaluate these programs in their own context. This specific project will evaluate involvement in Vinya Wa Aka, which uses a different model than traditional microfinance programs. While this is not comparative research, it is important to assess the effects of being involved in this group. Documenting this particular model and assessing how it influences empowerment in the lives of its participants will be important work, not only for the organization to improve its own capacity, but also to add to the larger body of evidence relating microfinance to empowerment.

## LITERATURE REVIEW

### **Evidence on Microfinance and Poverty Reduction, Health, and Empowerment**

Since the creation of the Grameen Bank in Bangladesh in 1983, microfinance programs have seen increasing popularity as a tool for development and poverty reduction.<sup>1</sup> After Muhammad Yunus, founder of the Grameen Bank, received the Nobel Peace Prize in 2006, it became clear that microfinance not only had the potential for poverty reduction, but also for social change, including empowerment.<sup>2</sup> Increasingly, microfinance finds itself at the center of the overlap between health, poverty, and development.<sup>2</sup> Microfinance has the advantages of rapid growth and scalability<sup>1</sup>, as well as the potential to be paired with educational and social programs to expand health impacts.<sup>2-8</sup>

Microfinance institutions, in general, offer a variety of small-scale financial services to the poor,<sup>2</sup> including cash loans, money transfers, direct deposits, savings, insurance, and loans.<sup>9</sup> Microcredit, in particular, can be defined as a service extending small loans to poor people for the purposes of self-employment and income generation.<sup>1</sup> While there is no official model for a microfinance institution, Grameen Bank provides an excellent example of a “typical” model of community banking using microcredit. This model of community banking is referred to as a ROSCA: a rotating savings and credit association. Grameen Bank uses group lending to extend credit to the poor.<sup>10, 11</sup> Credit recipients organize in groups of 5, elect a leader, and are subsequently trained by bank staff members on requirements for receiving loans, including savings and disciplinary procedures.<sup>10</sup> After these initial steps, the first two members of the group receive their loans.<sup>10</sup> Credit to groups of women ensures that repayments are socially guaranteed,

whereby the group monitors repayment of the loan by the individuals, using peer pressure to repay the loan rather than physical collateral that may not exist.<sup>10, 11</sup> If the loans are not repaid by the individuals, other group members are not responsible for repayment, but these group members are also not eligible for more loans, therefore creating a social enforcement for loan repayment.<sup>10-12</sup> More credit is extended based on the repayment behavior of the group; once the first two loans are paid off, another two group members are allowed to take loans with the group's guarantee (thus the "rotating" part of ROSCA).<sup>10</sup> The group leader is generally the last to receive a loan, after all four of the first loans are repaid.<sup>10</sup> In this setup, groups benefit because they are eligible to receive loans, but also because they are required to save money regularly in a group account, as well as in a savings account to be accessed only in emergencies.<sup>10-12</sup> These savings accounts are forfeited if the group disbands, but they can also be used for emergency spending and "consumption-smoothing."<sup>10</sup> Groups are also required to meet weekly to provide peer monitoring of monetary transactions, which ensures that transactions are done transparently and in the interest of the entire group.<sup>10</sup> Weekly meetings also build social capital, which is broadly defined as goodwill and trustworthiness generated by social ties that can be appropriated for other purposes, such as using a social network to generate or increase business revenues.<sup>10,13</sup> Overall, 97% of Grameen Bank borrowers are women, and repayment rates are also at 97%.<sup>11</sup> While Grameen Bank is not the only ROSCA model that exists, other ROSCA models are often replicated with slightly different terms (such as different interest rates or loan amounts, more members per group, etc.).<sup>12</sup>

In Kenya, microfinance did not become popular until around the year 2000. Around this time, banks decided to increase minimum deposit levels required for savings accounts, which alienated their poorer customers.<sup>14</sup> Customers resented this, and a variety of targeted savings and credit products came on the market from all corners of society, from the national banks to informal groups of women.<sup>14</sup> Currently in Kenya, there are still several different institutions offering microfinance products, mostly to women. The first is formal bank-based microcredit from national banks, which is offered to individuals and sometimes backed by collateral.<sup>14</sup> There are also formal, donor-funded, NGO-run banks that offer microcredit products, such as K-Rep and Kenya Women Finance Trust.<sup>14, 15</sup> About 130 such NGOs are currently operating in Kenya.<sup>15</sup> Some of these products include individual loans similar to the national banks, while others focus on building small savings accounts, providing management services to group borrowers in a ROSCA model, and offering short-term and long-term loans at varying interest rates to groups.<sup>14</sup> The group-based lending schemes employed by NGOs in Kenya are very often based on Grameen Bank practices, including character-based credit, no requirement of collateral, and a focus on self-employment and micro-enterprise.<sup>15</sup> Savings and credit co-operatives (SACCOs) are also popular in Kenya, and formal groups are often employment-based, such as groups of farmers, taxi drivers, or teachers.<sup>14, 15</sup> The group members pay a monthly contribution to the group (shares), and then are loaned a fixed number of shares' worth of cash, and can withdraw their paid shares when they leave the group.<sup>14, 15</sup>

Finally, and most pertinent to this study, are the informal types of microfinance in Kenya, which are generally limited to microcredit. These informal groups include

moneylenders, families, friends, and social networks, who follow a ROSCA system of “merry-go-rounds.”<sup>15</sup> These groups are often comprised of autonomous women; funds are mobilized from the members themselves, they manage the group themselves, and they are the beneficiaries of all loans.<sup>15</sup> Typically, members meet once a month and do “table banking,” where they all contribute a set amount of money to the group, one member takes the lump sum, and then she can spend or invest it as she wishes (such as buying house wares, clothing, or paying school fees), with no interest due. Some groups also save a portion of the contributions for loans that are to be repaid to the group with interest. One evaluation estimates that around a million Kenyans are engaged in these types of informal microcredit groups, compared to about 5 million engaged in formal SACCOs, NGOs, or bank and commercial microfinance schemes.<sup>15</sup> According to the Dutch Co-Financing Programme, “scanty evidence from evaluations, research reports, and internal documents suggests that tens, if not hundreds, of thousands of women in the country have organized themselves into ‘merry-go-rounds.’”<sup>15</sup> Interestingly, merry-go-rounds have much larger geographical distribution and outreach in terms of numbers of participants compared to NGO microfinance programs.<sup>15</sup> NGO programs have been found to operate in the least poor districts of Kenya, concentrating on urban areas, trade centers, and rural market towns.<sup>15</sup> Despite the wealth of different models currently existing in Kenya and their relative popularity, the Vinya Wa Aka model examined in this study includes several components that differ from other existing models.

## **Microfinance and Poverty Reduction**

Few microfinance programs have been rigorously evaluated, and there is little published research that has evaluated the impact of African microfinance institutions. However, several research studies in other contexts contain strong evidence that microcredit programs reduce poverty. In Bangladesh, participants in microcredit programs had increased their per capita expenditure and net worth compared to those not participating in a microcredit group, lowering extreme poverty by up to 25% over a three-year period.<sup>16</sup> There were also village-level increases evident in production, income, employment, and wages in villages with a microcredit program compared to villages without the microcredit program.<sup>16, 17</sup> In another study in Bangladesh, poverty decreased incrementally as borrowing increased, and borrowers experienced the most significant poverty reductions after about 6 years.<sup>18</sup> In the Philippines, a Grameen-based model also showed a 25% increase in individual income among borrowers; income also increased with the number of loans taken out.<sup>19</sup> Additionally, the study found that borrowers' daily labor productivity was about 36% higher than current market wages.<sup>19</sup>

In Nigeria, it was found that 79% of surveyed entrepreneurs used microfinance for their businesses, and involvement in a microfinance group was predictive of economic productivity.<sup>20</sup> In Zambia, loan recipients were found to have a 20% higher income a year after receiving their loan, compared to those who were awaiting a loan from the same program.<sup>21</sup> Data from Kenya show that microfinance borrowers had, on average, \$471 in increased income per agricultural production cycle compared to their matched control group, which indicates a poverty reduction of about 30%.<sup>22</sup> In a microfinance intervention with urban Kenyan adolescents, participants were significantly

more likely to have more household assets than the control group, and were earning about 20% more than the controls.<sup>23</sup> Additionally, participants doubled their savings during the study period (compared to a decline in savings among controls), and 42% were saving with a bank, compared to just 24% of controls.<sup>23</sup> Overall, there is strong evidence that at the very least, microcredit borrowers in multiple contexts experience increases in income, productivity, and net worth.

