

**ASSESSMENT OF THE CONTRIBUTION OF INTERNATIONAL NON-
GOVERNMENTAL ORGANISATIONS DEVELOPMENT PROGRAMMES
TO WOMEN SOCIO-ECONOMIC EMPOWERMENT IN MAKUENI
COUNTY, KENYA**

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**A RESEARCH THESIS SUBMITTED TO THE SCHOOL OF HUMANITIES
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KENYATTA UNIVERSITY**

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DECLARATION

I confirm that this research thesis is my original work and has not been presented in any other university. The research thesis has been complemented by referenced works duly acknowledged. Where text, data, graphics pictures or tables have been borrowed from other works- including the internet, the sources are specifically accredited through referencing in accordance with anti-plagiarism regulations.

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DEDICATION

I dedicate this thesis to my husband Pius K. Muia, my two sons: Mwendwa and Timothy, and my mother, Esther Syokau Mwilu for their support through my academic journey and believing in me.

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OPERATIONAL DEFINITION OF TERMS

- Assets:** Ability or right to attain or be able to get resources.
- Control:** Power or authority to make decisions in the household regarding resources.
- Development:** The term is defined as the qualitative positive change from a bad to a better state in the quality of life and the enjoyment of basic needs of life.
- Empowerment:** A situation that enables women to make right choices, decisions, and act independently, be agents of change not just recipients through INGOs programs whereby the women are able to participate, access, control and utilise resources such as assets and capabilities to be able to engage, influence and hold accountable the institutions which affect them.
- Socio-economic-**
- Empowerment:** This refers to two types of empowerment. Social empowerment which refers to the individual improvement in self-worth, freedom, more mobility, confidence, and social interactions. Economic empowerment which is that improvement which enables the individual to think beyond survival. In this study, it means more income, increased participation, ability to access resources, education, job opportunities and participate in labour market without much constraint. Socio-economic empowerment is a combination of both terms.

Participation: Participation in this study means allowing women equal opportunities in decision-making processes from the family levels, within women groups, in the community planning and in policy making.

Poverty: Poverty refers to a state where individuals lack food, shelter, and suffer sickness (inability to see a doctor or buy medicine), dependency on external support, lack of mobility, access to and control of resources, lack of education and awareness as well as being in a state of powerlessness as well as lack of representation and freedom.

Women's Group: Females who come together in an association, pool resources and start-up activities with an aim of mutual benefit like economic purposes.

Sexual Gender

Based Violence: Violence that occurs due to disempowerment, lack of rights awareness and participation. It may include physical, sexual, domestic, and psychological.

Income Generating

Activities: Activity intended to create wealth such as farming, table banking, terracing, livestock keeping.

ABBREVIATIONS

AAIK	Action Aid International Kenya
ASSEFA	Association of Sarva Seva
AMREF	Africa Medical Research Educational Foundation
CEDAW	Convention on Elimination of All Forms of Discrimination On women.
CFA	Cash for Assets
DRRM	Disaster Risk Reduction Management
ECDE	Early Childhood Development Education
FFA	Food for Assets
GB	Grameen Bank
GOM	Government of Makueni
ID	Identification Card
IGA	Income Generating Activities
INGO	International Non-Governmental Organizations
KFSG	Kenya Food Security Steering Group
KNBS	Kenya National Bureau of Statistics
KNPHS	Kenya National Population and Housing Survey
KWFT	Kenya Women Finance Trust
LDC	Least Developed Countries
LRP	Local Rights Programme

MCG	Makueni County Government
MCIDP	Makueni County Integrated Development Plan
MDGS	Millennium Development Goals
MFI	Microfinance Institution
MIDAP	Makueni Integrated Development Action Plan
INGO	International Non-Governmental Organization
PLWHA	People Living With HIV and AIDs
PRRO	Protracted Relief and Recovery Operations
SDGs	Sustainable Development Goals
SHG	Self-Help Groups
VAW	Violence Against Women
VSLGs	Village Saving and Lending Groups
UN	United Nations
UNDP	United National Development Program
RBV	Resource based view
WFP	World Food Program
WSHG	Women Self Help Group
WVK	World Vision Kenya
WWB	World Women Bank