### **Microfinance and Health**

Microfinance has also been found to improve various aspects of health. In the Dominican Republic, an experimental study examined the effects of microcredit, a health promotion program involving home visits and health information delivery, and an integrated microcredit and health promotion program on three different groups.<sup>5</sup> While all three groups saw health benefits in women's and children's health indicators, the integrated program of the microcredit and health promotion activities was the most successful: about 75% more successful than providing health promotion alone.<sup>5</sup> A study in Indonesia also found that families who had more access to microfinance institutions suffered fewer losses in household consumption during a health shock than families who had less access.<sup>24</sup> A cross-sectional study in India found that women participating in microcredit schemes were less likely to report emotional stress and "poor life satisfaction" compared to non-participants.<sup>6</sup> However, no significant differences were found between groups in self-assessed health or health risk exposures.<sup>6</sup> A study in Bangladesh found that women's involvement with microcredit had a strong independent effect on increasing modern contraceptive use compared to the control groups.<sup>25</sup>

Data from South Africa show that participants in a microcredit intervention, which included a participatory curriculum that covered gender, sexuality, violence, and relationship issues, were more confident and financially secure compared to those who had not participated in this intervention.<sup>3</sup> More importantly, intimate partner violence in the intervention villages decreased by 55% compared to the control villages.<sup>3,7</sup> However, there were no significant reductions in having unprotected sex with non-spousal partners.<sup>7</sup> A study in Nigeria found that microfinance helped adolescent girls resist asking men for economic help, which was often in exchange for risky sex.<sup>8</sup> In Kenya, a study of microcredit given to HIV-infected individuals showed that not only did their economic wellbeing increase, but that their economic productivity emancipated participants from the stigma of living with HIV/AIDS.<sup>26</sup> This study also noted that many participants used their new resources to mobilize support for orphans and vulnerable children.<sup>26</sup> Data from Kenya also showed that women with access to savings and loans were able to use these resources to cope with health shocks.<sup>27</sup> Specifically, they were able to draw on these resources during illness for “income-smoothing” without losing working capital, as well as better afford medical care for serious illnesses like malaria.<sup>27</sup> Interestingly, the women with microcredit were also more prone to spending money on medical needs than the control group, showing that even marginal income benefits lead to greater health spending.<sup>27</sup>

### **Microfinance and Empowerment**

Several studies have linked microfinance to empowerment, which might be operationally defined as social empowerment (decision-making, confidence, collective



action, education); financial empowerment (generating income, making monetary decisions); political empowerment (being represented, having recognized human rights, voting); and empowerment for health (seeking care, making healthy decisions, getting health education).<sup>28-29</sup> Most of these dimensions of empowerment are situated in a context of women's empowerment, which looks to change gender norms and achieve gender equality while also empowering across the other dimensions.<sup>28,30</sup> With this framework in mind, measuring empowerment is challenging, and measurements used are constantly being contested and redefined.<sup>29</sup> The evidence presented here will focus on social empowerment, since financial and health benefits of microfinance have been discussed above.

In general, belonging to a microcredit group and going to weekly meetings promotes interaction with a broader social network, which can lead to social empowerment by giving women new support networks, expanding their worldview, and changing their attitudes on gender norms.<sup>25</sup> In Bangladesh, women in a microcredit program did not see any changes in mobility or decision-making compared to a control group, but participants did change their attitudes compared to a control group.<sup>25</sup> Women in the program asserted that women should ideally have more years of education, and that girls should be married at older ages.<sup>25</sup> A study in South Asia across multiple countries found that women valued the confidence, knowledge, and training from microfinance institutions more than the credit itself; men, on the other hand, said that the money was the most important part.<sup>31</sup> Data from India suggest that an empowerment program increased trust and cooperation in microcredit villages, which was directly correlated to

indicators of agency and empowerment in those villages, contributing to larger social capital which had “spillover effects” for the whole village.<sup>32</sup>

In an African context, one study from Malawi found that women’s confidence in themselves improved due to the financial status that came with borrowing money.<sup>30</sup> A study in South Africa found that women participating in microcredit had more self- and financial confidence, more progressive attitudes about gender norms, higher autonomy in decision-making, better relationships with their partners, and higher participation in social and collective action.<sup>3</sup> Social empowerment related to microfinance is extremely context-specific, however. A study in Cameroon found that while microcredit may have improved women’s financial situation, women may not be able to control those finances.<sup>33</sup> Women in Cameroon who received loans also attributed their well-being, status, and power more to being married than they did to receiving microcredit.<sup>33</sup> In Nigeria, financial empowerment helped adolescent girls avoid giving sexual favors for money, but were clear that “all the money in the world” did not necessarily empower someone.<sup>8</sup> Instead, the girls said that having a network of social support and a feeling of personal control over one’s life were key to empowerment.<sup>8</sup>

Currently, no data exist from Kenya linking social empowerment with microfinance. However, there are several interesting findings related to the social aspect of microfinance among NGO group lending clients’ in Kenya. These findings included distaste for weekly meetings, the high price and inflexibility of loans, and the group guarantee system, saying that “it is unnerving to have to take into account the behavior of others, whom you scarcely know, when planning your finances.”<sup>15</sup> This indicates that for Kenyans, knowing your group members well may increase the benefits that microfinance

can offer. Related to this, Karlan (2007) finds that women in India who are closer both socially and geographically have better repayment rates and higher savings, and that relationships deteriorate if someone defaults on a loan.<sup>34</sup> It is clear that there is a gap in research on empowerment and microfinance in a Kenyan context, which is something this study seeks to address.

**“Elevated to somewhere”: A Case Study on the Influence of Women’s Microcredit Groups on Empowerment in Eastern Kenya**

**Carolyn Kulb<sup>1</sup>, Monique Hennink<sup>1</sup>**

<sup>1</sup>Hubert Department of Global Health, Rollins School of Public Health, Emory University, 1515 Clifton Road NE, Atlanta, GA, 30322

## **CONTRIBUTIONS**

Carolyn Kulb participated in conceptualizing the study, writing the research proposal and protocol, designing the study instruments, collecting data in Kenya, formulating an analysis plan, reviewing and analyzing data, and writing the manuscript, including creating all figures and tables. Monique Hennink participated in conceptualizing the study, guiding study design and setup of project with collaborators, reviewing and editing the research proposal and protocol, editing the study instruments, guiding data analysis, reviewing and editing the manuscript, including all figures and tables, and providing methodological and analytical expertise throughout the project.

## ABSTRACT

**Background:** Over 40% of Sub-Saharan Africa's population lives on less than \$1 a day, and the region is at risk of not meeting any of the Millennium Development Goal targets.<sup>1</sup> For the past 40 years, microfinance has been heralded as a solution to poverty, a means of empowerment, and a way to directly improve health outcomes. However, there is little published research that has examined the effect of microfinance on empowerment in an African context.

**Objectives:** This research will examine how women's involvement in Vinya Wa Aka, a unique microcredit group in Eastern Kenya, influences empowerment as a process and outcome. This research seeks to address the gap in literature on empowerment and microcredit in Kenya.

**Methods:** This study uses a case study approach with two groups of participants, VWA founders and trainees. A total of 24 in-depth interviews were conducted in 5 study sites in Nairobi and Eastern Province, Kenya. Participants were selected based on differential length of involvement, residence, and income-generating activities. Grounded theory guided data collection and analysis, with comparison and conceptualization being used extensively. Participant observations were also conducted during social and business meetings with VWA founders.

**Results:** Money plays a complex role in the groups' empowerment, yet it was reported as one of the least important benefits of involvement with VWA. There was a clear, cyclical process of "enlightenment" and empowerment that occurred in the trainee groups due to their involvement with VWA. "Enlightenment" consisted of trainings, where participants were "exposed" to new ideas and "woken up" to the possibilities that this unique model could provide. Participants were empowered through "moving up" financially and socially, achieving security in the group, and finally, feeling stable enough to "move forward" and help other groups achieve empowerment, thus continuing the cycle.

**Discussion:** In public health discourse, "empowerment" is often proxy for development, increasing women's status, and improving women's health outcomes. This research provides the process by which women in this microcredit group begin to achieve such empowerment, which de-emphasizes monetary inputs, and which may prove useful to donors and others engaged in public health work in Kenya.

## **BACKGROUND**

Over 40% of Sub-Saharan Africa's population lives on less than \$1 a day, and the region as a whole is at risk of not meeting any of the Millennium Development Goal targets.<sup>1</sup> In Kenya, UNDP estimates that 20% of the population lives on less than \$1.25 a day, and 46% live below the national poverty line; 41% have at least one severe deprivation in health.<sup>2</sup> For the past 40 years, microfinance has been heralded as a solution to poverty, a means of empowerment, and a way to directly improve health outcomes, but there is little published research that has examined the effect of microfinance in an African context.

Microfinance institutions, in general, offer a variety of small-scale financial services to the poor,<sup>1</sup> including cash loans, money transfers, direct deposits, savings, insurance, and loans.<sup>3</sup> Microcredit, in particular, can be defined as a service extending small loans to poor people for the purposes of self-employment and income generation.<sup>4</sup> While Kenya has several formal institutions and NGOs involved in these activities, there are also several informal types of microfinance in Kenya, which are generally limited to microcredit. These informal groups include moneylenders, families, friends, and social networks, who follow a rotating savings and credit association (ROSCA) system.<sup>5</sup> These groups are often comprised of women and managed by the group members themselves; all funds come from the members themselves, and they are the beneficiaries of all loans.<sup>5</sup> Typically, members meet once a month and do "table banking," where they all contribute a set amount of money to the group, one member takes the lump sum, and then she can spend or invest it as she wishes (such as buying house wares, clothing, or paying school fees), with no interest due. Some groups also save a portion of the contributions for loans

that are to be repaid to the group with interest. One evaluation estimates that around a million Kenyans are engaged in these types of informal microcredit groups, with five million involved in formal microcredit schemes.<sup>5</sup> Despite numerous different models of microcredit currently existing in Kenya and their popularity, the Vinya Wa Aka model examined in this study includes several components that differ from other existing models.

Globally, there is significant evidence that microfinance is directly linked with increased income and poverty reduction.<sup>1</sup> Data from Kenya show that microfinance borrowers had, on average, \$471 in increased income per agricultural production cycle compared to their matched control group, which indicates a poverty reduction of about 30%.<sup>6</sup> In a microfinance intervention with urban Kenyan adolescents, participants were significantly more likely to have more household assets than the control group, and were earning about 20% more than the controls.<sup>7</sup> Additionally, participants doubled their savings during the study period (compared to a decline in savings among controls), and 42% were saving with a bank, compared to just 24% of controls.<sup>7</sup>

Several studies have linked microfinance to empowerment, which might be operationally defined as social empowerment (decision-making, confidence, collective action, education); financial empowerment (generating income, making monetary decisions); political empowerment (being represented, having recognized human rights, voting); and empowerment for health (seeking care, making healthy decisions, getting health education).<sup>8-9</sup> Most of these dimensions of empowerment are situated in a context of women's empowerment, which looks to change gender norms and achieve gender equality while also empowering across the other dimensions.<sup>8,10</sup>



In general, belonging to a microcredit group and going to weekly meetings promotes interaction with a broader social network, which can lead to social empowerment by giving women new support networks, expanding their worldview, and changing their attitudes on gender norms.<sup>11</sup> In an African context, one study from Malawi found that women's confidence in themselves improved due to the financial status that came with borrowing money.<sup>10</sup> Another study in South Africa found that women participating in microcredit had more self- and financial confidence, higher autonomy in decision-making, and higher participation in social and collective action.<sup>12</sup> Social empowerment related to microfinance is extremely context-specific, however. A study in Cameroon found that while microcredit may have improved women's financial situation, women may not be able to control those finances.<sup>13</sup> In Nigeria, financial empowerment helped adolescent girls avoid giving sexual favors for money, but they were clear that "all the money in the world" did not necessarily empower someone.<sup>14</sup> Instead, the girls said that having a network of social support and a feeling of personal control over one's life were key to empowerment.<sup>14</sup>

Currently, no data exist from Kenya linking social empowerment with microfinance. The current evidence relating microfinance to empowerment is context-specific, and defining "empowerment" remains challenging. Advantages and disadvantages may even exist within the same microfinance project, so it is important to continue to evaluate these programs in their own context. This study examines how involvement in a women's microcredit group influences women's empowerment. Specifically, this research examines a unique women's microcredit group, Vinya Wa Aka (Power of Women), which differs significantly from traditional microcredit models. Vinya

Wa Aka does not fit any of the current models of microcredit, and has several unique components, such as investment in assets and training other women's groups. Few published studies, if any, have focused on a microcredit model that involves investment in assets as a key economic activity. Additionally, there are no published data from Kenya that examine how microcredit influences women's empowerment. This study seeks to address both of these gaps in the current literature, while also giving the participants of Vinya Wa Aka a voice in telling their stories of empowerment. Documenting this particular model and assessing how it influences empowerment in the lives of its participants will be important work, not only for the organization to improve its own capacity, but also to add to the larger body of evidence relating microfinance to empowerment.

### **AIMS**

This research will examine how women's involvement in Vinya Wa Aka, a microcredit group in Eastern Kenya, influences empowerment. The influences of participation are examined both as process and outcome.

### *Specific Research Question*

How does involvement in a Vinya Wa Aka group influence women's empowerment?

## METHODS

### *Study Site*

The focus of this study was to collect data from the founding members and trainees of the Vinya Wa Aka (VWA) microcredit group. These members resided in Nairobi and rural areas of the Eastern Province. Therefore, the study was conducted in five sites [Nairobi,

Figure 1: Map\* of Eastern Province, Kenya and Study Sites



\*Source: Google Maps

Machakos, Embu, Kitui, and Kibwezi (See Figure 1)] corresponding to the place of residence of the founding members and trainees. Eastern Province is home to the Kamba and Meru tribes, and is distinguished by its semi-arid landscape, rural farming communities, and episodes of drought. Many areas in Eastern Province also suffer from underdevelopment and poverty. For example, a recent study of Meru District (near Embu) showed that 48% of households did not have access to improved drinking water, 79% of households did not have access to improved sanitation, and the infant mortality rate was 31 deaths per 1,000 live births.<sup>15</sup> Machakos town serves as a rural center for Eastern Province as both a peri-urban satellite town to Nairobi, as well as a commercial hub for

farm products. Machakos has vibrant produce markets, as well as daily trips to and from Nairobi to haul goods from the rural farms to the city. Many women in Machakos are involved with farming on family land, selling secondhand clothing, and running small provision stores. Embu is the rural capital of Eastern Province, and also serves as a commercial hub for the central areas of the province. However, it is significantly smaller than Machakos, with most families engaged in small-scale agriculture and commerce, and it is much further away from Nairobi. Kitui is another small, rural town in Eastern Province, with very rural surroundings. Electricity and running water only exist in the city center. Kitui lies far to the east of Machakos, and like Embu, most inhabitants are engaged in small-scale agriculture, and in many cases, subsistence farming. Kibwezi is similar to Kitui: it lies far from Nairobi, is a simple rural center, and has very little commerce other than small-scale agricultural activities. Kibwezi is the least populated town of the four study sites, with only about 5,000 town inhabitants; the majority of people from Kibwezi live in the surrounding rural environs.

### *Study Design*

This research utilizes a case study approach, which focuses on examining the VWA model of microcredit and its effect on empowerment, community development, and health among its members. Qualitative methods were used to collect detailed information from participants about their own experiences of group involvement, using in-depth interviews and participant observations. The grounded theory approach guided data collection and analysis, including participant selection, iterative data collection, and the

number of interviews was guided by the principle of saturation: when sufficient breadth and depth has been achieved within the data, and data repeats itself.

### *Participant Selection*

Two distinct groups of study participants were selected for this study. The first group consisted of the founding members of VWA. It was important to gain the perspective of the founding members because of their longstanding involvement in the group and development of the operational and management structure of the group. Fourteen founding members were interviewed to gain a broad perspective on group development.

The second group of participants consisted of women who formed their own microcredit groups and were trained by VWA (hereafter referred to as “trainees.”) It was important to also gain the perspectives of trainees because they were directly supported by VWA through outreach, training, and seed money for investment projects. These activities are core to the expansion of the VWA model into the Eastern Province. Additionally, it was important to gain perspective from women who are relatively new to the model that VWA provides, and who do not live in Nairobi.

The 10 trainees from Eastern Province were chosen from four areas (Machakos, Embu, Kitui, and Kibwezi) in collaboration with the VWA founders. These areas were chosen to provide a diverse range of participants in terms of rural/urban residence, the groups’ economic activities, length of membership, and financial progress as a group. Each site had multiple “trainee” groups to choose participants from, as well as diversity in projects being conducted. There is significant diversity amongst the 10 trainees selected,

in terms of their length of involvement with their microcredit groups. All of the trainees are women of the Kamba tribe, and speak Kikamba, though their demographic characteristics vary in terms of residence, education, wealth, age, and marital status (see Table 1).

**Table 1: Number of Participants by Selected Demographic Characteristics**

Characteristic	All (N=24)	Founding Members (N=14)	Trainees (N=10)
<b>Residence</b>			
Urban	11	11	0
Rural	11	1	10
International	2	2	0
<b>Length of VWA Membership</b>			
Short (1-3 yrs)	7	0	7
Medium (4-6 yrs)	3	3	0
Long (7-10 yrs)	14	11	3
<b>Level of Income<sup>a</sup></b>			
Low	9	5	4
Medium	6	4	2
High	9	5	4

<sup>a</sup>Income levels were determined by proxy of 13 household expenditure questions, with cutoff points at five even intervals. Expenditure of 0-50,000 KSH (\$0-\$595 USD) was "Very Low"; expenditure of 51,000-100,000 KSH (\$606-\$1189 USD) was "Low"; expenditure of 101,000-150,000 KSH (\$1201-\$1784 USD) was "Medium"; expenditure of 151,000-200,000 KSH (\$1796-\$2379 USD) was "High"; expenditure of >200,000 KSH (>\$2390 USD) was "Very High." For the purposes of this table, "Very Low" and "Low" income categories were combined, as were the "Very High" and "High" income categories.

### *Data Collection*

Two methods of data collection were employed in this study: in-depth interviews and observation. The majority of data were collected through in-depth interviews with

both groups of participants, for a total of 24 interviews. In-depth interviews were used to capture the range of experiences of the individual women involved in these groups, since individual contexts influence experiences with VWA. The goal was to elicit stories, anecdotes, and the individual lived experience of being a member in the group, and so in-depth interviews were most suitable. Since the VWA founders are funding and supervising the trainee groups, interviews were also most appropriate in allowing for potentially sensitive topics or criticisms to arise from the trainees. Basic demographic information was also collected from each interview participant using a brief survey. This information included age, education, occupation, marital status, number of children, ethnicity, religion, length of time with the group, and household expenditures. Demographic questions on household expenditures came from the literature,<sup>16</sup> and the demographic questionnaire was developed in collaboration with VWA members, particularly with phrasing questions in a culturally appropriate way.

Two field assistants were recruited from Kenyatta University to assist with the Kikamba interviews, translation, and transcription. Both assistants had completed bachelor's degrees from Kenyatta in May 2010, and were native *Kikamba* speakers originally from Eastern Province. The assistants were trained on research ethics, qualitative research, interview techniques, translation, and transcription, with each doing several pilot interviews before interviewing participants. In-depth interviews were conducted using a semi-structured question guide, developed in collaboration with several VWA members. The founding members' and trainees' interview guides were pilot-tested on VWA members, and changes were made to remove questions on success and replace them with a question about opportunities. Though the interview guides differed slightly,

both guides asked about group operations, opportunities, challenges, benefits, future directions, as well as individual experiences with their microcredit group (see Appendix). Emory University IRB deemed this study as exempt from review. However, study procedures were explained to participants, full verbal consent was obtained for participation and recording interviews, and participants were given a small gift to compensate them for their time.

Study participants were recruited through a gatekeeper approach, with the VWA founding members acting as gatekeepers. All 14 founding members of VWA were interviewed; additionally, each founding member is “responsible” for overseeing a trainee group. Therefore, the VWA founders responsible for groups in Eastern Province were also asked to inform their groups about the study and recruit potential participants from those groups. The investigator ensured that the participants selected were appropriately diverse for the study, monitoring participant variation in terms of age, length of group involvement, urban/rural residency, and socioeconomic status. Overall, 14 interviews were conducted with VWA founding members, and 10 interviews were conducted with trainees, who were sufficiently diverse to achieve data saturation.