ABSTRACT

This study was based on the contribution of INGOs development programmes to women socio-economic empowerment in Makueni and Mbooni sub counties, Makueni County in Kenya. Specifically, the study aimed to establish types of INGOs development programs towards women socio-economic empowerment, effects of development programmes, the challenges faced and strategies to apply during the implementation of the INGOs development programmes. The study was guided by the Theory of Change, and Sarah Longwe's Framework. Further, the study employed mixed Approach (qualitative and quantitative method) and descriptive research design in data collection. The targeted population was women in Self Help Groups (SHGs) of World Vision and Action Aid programmes. The sample size included 114 women recipients from different SHGs, 8 men (spouses) in SHGs, 10 project staff officials from the two INGOs, 24 SHG leaders and 6 key informants from Makueni County Government, making a total of 162 respondents. The sampling techniques included multistage, purposive, and Random sampling. Data collection tools included questionnaires, Focus Group Discussion (FGD) guides and interview schedules and secondary data from INGOs records. Qualitative data was analysed using themes and quantitative using the Statistical Package for Social Sciences (SPSS version 21) software. Descriptive statistics such as graphs, frequency distributions, tables, and charts were utilized to summarize the findings. The study findings established that the level of contribution of INGOs development programs influenced women socio economic empowerment. This depended on the type of programs and challenges faced by INGOs development programs. In addition, age influenced women rights awareness while education impacted on access to resources. Data revealed that the type of program given to the women groups influenced their socio-economic empowerment. This was evidenced by the effects of programs such as the provision of water and sanitation, women awareness of their rights and SGBV while there was limited access to and control over productive resources, limited training on entrepreneurship, limited involvement of women in development projects. Generally, beneficiaries felt that the INGOs development programmes were inadequate in empowering women and the programs seemed to be creating more dependency among women recipients hence high levels of poverty. Women socio economic empowerment was also influenced by challenges such as inadequate access to and control over the resources, limited entrepreneurial skills and SGBV among women. The study identified main strategies to empower women as enhancing awareness on women rights to improve access and control over the resources, enhancing training on entrepreneurial skills and addressing SGBV. The study concludes that contribution of INGOs development programs influences women socio economic empowerment. The study recommends: INGOs to do thorough investigations on the specific development projects that fit WSHGs and avoid duplication of services. They should also aim at doing more capacity building on entrepreneurship skills and awareness creation on women rights to improve access to and control over resources and reduce SGBV. The INGOs should involve men through influencing community systems that target improvement to access and control of resources by women. It is hoped that the findings will help policy makers, INGOs, Central and County Government officials to implement the right projects that meet the needs of women.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Over the years, Non-Governmental Organisations (NGOs) have sought to initiate development programmes in many parts of the world. The NGOs are classified as local, national, and international according to the activities they undertake. International Non-Governmental Organisations (INGOs) are non-profit-orientated groups that function in the interest of the public (World Bank, 2011). Their activities are voluntary and key in socio-economic status of communities at national and international levels (Handy and Kassam,2007). Studies have noted that INGOs are particularly active in developing countries where they play prominent roles in development activities thus minimizing vulnerability (United Nations Development Programme (UNDP), 2014). They also do advocacy work to voice public interest of groups and organisations. Examples of INGOs include World Vision Kenya (WVK), CARE International, OXFAM, Action Aid Kenya (AAK), and Compassion International. According to Duflo (2012), INGOs offer great input in development agenda worldwide and are greatly concerned with influencing social change in the society.

Lewis and Kanji (2009) observed that these INGOs design programmes that are geared towards empowering the society and invest a lot of funds on improving the welfare of every individual in all development aspects such as economic, political and social, both locally and internationally. For instance, WVK and AAIK help in empowering people to access education and are in operation in many parts of the world including India, Pakistan, Bangladesh, Nigeria, Ghana, Tanzania, and Kenya (WVK, 2014). Although the contribution of these INGOs development programs

towards empowerment of women is expected to yield significant results in many parts of the World, there is need to ensure that they are meeting their intended mandate that is empowering women (Abby, 2008).

Studies carried out in different parts of the world have indicated diverse views regarding the contribution of INGOs development programs towards socio-economic empowerment of women. A report by United Nations Development Program (UNDP) 2010 indicated that women development projects have a significant impact on the developing nations. These projects have had a positive impact on trade and overall economic growth of many nations. This has in turn helped improve the global economy (UNDP, 2010). Further, Schincks (2010) states that INGOs have contributed immensely to the survival and sustainability of women development projects.