The two research assistants conducted all 10 of the interviews with the trainees in Kikamba, and one founding member interview in English. The investigator conducted all but one of the interviews with the 14 founding members of VWA in English. All interviews were digitally recorded. The study team also ensured that participants were interviewed in private, neutral locations, such as restaurants and participants’ homes. All data were kept in password-protected data files to maintain confidentiality, accessible only



to the study team. The demographic information was collected after the interview was over, and was recorded in writing by the interviewer.

Observations were also conducted during VWA group meetings, which sometimes included participation. Observation data allowed for a documentation of operations, decision-making, conduct, and leadership in both formal and informal group situations. Three observations were conducted; the first was in the formal setting of a VWA meeting. Administration, group decision-making, and management of funds was observed, as well as the general conduct and context of the meeting. During the meeting, little participation was possible due to the formal nature of the proceedings, though the investigator did sit in the circle during the meeting and jot notes. The second observation was conducted at an informal social gathering of VWA members and friends to celebrate one of the VWA founders finishing her PhD. Social interactions, social norms, support, group obligations, and celebration were observed, which contributed to understanding the social context of being a group member. During this gathering, the investigator participated by sitting and socializing with group members and other friends and family, as well as listening to speeches and sharing a meal. The third observation occurred in an income-generating setting at a VWA member's catering business. The visit was facilitated by the VWA member, and the investigator was able to see the business operations, talk to employees, and share tea. Income generation, daily activities, and tangible benefits of VWA membership were observed, with the investigator able to walk around and jot notes. The number of observations was limited by the events which occurred during data collection in Kenya (as only three participant observations were conducted due to time constraints and opportunity; only two official group meetings occurred during Kenyan data collection).

Opportunities for participant observation were identified in collaboration with VWA founding members, and observations were conducted both in Nairobi and in Eastern Province. From these observations, field notes and photographs were collected, which augment the interview data and provide context for the VWA model of microcredit.

### *Data Analysis*

Interview data were transcribed verbatim, translated into English if necessary, checked by another team member for accuracy and completeness, and then de-identified. The English interviews were transcribed directly into English. For the Kikamba interviews, each audio file was transcribed into Kikamba, and then translated into English by the two research assistants. All transcribed interviews were checked against the original audio file by a senior member of the research team for accuracy and completeness, and corrected when necessary to achieve verbatim transcription and translation. The data was analyzed using a grounded theory approach, which was selected for its methodological rigor and ability to construct theory which is well-grounded in the data.

The first step of analyzing the data was to read, re-read, and make memos for code development. After several readings, all of the memos were read thoroughly, and codes were developed based on the major themes in the data. A complete list of codes was created, and then listed in a preliminary codebook. After coding one interview that was not included in the initial reading, the codebook was revised to consolidate, rephrase, and expand codes where needed. (For a complete list of codes, please see Appendix 1.) All codes, memos, and data searches were created using MAXQDA10. After coding all data, thick descriptions using the entire dataset were created for the core codes relating to

empowerment. Data were then compared between demographic groups within each of these core codes, including by education, length of involvement, residence, and founder/trainee status. Comparisons were also made within each of these demographic groups to see where differences emerged. Data were also searched for the intersection of core issues, such as where “empowerment” and “enlightenment” occurred together. These results were also compared between demographic groups. Each search was followed by a reflection on the PI’s own role and influence on the data, as well as what further searches should be done to verify, clarify, or refute the results of a previous search. The results of these searches were used to conceptualize the data, which resulting in the conceptual model presented in the following section. The conceptual model was then verified by checking back in the data for confirmation.

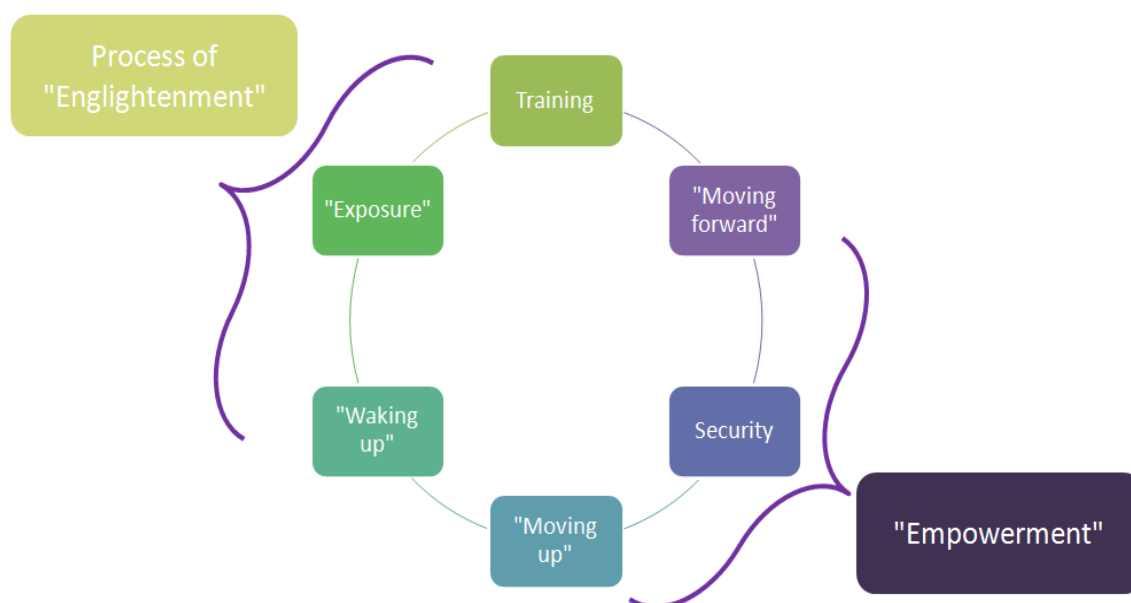
#### *Data Quality, Strengths, Limitations*

One of the strengths of this data is the excellent quality of the interviews. Most interviews have detailed and nuanced data, including personal stories, anecdotes, and very “thick” data describing what it is like to be in the group. Some of these thick sections include impassioned, emotional data that show a wide variation in opinions on some of the key issues. Another strength of this data is that the PI was a white foreigner from the US, rather than a native Kenyan. This could have assisted with participants’ comfort in disclosing dissenting opinions, group challenges, or weaknesses with the model, due to being an “outsider.” One limitation of this research is that our findings cannot be extended to wider populations outside of the VWA women and their trainee groups. Additionally, this methodology does not allow for comparisons between the VWA model and other

models of microcredit in Kenya, outside of women’s own stories about other institutions or models. Finally, we are not able to evaluate any type of impact with this research alone, as it only focused on how women’s experiences with the VWA model of microcredit affected their lives as individuals.

## RESULTS

Figure 1: The Cyclical Process of Enlightenment and Empowerment in Vinya Wa Aka



### “Enlightenment”

The interview data yielded a clear framework for the process of empowerment of women in the Vinya Wa Aka model; the first part of this process is “enlightenment.” As indicated in Figure 1, participants discuss a transformational process of enlightenment that encompasses several different components, including training, “exposure,” and “waking up.” Before participants get “enlightened,” they refer to themselves as being “low” in

status. The merry-go-round model the groups start from lends itself to “stagnating” (not “moving” or making progress) and “eating money” (wasting money by spending); most groups have not engaged in any savings or investment activities before they meet VWA for the first time.

### *Training*

The first step in the model is training, which is also the first step necessary for the “enlightenment” process to begin (see Figure 1). The training program itself involves VWA members visiting the trainee groups out in the rural areas. These trainings are, first and foremost, information sessions on different economic topics. Trainee groups learn about investment products, savings, how to open a bank account, bookkeeping, group management, or what businesses they might engage in, as well as the rationale for doing these things. This information is augmented by professionals who travel out to the rural areas to train on their area of expertise, such as bank managers, investment bankers, bookkeepers, and accountants. Trainee participants discussed how through this information-sharing, they learn concrete things that they never knew before, particularly about investment and why they should be investing:

They [VWA] have helped us, because initially, we did not know about money investment. We didn’t know where to invest or to look for something like plots [land]. That was not in our minds...we didn’t see beyond we- where we were, we were just going round and round. There is nothing else we were doing other than buying and eating *chapatti*.

—*Rural trainee and businesswoman*

This quotation reveals the very beginning of the enlightenment process in terms of expanding groups’ knowledge about investment, but also “seeing beyond” groups’ limitations of the merry-go-round microcredit model. This shift towards long-term

thinking becomes critical later, as the trainee groups move towards empowerment.

Training is viewed by the participants as the vehicle for enlightenment; it is the first point of contact with VWA that the trainees have, and it plays a critical role in facilitating the enlightenment, and ultimately, the empowerment, of women.

### *“Exposure”*

The next step of the process of enlightenment is “exposure,” as shown in Figure 1. Much more is happening at trainings provided by VWA than simply an exchange of information about different economic activities. A key concept in the process of enlightenment, according to the trainees, is “exposure,” which involves information-sharing of a different nature. The information exchange that occurs in the exposure stage is between the VWA women and the trainees, and focuses on information of a social nature. Exposure includes a variety of different aspects, such as breaking the social isolation of rural life and showing rural women “what is happening in the world,” particularly in sharing what the founding members do in Nairobi. One founding member explains why VWA needs to “expose” the rural trainees to this information:

We want...to challenge them to dream. Because many of them don't dream. And they don't- they don't know also there is- also to expose them a bit. (pause) Because they don't know there is something better outside there, beyond, you know, this environment where we were born. Some were born there, they get married there, they—live and die there. In poverty and suffering.