According to World Economic Forum (2014), globally, the society and especially women, seem to be lagging in aspects of social economic empowerment as noted by World Economic Forum (2014). It is for this reason that women empowerment is one of the key issues in Sustainable Development Goals (SDGs). It is important therefore to understand the concept of social economic empowerment of women from different perspectives (Kabeer, 2012).

Some scholars and development practitioners have conceptualised women socio-economic empowerment in different ways. Inter-American Development Bank (2010) explains socio-economic empowerment of women as expanding their rights, resources, and ability to make decisions and work independently in economic, political, and social spheres. Kabeer (2001, 2003, 2012) views socio economic empowerment of women as their sense of social identity; self-worth, their ability and willingness to question their subordinate status and capacity to exercise strategic

control over their own lives. It also involves their ability to participate on equal terms with men and have democratic distribution of power.

Development practitioners, feminists, and scholars agree that for socio economic empowerment of women to be meaningful, development processes must be inclusive of everyone in the society. Poor participation by women in development processes has led to increased poverty at household and national levels (UNDP, 2012). Several studies have indicated the role of INGOs in empowering women such as improving education and health as well as facilitating access to microfinance and advocacy programs (Lewis and Kanji, 2009). In their effort to address socio economic issues of women in developing countries, INGOs in development have adopted various approaches and innovative interventions sensitive to the needs of the host country (Yu and Leung, 2015).

In India, INGOs do enhance self-reliance within the communities rather than relying on the external support, through collective use of local ideas and labour (Lewis & Kanji, 2009). In Bangladesh there are many INGOs whose aim is to alleviate rural poverty and empower women. However, the incidence of poverty in Bangladesh is much higher compared to the South and East Asian countries. Findings from a study by Grameen Bank (2009) revealed that 98% of women borrowers are in community organizations, and that the GB programmes have had a positive impact on the relations in the family and community (GB, 2009).

However, some scholars have argued that not all economic empowerment from micro-credit services to women translate into women's socio-economic empowerment since the repayment interest may sometimes be too high for individuals (Schincks, (2010; Spade & Valentine, 2011). In Pakistan, women are more than 52% of the total

population and 50% of them lag in terms of empowerment. Thus, women take up lowly positions in public offices despite the adoption of the country's 1973 constitution which supports full participation of men and women in national development (Mehta, Mishra, & Singh 2011).

In Africa, socio-economic empowerment of women is hindered by factors such as religious, cultural, and social inequalities created by gender exclusion policies and practices, as well as by the type of development programs in place. Nonetheless, women can be liberated from such impediments through intervention programmes by INGOs such as Oxfam, Red Cross, World Vision, Action Aid, Amnesty International, the UN, and International Monetary Fund (IMF) as noted by Dibie and Dibie (2007). In addition, INGOs may also face challenges that can interfere with their delivery and outcome such as managing the social, political, and legal issues in the host country (Ika et al.,2012).

Eweama (2009), reported that women in Nigeria take up 49% of the population according to the 2006 census, and that out of this 49%, only a small percentage received a small share of development benefits and opportunities. Despite the influx of INGOs in Zimbabwe after the country got its independence in 1980, the poverty level experienced by women in the country has been multi-dimensional. Socially, women are limited in decision-making at the household level and men have more control and access over productive resources (Fletschner & Kenney, 2011). A 2009 report by the United States Agency for International Development (USAID) shows that there were 4,463 registered NGOs in Ghana which have been increasing yearly (USAID, 2009). The considerable growth and influence of the INGOs in the country has promoted renewed development role to ensure sustainable development.

According to Dibie and Dibie (2007), INGOs such as CARE Kenya, WVK, Red Cross, Oxfam, Plan International, and ActionAid have continued to influence the freedom of African women in different ways. These INGOs have initiated development programs aimed at empowering women politically, socially, and economically and this has impacted several countries differently. World Vision and ActionAid have done great work of empowering communities especially women in Tanzania and Uganda. In some areas however, women have ended up becoming more dependent on handouts instead of getting empowered. This empowerment initiatives have not in always resulted in women's social and economic autonomy as indicated by the Organization for Economic Co-operation and Development (OECD, 2011).