—*Older, urban, high-income founding member*

Another aspect of exposure is that the trainees are able to associate with people of a higher social class, which increases one’s “standard of living” or raises their “status.” This is

achieved through socialization with the VWA women, as well as sharing business ideas and best practices. For example:

When you socialize with people, you know each other, you also help each other financially, through ideas, such that you do not stay as an isolated person or being left behind... We have learned things from them, and you find that the living standard that we were in- there- down, we have improved a little bit, even if we won't reach where they are.

—*Rural, low-income trainee and farmer*

Trainees are often seeking to emulate not only the economic VWA model in their own groups, but even the behaviors, mannerisms, and dress of women from higher socio-economic strata—including not discriminating against others who are “low.” Exposure thus includes financial, business, social, and class components that merge together.

Another aspect of exposure is “inspirational” in nature; a huge benefit of interacting with the VWA women is hearing the story of VWA coming from “nothing” to being worth over 15 million KSH (\$178,000 USD). Trainees insist that they are enlightened through being exposed to the VWA story of progress, and even to the individual businesses that VWA founders do on their own time as examples of what they might accomplish. They recognize the value of this information to their own lives and progress, and seek to emulate the economic and social progress that VWA has made.

### *“Waking Up”*

The final step in the process of enlightenment is “waking up,” which is shown in Figure 1. As a result of the complex processes of information-sharing that are involved in training and exposure, trainees describe arriving at a pivotal moment in their transformation, where they begin “waking up” or “eye-opening.” There are several core

realizations that occur at this moment; the first is simply the realization that “movement” from their current social or economic state is possible, as one trainee describes:

Before we met that Vinya Wa Aka group, we would meet as friends, we talk about our lives, we encourage one another; but there was nothing, no investment, no-nothing moving on. But when we met Vinya Wa Aka, it was like it was an eye opener to us that we can move, we can do this. We attended the training; we were trained very well, and we saw there was a need to come up and to move on.

—*Rural, low-income trainee and advocate for the blind*

The second realization that occurs in “waking up” is that trainees shift their thinking from short-term to long-term. As previously mentioned, this begins when the trainees are given information about investments, savings, and businesses, as well as the model that VWA provides. Rather than “eating money” in a merry-go-round model, VWA develops a culture of saving for the future, primarily through investment and savings. The shift from short- to long-term thinking is described by a trainee:

[Vinya Wa Aka] trained us on how we can spend our money and exactly how we can develop and grow. They are the beginning; they are the ones who have saved us, because when they came and taught us on how to spend and manage our money, our eyes were opened. When they spoke to us and showed us how to spend our money, what had blinded us was removed... Were it not for them we would be in the same, same old place. But right now we know we have 300,000 shillings somewhere.

—*Rural trainee and businesswoman*

Finally, “waking up” allows trainees to come to the realization that they can do things for themselves and become self-reliant. In fact, several founding members demand that trainees “wake up” to do something for themselves, work, and get “out of this misery.” This is particularly important in the Kenyan context, since many women rely on their husbands for income; VWA founders ensure that trainees take steps to make money for



themselves. Aside from encouraging self-reliance, the story of VWA builds confidence: if VWA could build up so much capital from nothing, surely the trainees have the same capacity. One trainee describes how the stories of VWA inspired confidence:

There is a certain madam who told us how she started her business when we were in Vinya Wa Aka training. She told us that sometimes she would be afraid and hide herself and fail to go to the meetings...And you found that she had nothing at all, at all, but right now it's like she is the shining star, and she started with buying foodstuffs and selling them, and right now she has three cars. So, when you hear that there is a person who was- (pause) who started from nothing, and now she is something, you also feel that still you are not yet beyond repair, you can still excel.

—*Rural, low-income trainee and farmer*

Additionally, a group of blind women formed a group, were trained by VWA, and had slightly different explanations about “waking up” (see Box 1). For all trainees, “waking up” is a pivotal moment in the transformational process of enlightenment, and results from the information-sharing that occurs between the VWA women and the trainees. These women “wake up” to the possibility that they can move; to long-term thinking; and to their own capacity for self-reliance through confidence-building. “Waking up” is said to be the last step of the enlightenment process, but just the beginning of empowerment (see Figure 1).

**Box 1: The Process of Enlightenment and Empowerment in Trainees from a Group of Blind Women**

Two of the participants in this study were from a rural women's group of blind women called Cheerful Sisters; one participant was blind, while the other was an advocate and teacher of the blind who started this group. Blind people in Kenya, especially women, face unique challenges that are very distinct from other rural trainees:

For a challenged person, there is nothing they can not oppose. (laughter) You can be denied so many things. Yeah, you know they see them as a burden, as a problem.

—*Blind trainee*

The process of enlightenment and empowerment for these participants is somewhat more transformational than for others; they described how their lives have changed, how they are “not the same” compared to the past year.

**Box 1: Continued**

Some of their trainings have been in tandem with other women's groups from Machakos, and this has led to a different kind of exposure:

We are educating them [the other trainee groups] so that they may also allow us to be exposed and treat us as the other women.

--*Blind trainee*

Not only do the blind women gain "exposure" like other trainees, but they actually expose others to their unique needs for equality and fair treatment. These participants also mention that "waking up" was very important—they did not realize that as blind people, they could also move.

Additionally, the concept of "moving" is slightly different for these participants. While they also discuss "moving up" and "moving forward," they insist that happiness, self-esteem, and mental health are critical for moving. This concept, referred to as "moving psychologically" and being "stress-free," is intimately linked to the constant discrimination that the blind face. The example below illustrates this:

I go to Naivas Supermarket, and they are like, "What do these people want here? What does she want?...Where is she going? We don't allow beggars here! Where are they going?" So you see? So they say, "We are not coming to beg, we are coming to use our money, excuse us please. Get out of the way- we pick what we wanted to pick, what do you think we want to borrow?" You see, that kind of self-esteem, to show them that yes, you belong, yes you have the freedom- this is your country, yes you are a human being, you are not a crippled person, a deaf person. I want to remove that kind of perception, eh- so that they can be seen as a person, as a woman, lady, child. Don't see the blindness first, and then you identify somebody with it- a deaf, a lame, a blind person, no.

--*"Sighted" advocate, trainee*

This anecdote indicates that for the blind, "moving" requires fighting discrimination and changing perceptions of the blind, which in turn requires building their self-esteem. This is something that is constantly being encouraged by the group, and it is also related to an additional facet of "moving," which is "moving on"—not economically, but with normal life and socialization.

We talk, we share our joys, our pain, and we could help one another, and we could meet; we laugh, we cry together, and I was like, you mean, these people can move on? And I could see some brightness in them.

--*"Sighted" advocate, trainee*

Overall, the process of enlightenment and empowerment for these participants is significantly different compared to other rural trainees. For blind women, empowerment not only involves financial movement and the same strong desire to move forward and help others, but moving "psychologically" and fighting daily battles against discrimination, thus "moving on" with life and being treated with respect.

## **“Empowerment”**

“Empowerment,” as defined by founders and trainees of VWA, is both a process and an outcome. In the framework seen in Figure 1, “moving” can broadly be thought of as the process of empowerment, while security is, broadly, the outcome. However, it is also important to recognize that according to the participants, no true empowerment can happen without the previous process of enlightenment, which directly fuels “movement.”

### *“Moving up”*

As Figure 1 shows, “moving” is a product of enlightenment, and it symbolizes the progress that all participants achieve, and all that they wish to achieve. All of the women want to “move” in various ways, whether economically, socially, or psychologically; as an individual and as a group. The first “movement” that occurs in the empowerment process is often the movement from a merry-go-round model of microcredit to the investment and savings model that VWA provides. As mentioned previously, the merry-go-round model was often referred to as something which was “stagnant” and thus antithetical to moving. Groups can also move backwards or slowly if they disagree on their goals, “eat money,” or don’t obey the rules set out by the group. However, in this stage in the process, “moving up” is the goal, and participants often reflect on how “far” they have moved in this particular way.

“Moving up” is described by participants in both economic and social terms, and most commonly is in reference to the “higher level” of investment. Moving up indicates that someone has made economic progress, however small, so that they are not where they started. This also connects back to the socio-economic status of being “low” and the exposure required to “raise your standard of living”; moving up can also mean that you

improve your social status. One trainee describes how she has moved up socially and economically to become essentially equal to her husband:

We used to have problems, because every time, I was depending on my husband's salary...Right now, I feel uplifted, because right now I don't depend on my husband's money. Why? Because I have other means of generating money. When he is busy in his job of- of- of repairing motor bikes, the spare parts business is mine; I enjoy the profit...He doesn't interfere with my collections, and he brings his. So, you find that right now, I am doing fine, and living a better life than the one I used to live before.

—*Rural, medium-income trainee and businesswoman*

While the founders and urban participants emphasize the economic movement upwards in terms of investment, rural and less-educated participants place more value on the social movement of going from somewhere “low” to being of “high class.” Some rural participants also insist that you cannot truly move up until you are able to help others move:

Financially, we have not gone up so much, because when we say you are being uplifted, is it like when you are receiving something but not giving out, is it true uplifting? When you receive and give is when you can be able to rise up.

—*Rural, blind, low-income trainee and teacher*

Overall, the concept of moving up generally covers the financial and social benefits and progress that the participants receive from involvement in the group. It can occur in the past or present, or it can be a goal for the future.

Slightly different from this is “moving far,” which is a testament to the progress that has already been made, or which will be made, by the group. Women often refer to how VWA has brought their group “from far,” or how pooling resources in a group enables one to go far, or further, than doing something alone. This also relates to the idea of mutually moving—that women should help each other as individuals and as groups, just

as VWA has done with their current trainees. All of these ways of moving contribute to “moving up,” which in turn, leads to a sense of security among group members.

### *Security*

If moving is the process by which women are empowered in the VWA model, security could be considered as one of the results of that empowerment process, as Figure 1 demonstrates. Very few participants actually name “security” as a benefit of group membership, yet it encompasses much of what participants consider to be the most important aspects of belonging to a group.