INGOs work is carried out within the provisions stipulated in NGO Act of 1990. It is noted that INGOs sector in Kenya is extensive with the country hosting approximately 8,569 registered NGOs based on the official registration records with the NGO Coordination Board in 2017 (NGO coordination board, 2017). The INGO co-ordination board was established in 1992 with aim of streamlining and coordination of the INGOs activities. Some of these registered INGOs have become non-functional owing to overdependence of donor money which has become limited as well as unfavourable environment that is also turbulent.

In Kenya, women development projects that are funded by INGOs are key actors in eliminating women discrimination and promoting gender equality (UNDP, 2008). The country's commitment to addressing women socio-economic empowerment can be based on both international and national policy commitments such as the United Nations Organization (UN) on Sustainable Development Goals (2015) specifically on poverty, education, and gender equality.

In Kenya, even more than 50 years since gaining independence, more than 50% of women in its 40 million people still experience limited access to resources and high poverty levels (Government of Kenya [GOK], 2010). Further, these numbers continue to escalate every year as more people fall below the poverty line annually. However, strategies have been put in place to address poverty in Kenya, among them the realization of SDGs and the Kenya Vision 2030 which aims at transforming Kenya by the year 2030 (GOK, 2010).

In addition, Vision 2030 has the goal of equity and poverty elimination, aimed at reducing the number of people living in poverty. The main aim of this goal is to guarantee equality of opportunity to both men and women in accessing all resources (GOK, 2010). The same is recognized in SDGs no.5 on socio-economic empowerment of women. To address poverty globally, microfinance institutions (MFIs) became necessary as a key driver in the attainment of this goal. It is evident that INGOs in Kenya operate under specific mandates in addressing specific issues such as advocacy. Still, some of the INGOs pursue more than one mandate, for example both relief and development.

The INGOs do actualise their mission through an integrated, holistic commitment to transformational development. A good example is a study conducted by Adhola (2010) in Kisumu where the INGOs have empowered women by promotion of skills and investment enterprise for the benefits of local communities. (Poverty Reduction Strategy Paper (2008-2012).

The work of INGOs has also been seen in other counties such as Makueni where they work through women self-help groups (WSHGs) formed in various locations with manageable numbers and with selected officials (Munuvi, 2013). Most of these

women groups are not purely composed of women: they do have some men although very few in each group and each group has a leader.

As noted by OECD (2011), women groups were formed to help women meet their needs for friendly credit and enable them to be well-placed to negotiate collective loans. Despite INGOs efforts to transform lives of women over the last three decades gender inequalities and discrimination against women persists. In addition, women continue to experience inequitable socio-economic empowerment due to access and control of resources. Makueni County has many INGOs development programs, but women have continued to lag in decision making and low participation in development issues thus low socio-economic empowerment. The study therefore seeks to assess the contribution of INGOs to women socio-economic empowerment in Makueni County.

1.2 Statement of the problem

Women are emerging as a key development force that policy makers and INGOs cannot ignore. According to ROK, (Makueni County Government ,2013), Makueni County has many INGOs committed in developing women socio-economically to alleviate the high levels of poverty in the county. Two INGOs, namely WVK and AAK stand out in the county due to their extensive geographical coverage and the number of years they have been in operation in the County. Although INGOs' development programs are guided by their mandate which represent their own values, needs, and priorities, they implement their programs aimed at empowering communities and more specifically women who are the most disadvantaged. For actualisation of their visions, the INGOs implement their programs through women self-help groups in each sub-county to empower women socially and economically.

Despite this strategy as well as investments by these INGOs, high poverty levels and gender inequalities

However high poverty levels and gender inequalities in the county have continued to persist. Gender inequalities are manifested in terms of marginal participation in decision-making and development issues, limited control and access to resources and high cases of domestic violence hence low levels of socio-economic empowerment. This is despite the presence of many INGOs implementing programs to address these issues. The study therefore sought to assess the contribution of INGOs development programmes to women socio-economic empowerment in Makueni County, Kenya.

1.3 Broad research objective

The overall objective of this study was assessment of contribution of INGOs' development programmes to women socio-economic empowerment in Makueni County, Kenya.