First, security can really only be achieved once the group begins moving. Without moving economically, the safeguards that provide security within this model cannot be put in place. There are multiple ways in which women involved in the VWA model experience security within their groups. As one urban founding member explains, “It is nice. You know you have somewhere to get support from, and without notice...you know you have pillars to stand by you in case of anything.” Most instances of security within the group are either in reference to financial or social security, both of which will be discussed further.

Financial security is frequently mentioned as a benefit of group membership, and in most instances, is discussed in the context of some type of emergency or calamity. The VWA model has several mechanisms in place to address financial emergencies, including emergency loans, guidelines for group donations in the case of illness or death, and giving leniency on group payments for individuals who are in difficulties. One founding member explains, “If I have a problem today, I know I can call the officials of Vinya Wa Aka, and

tell them I have- I'm in an- an emergency, can I be assisted?" However, there is also another interesting aspect of this financial security, in that saving for the future would prevent one from even needing to take an emergency loan. This is something that is taught to the trainees and directly relates to the "waking up" shift in thinking from short-term to long-term financial empowerment:

So they have seen, at least I can put money aside, which will generate more money for me, anytime I have an emergency, there's somewhere I can run to, instead of getting the merry-go-round, put in the m- the pocket, the next day you have nothing. You spend all of it. So, they have seen there is somewhere where they can hide money...these are things we have introduced to them.

—*Urban founding member, businesswoman*

As evidenced by this quote, the VWA model itself encourages investment and savings so that a member can save enough money to take care of her own problems, rather than spending it all or going to the group. However, even if this fails, there are other mechanisms in place to assist group members with finances in case of an emergency.

Socially, there is great security in the group in the form of a "sisterhood." VWA founders and trainees agree that the fellow group members are people you can "lean on," "rely on," or "go to" with any of your problems, including family problems. One founding member describes why this sisterhood is so valuable:

People help you get out of these things, you know? You can get loans, and- you know? So I think there's that level of just support, people who are going to come in during difficult times, during joyful times, to pray with you, to encourage you, you know, what have you. So I think there is a sisterhood that is there, the undergirth that holds it.

—*International, well-educated founding member*

Interestingly, the social security within the group is not only for times of crisis, but also in times of joy. Group members that act as "sisters" are sometimes even better than actual

family members in terms of support; one woman describes how after childbirth none of her sisters-in-law visited her, but VWA group members were there with her every day in the hospital. This “sisterhood” also acts in times of crisis, such as a family death, by literally acting as a family in Kenya would: they bring food, cook meals, greet guests at the funeral or house, and even have carried caskets. They also donate a certain amount according to what the event is, which can help with anything from funeral costs to wedding gifts. The women know that even if no one else comes, their fellow group members will be there. Group members are also sometimes even better than blood family or close friends because of the mechanisms for fund-raising and social support that are embedded within group membership:

[I] feel okay, because when you are in a women group, or in any group, at least you feel even more security, yeah, of some sort. Because if you need any help, if you need money, you are not going just to borrow from any other person, but you have somewhere, and you have people you can talk to. Yeah. (laughs) So, I felt, at least, elevated to somewhere.

—*Urban, low-income founding member*

The group acts not only as moneylenders who will help a “sister” in need, but group members are a social resource for moral support, love, friendship, and counseling in times of crisis. Additionally, this entire empowerment process and group cohesion assists with the individual confidence and efficacy necessary to handle personal challenges. One rural trainee asserts, “It has empowered me personally, because I can feel that I am able. In case a misfortune occurs, for example, I can try the best way possible, more than I could do there before.” While there are certainly financial benefits to being involved in a VWA group, especially in having financial security in case of an emergency, most participants

describe the social network of women—their “sisters”—as being the “key” to the whole model.

*“Moving forward”*

Both “moving up” and having security in the group relate to the idea of “moving forward” or “further out,” which means that the group is in a financially and socially stable enough position to help other women achieve what they themselves have achieved. None of the participants consider empowerment complete until they have moved forward to help others through training and idea-sharing, and it is the last step of this cyclical process (see Figure 1). In some instances, particularly with the rural trainees, participants mention that they would like to go far enough to fill VWA’s shoes and do the same activities that VWA is doing now.

We would like to train other groups, but what we want first is for us to grow and move forward so that we can have the time to look for other groups. When we grow strong, we will look for other groups and train them, just the way we were shown by Vinya Wa Aka.

—*Rural trainee, businesswoman*

For some women, “moving forward” may simply mean making economic progress, with the eventual goal of helping others; moving forward is always limited by the group’s funds. Trainees discuss wanting to move forward to help other women out of poverty, to share with them the “light” they have received, and to support other groups financially.

Some participants believe that moving forward is a social responsibility:

We would also want unity such that those people who are in up country [rural Ukambani] do not leave the others behind. There is a gap, and since we are saying that we are in the same Kenya, we are in the same Kenya, we want when those who are in up country move forward, we also move forward with them, because we are women and we are also mothers.

—*Rural, low-income trainee*



Unity is a common theme in the data, and many participants explain that unity is not only necessary for the group to function properly, but for them to be able to move forward. Finally, moving forward has a slightly different meaning for international members of VWA. To these founding members, women can move forward in a variety of ways—economically, socially, emotionally, psychologically, and spiritually. However, there is a very common thread in “moving forward,” in that all of the participants, regardless of what they call it, want to reach out and help other women achieve what they have achieved; only by doing this will they be truly “empowered.”

## **DISCUSSION**

The interview data yielded a clear framework for the process of “enlightenment” and subsequent “empowerment” of women within the Vinya Wa Aka model. This framework (see Figure 1) is particularly interesting, because none of the reported components center exclusively on monetary gain. This might seem counter-intuitive for a microcredit group, but the process of empowerment relies less on money and more on social processes, especially sharing ideas. This is also an interesting finding given that each of the groups in the rural areas received 50,000 Kenyan shillings (\$595 USD) as seed money, after writing proposals to VWA on how they would invest that money as a group. They were also expected to try to match this money through their own contributions. While a grant of this amount would seem to be a life-changing event for the trainee groups, they refer to it simply as “a boost,” or as something that was “motivating to the members.” When asked how they would like to see VWA help them in the future, almost every trainee asked for additional trainings, information, knowledge, and “enlightenment” from VWA, rather than financial assistance. Additionally, while financial empowerment

and security (via emergency loans and savings for the future) are important components of this model, social processes of enlightenment and transformation, as well as social benefits such as “exposure” and “sisterhood,” are more strongly emphasized by participants.

However, there are several interesting findings related to the social aspect of microfinance from other models. Participants in a similar group guarantee system run by an NGO in Kenya were quoted as saying that “it is unnerving to have to take into account the behavior of others, whom you scarcely know, when planning your finances.”<sup>5</sup> This indicates that for Kenyans, knowing your group members well may increase the benefits that microfinance can offer, especially the feeling of security. Related to this, Karlan (2007) finds that women in India who are closer both socially and geographically have better repayment rates and higher savings, and that relationships deteriorate if someone defaults on a loan.<sup>17</sup> Additionally, a study in South Asia across multiple countries found that women valued the confidence, knowledge, and training from microfinance institutions more than the credit itself.<sup>18</sup> It may be that social cohesion, unity, and “sisterhood” are both products of, and inputs into, the VWA model in a sort of feedback loop: relying on others for economic security enforces social cohesion, and vice versa. However, while other models might see social security as a side benefit to the loans and financial security, participants consistently valued the overall security of having a sisterhood.

These results beg the question, was the seed money even required for empowering the rural groups? And if not, would it be possible to empower other microcredit groups without any external financial inputs? This is a serious question, due to the immense amount of money that donors spend on funding microcredit and microfinance programs. In Kenya alone, there are 130 microfinance NGO operations that are funded by donors.<sup>5</sup>

According to VWA trainees and founders, there is no “security” in this type of funding, and participants insist that it’s not the seed money which is empowering, but it’s learning what you can do with money that is empowering. Could other groups in Kenya succeed by adopting these social processes alongside the financial activities they do, with the very minimal input of training? And how important is it that the groups are established or know and trust one another? A significant limitation of this study is that there is no way to answer these questions with the data that we have—we can only make inferences about the VWA groups and what they have experienced.

Another key finding of this study is that for these women, empowerment is not complete until they are able to “move forward” and empower other women. This desire is strongly stated, repeated, and emphasized as a goal of every single group. Why are groups more concerned with helping others than with helping themselves, compared to other groups in Kenya that women call “selfish” or “self-interested?” This may also stem from the idea of “unity” and “sisterhood”: extended far enough, every woman in Kenya could be considered a fellow sister in the struggle for women’s empowerment. Some participants say as much, wanting VWA to reach a national level so that all women can “move on.” Current ethnic politics in Kenya dictate that Kenyans move beyond seeing people in terms of their ethnicity, but instead work together to develop the nation. This concept may be influencing how women discuss their desire to “move forward,” and they may be conceptualizing gender unity in the same way as the ethnic unity being preached by current politicians. Additionally, the historical context in Kenya dictates that women look after themselves; collectively organizing, particularly for financial gain, is one way of

doing so. The sheer popularity and prevalence of “merry-go-rounds” is testament to the deep need for women in Kenya to unite in some way.

Finally, another finding of this research is that empowerment cannot stop with the individual. This is seen in the need for groups to “move forward” to other women, but it is also present in the way women describe the benefits they have received from the group. Women use microcredit groups to not only benefit themselves, but their families, friends, and communities in various ways. While this study is limited to the VWA groups that have been studied, it is encouraging to think that entire communities might be benefiting from the type of information-sharing, “waking up,” and “moving” that VWA introduces into rural areas. Several rural groups have already been training others informally, thus continuing the cycle of empowerment in their communities. As these activities continue, further research should pursue the community benefits from these types of groups, as well as how applicable this type of model might be to other microcredit groups in Kenya or Africa.

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## PUBLIC HEALTH IMPLICATIONS

This research has several important implications for public health, the first being that money plays a complex role in empowerment in the Vinya Wa Aka microcredit model. While financial security, loans, and investments are all financial benefits that participants receive, the seed money that was given to the rural groups to start projects was seen as simply “a boost.” Rather, it was the information and “exposure” on how to use that money which was truly empowering to the rural trainees. Additionally, the social and emotional benefits of being involved in the group, such as social security, “exposure,” and “sisterhood,” were much more important than any financial security that was present. The implication of this finding is that donors should not invest money in microfinance institutions for lending purposes or as “seed money” per se, but instead invest in groups like VWA who are capable of training other groups towards a path of “enlightenment” and empowerment. Any seed money given would simply be an added bonus; the training and follow-up that VWA provides is the only true external input necessary for the rural women’s empowerment. Everything else is done by the trainees themselves, for their own benefit, but with the guidance of VWA. While more research is needed to compare this model to other microcredit models in Kenya, it seems clear from the women’s stories that they value this group much more than other groups they have been in, and trust the VWA women more than they trust big microfinance institutions. This grassroots model may prompt a major shift in how donors allocate funding, as well as how other social innovations in microcredit might lead to better outcomes.

Secondly, while the results in this thesis do not focus on health per se, the empowerment process that VWA provides has huge benefits on health. Women are

“exposed” to other ways of doing things, which often includes nutritional information-sharing between women. Women know to eat vegetables, reduce meat intake, walk more, and eat fewer processed foods and more “traditional foods.” Additionally, the financial and social security provided by group membership allows for “consumption-smoothing,” particularly in the event of an emergency. In the Kenyan context, what counts as an “emergency” is locally defined; paying school fees and going to the hospital are consistently situations in which women would be given an emergency loan. Urgent care and schooling are both behaviors that public health seeks to encourage, and that this group has concrete effects on. Being a member of this group empowers the women to take care of their health, particularly if they need to seek treatment for something, because they know that the group will help them pay for it. Additionally, there are significant emotional and mental health benefits of having a “sisterhood” of women for support, including less stress, feeling happy, having a place to vent, and for the blind women, feeling equal to other women and productive members of society. Microfinance in general has been linked to better health outcomes, but this group gives concrete examples of how their involvement has affected their health.

Finally, the goal of “empowerment” in public health is often proxy for development, increasing women’s status, and having better health outcomes for women. This innovative model requires very little monetary input for huge gains in empowerment, at least according to these participants. They feel more able to do things, they move up financially and socially, and they have the financial and social security to address their individual problems. Aside from this, they have a strong desire to help other women in the same grassroots way; the idea is that “all women can move on” in Kenya and be happy,

healthy, and productive. This type of low-cost, grassroots, participant-owned “intervention” possesses the perfect combination of qualities for true social change in Kenya. Those engaged in public health work in Kenya should be very interested in this model and how it might be applicable on a larger scale, or to the populations with which they work. While this study is limited to the VWA core group of founders and their trainees, future research may lead to making this innovative model a staple of microcredit interventions around Africa and the world.

### APPENDIX 1: List of Codes and Definitions

<b>"Eating Money"</b>	This code should be applied to any mention of "eating money," wasting or squandering money, or buying things that are unimportant. Often, this is in the context of "a mere merry-go-round," where the women were only spending money on household items and left with "nothing to show" for it.
<b>"Moving"</b>	This code should be applied to the in-vivo concept of "moving," which means more than just social and financial progress--a kind of breaking the cycle. It applies when talking about the overall situation of the person or group, and it should also be applied when "not moving" or "being stagnant," "being in the same place," etc. is mentioned.
<b>"Sisters"</b>	This inductive code should be applied to any mention of the group acting as family, being perceived as family, or feeling as close to fellow members as one would to a sister or other family member. This can also be applied to segments of text where group members are performing tasks that only other family members would do, in an ordinary situation in Kenya.
<b>"Small Money"</b>	This code is to be applied to any statement about the monetary benefits of the group being "small," "better than nothing," "not enough," "somewhere to start," or any other way of saying that the current amount is inadequate. This does not apply to other benefits, like social or community benefits--only financial ones.
<b>"Suffering"</b>	The rural condition, as described by the participants. It is often code for grinding poverty, and the women evoke very detailed descriptions of what that poverty entails in Ukambani.
<b>"We Come from the Same Place"</b>	This code refers to women talking about the VWA and rural women "coming from the same place," both literally in terms of Ukambani and the Kamba Homeland, but also in terms of worldview, poverty, etc.
<b>"When Will We Get There?"</b>	This code is to be applied to any impatience of the women in terms of making progress or "movement," which in-vivo often is phrased in terms like "when will we get there?" or "when will we reach that level?" It is also indicative of hope, in that attaining "there" is possible.
<b>Banks</b>	This code should be applied to any mention of banks and their role in VWA and the rural groups. This may include opening bank accounts, but also the gaps in accessing credit from banks, problems with banks, etc.
<b>Benefits--Community Benefits</b>	This code refers to any benefits that the larger community has seen as a result of having a group affiliated with VWA nearby. These benefits may just be things like a good that is produced, or outreach that women are doing to their fellow community members. This does not cover the work that VWA is doing with the other women's groups that is funded by NEPAD.

<b>Benefits-- Economic Benefits</b>	This code should be applied to any mention of monetary or economic benefits received as a result of being affiliated with VWA.
<b>Benefits-- Emotional Benefits</b>	This code should be used whenever emotional benefits are mentioned as a result of being affiliated with VWA. This includes things like laughter, happiness, having someone to talk to, feeling good, problem-solving, etc.
<b>Benefits--Family Benefits</b>	This code should be applied to any mention of benefits that a woman's family receives as a result of her affiliation with a VWA group. This could be anything from paying school fees for children, to feeding a woman's family, etc.
<b>Benefits--Group Benefits</b>	This code refers to any benefits that the group as a whole has seen as a result of being involved with VWA. This might be things like education, seed money, etc.
<b>Benefits-- Individual Benefits</b>	This code refers to any individual benefits that women have gained from involvement with VWA. These could include income generation, friendship, etc.
<b>Benefits-- Networking Benefits</b>	This code should be applied to any situation where there are benefits to having the network of women involved with VWA. This could be anything from finding a job to learning new things.
<b>Benefits--Social Benefits</b>	This code should be applied to any mention of a social benefits received as a result of being affiliated with VWA. These benefits might include attendance at functions, help with life events, etc.
<b>Businesses</b>	This code should be applied to any mention of businesses that women are involved in running. This should not include proper "jobs" where women are employed by corporate entities, but rather, small businesses that may be funded by VWA.
<b>Challenges-- Ecological Challenges</b>	This code describes challenges that reside in the natural world, such as rain, drought, agricultural yields, land, etc.
<b>Challenges-- Economic Challenges</b>	This code should be applied when any challenges are mentioned that include money, finances, funding, repaying loans, budgeting, etc.
<b>Challenges-- Management Challenges</b>	This code should be applied to any challenges that come with managing a group, including gossip, training, communication, documentation, leadership, etc.
<b>Context</b>	This code should be applied to contextual information about Kenya given by the participant, particularly in terms of politics, country priorities, current events, etc. Contextual information that pertains to relevant codes (such as gender implications) should be double-coded.
<b>Doing Good</b>	This code should be applied to any mention or notion of altruism, a desire to help others, to do good, etc.
<b>Education</b>	This code should be used for any mention of education, including in training women, educating children, etc. This code is different than just "enlightenment," in that it refers to what people are learning, why education is important, etc.

<b>Empowerment</b>	This code should be applied to any direct mention of empowerment by the participant, as well as any situation that might indicate empowerment. This might include financial empowerment, having confidence, doing something as a woman, etc.
<b>Encouragement</b>	This code should be used for any mention of encouragement, which often refers to women encouraging each other.
<b>Enlightenment</b>	This inductive code should be applied to any instance of enlightenment or transformation happening, including metaphorically ("opened our eyes," "showed us the light," etc.). It is different from education and training in that the enlightenment refers to a process or event, rather than content or topic.
<b>Future Goals</b>	This code should be applied to any future visions, goals, desires, or dreams that the women have for the group or for their individual projects.
<b>Gender Implications</b>	This code should be used for any text that describes gender dynamics, implications, or differences. It does not have to reference men and women, but could be used just for discussion about the role of women in Kenyan society, gender norms, etc.
<b>Good Quote</b>	Use this code for any good quotes that demonstrate the topic and/or answer the research questions, that would be suitable for publication.
<b>Group Evolution</b>	This code should be applied to segments where women describe the evolution of their group, particularly in terms of financial workings (eg., moving from merry-go-round to investment). It should not be applied to the expansion of VWA to other groups, but rather, how each group has evolved over time to fit into the VWA model as it is currently known.
<b>Group Management</b>	This code should be applied to anything to do with managing the microfinance group, especially in terms of communication, reporting, monitoring and evaluation, decision-making, funding, etc. Do not use group management code if the segment refers to the VWA model as a whole, but rather, more of the day-to-day management of groups. (For VWA as a whole, use "Model/Operations")
<b>Health Issues</b>	This code should apply to any mention of health issues, including (but not limited to) nutrition, HIV/AIDS, family planning, orphans, etc.
<b>Information Sharing</b>	This code refers to any mention of sharing knowledge, best practices, successes, and ways of generating money between women. This does not include the sharing of knowledge via experts during official trainings, though participants may have received information from women around the same time.
<b>Investment &amp; Savings</b>	This code should apply to any mention of investments, including (but not limited to) the stock exchange, treasury bills, insurance products, savings accounts, and land. This should not include "investing" in small business items such as chairs, mills, etc., but only in financial products.