1.4 Specific research objectives

The specific objectives were to:

- i. Find out the types of development programmes carried out by INGOs in Makueni County to empower women both socially and economically.
- ii. Examine the effect of INGOs development programmes on the social and economic lives of the rural women in Makueni County.
- iii. Establish the challenges faced by INGOs in their efforts to ensure socio-economic empowerment of women in Makueni County.
- iv. Identify gender responsive strategies that INGOs can be put in place to ensure the socio-economic empowerment of women in Makueni County.

1.5 Research Questions

- i. What types of development projects do INGOs have towards the socio-economic empowerment of women in Makueni County?
- ii. What effect do INGOs' development projects have on women's socio-economic empowerment in Makueni County?
- iii. What challenges do INGOs face in the process of empowering women in Makueni County both socially and economically?
- iv. What gender responsive strategies can INGOs put in place to ensure the socio-economic empowerment of women in Makueni County?

1.6 Significance of the study

Makueni County experiences high rates of poverty: at 60.6% and is ranked 37 out of the 47 counties in terms of poverty levels. This is the situation despite the high number of INGOs operating in the County (ROK, Makueni County Government, 2013). The high rate of poverty has been worsened by several factors, amongst them limited access to and control over resources, illiteracy levels, poor health, lack of equal participation in decision-making, and high rates of domestic violence.

In addition, INGOs spend time and money in the claim that they are empowering women, yet no tangible evidence is visible. This scenario affects mostly women, hence the justification for the researcher's choice of Makueni and Mbooni sub counties in Makueni County for this study.

It is hoped that the findings of this study will help policy makers, both in national and county governments on the selection of best approaches to apply in collaboration with INGOs towards the empowerment of women. This proposition echoes Kenya's Vision 2030 and the SDG number 5 (achieve gender equality and empower all women and

girls) which lays emphasis on the enhancement of gender equality through women's economic empowerment. It is also hoped that the findings will encourage INGOs to review their development intervention strategies for the benefit of their clientele. Gender and development practitioners could also use the research findings to sensitize communities and families on access to, control over, and utilization of resources by women globally. The study findings, conclusions, and recommendations can form the basis for researchers, INGOs, policy makers, and county governments to be more sensitive in aspects of women's empowerment.

Moreover, the study findings will help the NGO Council of Kenya and other government institutions to restructure their development programmes, making them more gender sensitive.

1.7 Scope of the study

The study was conducted in Makueni County specifically in Makueni and Mbooni sub-Counties, and it covered four wards, namely Kathonzweni, Kanzokea, Kalawa and Kithuki. This was because of its high levels of poverty (60.6%). The INGOs selected were those that had been operating in the County for more than five years since the year 2010. These are WVK and AAIK which implement their programs through WSHGs. The selection of participants was therefore limited to those WSHGs that had been involved in WVK and AAIK programmes for more than five years since 2010.

1.8 Limitations and Delimitations of the study

To achieve its objectives, the study considered the economic aspect of the groups including the groups' books of accounts on borrowing and lending of funds for WSHGs as well as midterm and annual project reports. The study was limited to

INGOs that were implementing programs for the last five years since 2010 and confidentiality was necessary when accessing the information. The researcher assured the INGOs officials and WSHGs' members of confidentiality, and that the information given would only be used for the study. It is also noted that the study on socio-economic empowerment was specifically done for Makueni County and therefore any generalisation should be done with caution. This is because there are other specific forces or factors that could have influenced socio-economic empowerment of women in the County.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter reviews literature on contribution of International NGOs development programs on socio-economic empowerment of women. The literature was reviewed thematically and presented according to the following sub-headings: Types of INGOs development programmes found in Makueni County, effects of INGOs development programmes on women socio-economic empowerment, challenges facing INGOs development towards women social-economic empowerment and lastly strategies that can be put in place by INGOs to empower women socially and economically. It also includes the theoretical and conceptual framework.

2.2 Type of Development Programmes Carried out by INGOs.

Lack of participation in development by women leads to challenges like food insecurity and increased poverty levels at the household and national levels (Buvinic, 2010). Various attempts have been made by governments, private sector actors and interest groups in the world to improve the welfare of women through policy formulation and research. One of the policy frameworks was the Fourth World Conference on Women held in Beijing in 1995. This sought to advance gender equality to improve the status of women worldwide (World Bank, 2011).