<b>Loans</b>	This code should be applied whenever loans are mentioned, including the terms of loans, repayment, interest, the benefits of having loans, and what loans are used for.
<b>Model Comparison/Other Models</b>	This code should be applied to any other types of models, and how they compare to the VWA model. This may be for merry-go-round models, as well as how the rural groups were functioning before VWA came and trained them.
<b>Model/Operations</b>	This code should be applied to anything technical about the VWA model, including group operations, officers, loan plans, payments, meetings, documentation, etc. This code should be applied to segments that answer the question, "How does the group function?"
<b>Motivation</b>	This code should be used for any mention of motivation, including why women work hard, what motivates them, who is motivating whom, etc.
<b>Mutual Progress</b>	This code is an inductive code that describes the VWA group's desire to make mutual progress with the women in the rural areas. It can be applied to any text segment that refers to the desire to progress together, "uplift each other," not leave the rural women behind, etc. This does not apply to mentions of VWA women teaching the other women, or any other group management aspect, but is more about desire and motivation for doing so.
<b>N/A</b>	Use this code for any segment of text that is not useful or applicable to data analysis.
<b>Participant Background</b>	This code should be applied to background information about the participant that is not relevant for textual analysis.
<b>Planning</b>	This code should be applied to any mention of planning, whether that be learning how to plan, strategic planning, financial planning, planning for school fees, etc. However, it should not include future plans for VWA or the group (this should be coded as Future Goals).
<b>Recognition</b>	This code should be applied to any mention of wanting recognition, admiration, or acknowledgement of achievements by the women. However, this should only apply to work that they are doing within the groups (not, say, wanting recognition for being a good mother).
<b>Religion</b>	Bucket code for any mention of religion and its role in the group.
<b>Responsibility</b>	This code should be applied when there is any mention of responsibility. This could be for meetings, for contributions, or leading the group. This, however, does not apply to altruism.
<b>Rules--Bending Rules</b>	This code should be applied to anecdotes and instances of when rules can be bent, flexible, or broken. This often occurs when discussing the loan repayments, which have strict rules on paper, but more flexible rules in reality.
<b>Rules--Enforcing Rules</b>	This code should be applied to any discussion about the rules of VWA and enforcing them. However, this is not to be applied to a simple description of the rules/Constitution/etc., which would be coded under "Model/Operations."

<b>Sacrifice</b>	This code refers to any mention of sacrifice by the women, including making sacrifices for the group, but also for their families, communities, etc.
<b>Self-Interest</b>	This code should be used whenever self-interest is mentioned. This includes things like "keeping it to yourself," selfishness, etc. Often, this is the antithesis of altruism, and opposes the "mission" of VWA and outreach.
<b>Self-Reliance</b>	This code should be applied to any text segment that refers to self-reliance, self-sufficiency, "doing something ourselves/themselves." This is not to be applied in the NEPAD/funding context, but rather, on a smaller scale--what groups and women are doing or expected to do themselves.
<b>Training</b>	This code should be applied to any mention of training. This includes training that VWA women have received, as well as that given to the rural women's groups by VWA women themselves or experts. It should be used for training topics, trainers, results of training, etc.
<b>Trust</b>	This code should be used when trust is mentioned, or women "know" something implicitly about their fellow members. This code should not be used for feelings of closeness (family) or doing favors for one another.
<b>Unity</b>	This code refers to any notion of unity, including descriptions of collectivity, "all in it together," etc.

**APPENDIX 2: Emory University IRB Exemption Approval****EMORY**  
UNIVERSITY

Institutional Review Board

TO: Carolyn Kulb  
Principal Investigator

CC: Hennink      Monique      Global Health

DATE: June 23, 2010

RE: **Notification of Exempt Approval**  
IRB00044151

A Case Study on the Influence of Women's Groups on Empowerment  
and Community Development in Eastern Kenya

This is your notification that your above referenced study has received Exempt approval on:

**6/23/2010.**

The research study cited above has been reviewed and it has been determined that it meets the criteria for exemption under 45 CFR 46.101(b)(2) and thus is exempt from further IRB review. The IRB will be apprised of this decision at its next meeting.

Any reportable events (serious adverse events, breaches of confidentiality, protocol deviation or protocol violations) or issues resulting from this study should be reported immediately to the IRB and to the sponsoring agency (if any). Any amendments (changes to any portion of this research study including but not limited to protocol or informed consent changes) must have IRB approval before being implemented.

All correspondence and inquires concerning this research study must include the IRB ID, the name of the Principal Investigator and the Study Title.

Sincerely,

Donna Dent, MS, MISM, CIP  
Lead, Research Protocol Analyst  
Emory University Institutional Review Board

*This letter has been digitally signed*

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Emory University  
1599 Clifton Road, 5th Floor - Atlanta, Georgia 30322  
Tel: 404.712.0720 - Fax: 404.727.1358 - Email: [irb@emory.edu](mailto:irb@emory.edu) - Web: <http://www.irb.emory.edu/>  
*An equal opportunity, affirmative action university*

## APPENDIX 3: Founding Member In-Depth Interview Guide

### Founding Member In-Depth Interview Guide

#### Introduction

1. Can you please tell me a little bit about yourself and your background?  
Probes: Family, occupation, education, background
2. How did you first get involved with Vinya Wa Aka?  
Probes: When, who initiated, what your role was/is currently, why you got involved, how it made you feel, why did you think it was important

#### Vinya Wa Aka Operations

3. Can you tell me how Vinya Wa Aka works?  
Probes: Rules of membership, rotating and emergency loans, long-term investments, repayment and penalties, social support, collaboration, management (budgeting and getting funding, record-keeping, meetings), community development
4. How do you think Vinya Wa Aka is different from other types of micro-credit groups you know about?  
Probes: Long-term investments, social support, training, community development, values; what are the reasons for the differences?
5. What has been working well for Vinya Wa Aka?  
Probes: The model (loans, investments, rules, repayment and penalties), management, social support, collaboration, training, outreach, other lesser-known aspects; why are these things working? How can you tell?
6. What opportunities do you see in Vinya Wa Aka?  
Probes: Business, friendships and social networks, community projects, collaborations, outreach and community development, other projects or expansions—other probes based on responses
7. In your opinion, what have been the main challenges for Vinya Wa Aka?  
Probes: Funding, market fluctuations, urban vs. rural needs of women, monitoring and evaluation, expansion and training of other groups, management, lessons learned [Note: if question doesn't work, use "What are the lessons learned" and then probe on how those lessons came about.]
8. What, if anything, do you think Vinya Wa Aka could do differently?  
Probes: The model (loans, investments, rules, repayment and penalties), management, social aspects, collaboration, training, outreach, any other areas; why are these things not working? How can you tell?

### **Benefits of Involvement**

9. Can you describe the personal benefits you have gained from your involvement with Vinya Wa Aka?

Probes: Leadership experience, business expertise, source of credit, relationships, social networks, management experience, increase in income—how have these changed your life?

10. What do you think other women have gained from their involvement with Vinya Wa Aka?

Probes: Individual benefits—source of credit, higher incomes, better health, more decision-making, social, or political power, relationships, social networks. Collective benefits—community development, social networks and support, training and expertise, better community health, social empowerment

11. In your opinion, what are Vinya Wa Aka's major achievements?

Probes: What has the community gained? Expansion to other groups, training, forging partnerships with financial sector and funders; structural achievements: gender equity? Empowerment? Poverty reduction? Better health?

### **Future Directions**

12. How would you like to see Vinya Wa Aka develop in the future?

Probes: Trainings of other groups, expansion, plans for funding; what is needed for it to develop in this way?; what do you see as your future role?

13. Is there anything else you would like to tell me?

## APPENDIX 4: Trainee In-Depth Interview Guide

### Trainee In-Depth Interview Guide

#### Warm-Up Questions

1. Tell me a little bit about yourself.  
Probes: Family, occupation, education, background
2. Tell me about your experience so far with Vinya Wa Aka and your group.  
Probes: How first involved, when, loans received, loans paid back, investments, rules, meetings, social support, relationships, retreats, etc.

#### Key Questions

3. How has being involved with your group and Vinya Wa Aka changed your economic situation?  
Probes: Access to banks/capital, ability to invest, business and entrepreneurship, money spent in different areas, financial flexibility, being able to give to others, training, collaboration
4. What do you think are the benefits of being involved with Vinya Wa Aka? What are the benefits of being involved with your group?  
Probes: Trust and bonding, strength of relationships, what women learn through each other, what happens when a member has trouble, are loans more or less important (why?), collective action and social empowerment
5. How has being in your group and Vinya Wa Aka changed your relationships with men you are close to?  
Probes: (Husband and/or family men): Dual incomes or increased income, decision-making power, ownership of business, land, etc., collective female action, household spending
6. What influence has your group membership had on your family as a whole?  
Probes: Better able to provide for children and/or parents; better medical care, better schooling, increased status and/or wealth, better relationships
7. How has being involved with your group and Vinya Wa Aka influenced your health?  
Probes: Better able to afford medical care, loans for care, self-esteem and empowerment, mental health and support

#### Overall Benefits

8. What have you gained from your experience with Vinya Wa Aka? Your group?

Probes: Credit/loans, business expertise, relationships, social networks, management or leadership experience in group, increase in income—how have these changed your life?

9. How has your community benefited from Vinya Wa Aka or your group?

Probes: Collective benefits such as better health, more income, lower poverty, more business and financial expertise, more credit, social networks and support; specific community development projects or anecdotes

### **Closing Questions**

10. What are your future plans for your group?

Probes: Projects, investments, meetings, training other groups, funding

11. Is there anything else you would like to tell me?