Mexico City Conference was called by UNGA to focus on international attention on the need to develop future oriented goals, effective strategies and plans of action for the advancement of women. Other mechanisms, for instance - gender mainstreaming and the Millennium Development Goals (MDGs), and recently the Sustainable

Development Goals (SDGs) are all in line with the effort of achieving gender equality, empowerment of women, and alleviation of poverty (UN, 2010).

Studies have shown that though through these conferences a lot has been achieved in some countries, in others more still needs to be done (Chege & Sifuna, 2006). Most INGOs understand and work to eliminate poverty by providing relevant programmes and services through long-term developmental goals or projects. They contribute to development projects by adapting to the local context through involving local stakeholders and private enterprises. They also act as gatekeepers of governments in developmental activities by enforcing accountability and efficiency and contributing real content of concepts, through concrete action (Ulleberg, 2009). In this case, INGOs are classified as “partners” (Lewis & Kanji, 2009) and “developmental” (Holmen & Jirstrom, 2009).

Over the years, INGOs are more flexible as compared with government project based for they do encourage grassroots participation during project implementation (Lewis & Kanji, 2009). They do empower women in the rural areas through microcredit facilities that are aimed at helping the needs of the groups in the society (Jan & Hayat, 2011). However sometimes the microfinance credits have not resulted to meaningful empowerment especially when the money is diverted to non-economic use hence making them poorer than before.

Scholars have argued that the lives of the poor have improved through the developmental activities of INGOs. There is an evident link between poverty and development, in the sense that in devoted efforts to achieve development can reduce poverty (Iniamagha, 2015). In 1980s the government of India shifted its focus to socio-economic empowerment although minimal guidelines were provided, and

funding deficits have historically hindered the work of INGOs (Swindler & Walkins, 2009).

In Nigeria, women comprise almost half of the entire population and produce about 60% of the food crops.

In Nigeria, women comprise almost half of the entire population and produce about 60% of the food crops, 90% in food processing and do other household duties. Noteworthy, these women perform these key tasks under harsh conditions and with poor training tools resulting to low levels of productivity (Eweama, 2009).

A 2011 United Nations Population Fund report disclosed that Zimbabwe is regarded as a highly unequal society which reflects the general low status of women in terms of ownership of economic resources and decision-making. Socially, women lack power in decision-making at household level, they are subordinate to their husbands, and are voiceless within the society. Economically, women live in poverty as they lack economic autonomy. The political and economic turmoil in the country have worsened the women's situation (Duffy and Regan, 2010). According to World Bank report (2012) inheritance is one of the mechanisms for asset accumulation.

In nearly every country today, the aim of the governments is to ensure that the poor access basic services. Some remarkable economic efforts have resulted in marginal poverty reduction over the past decades in sub-Saharan Africa. For example, in these countries, the proportion of people living on less than \$ 1 per day reduced from 56.5% in 1990 to 45.5% in 2008 (International Labour Organisation [ILO], 2008).

The approaches used by INGOs have over the years moved from welfare and relief activities to more development -oriented interventions (Lewis & Kanji, 2009). According to a study by Fletschner and Kenney (2014), access to microfinance

services can result in women's social-economic empowerment. However, OECD (2011) pointed out that in their process of empowering women, MFIs can have both positive and negative outcomes. This is also reinforced by Karlan and Zinman (2011) who argued that the impact women's access to microfinance has on women is not necessarily better than the impact of the same on men.

However, despite these signs of economic progress, sub-Saharan Africa remains as the region with the highest poverty rates in the world, as recorded in 2011 World Bank report. The report also stated that majority of the poor in sub-Saharan Africa live on less than \$1.25 per day (World Bank, 2011). Global organisations, including the UN and INGOs have put in place various measures to address poverty in the sub-Saharan Africa region, among them the MDGs of 2000 and the SDGs of 2015.

In Zambia, a project dubbed Empowerment Respect and Equality Program (ERE), funded by WV has through microfinance, significantly improved the wellbeing of women and girls. The project enables women to pool their resources together and either receive individual loans from the group or invest in a shared activity such as farming. Through ERE, the number of saving groups in Zambia has increased and there has been a significant increase in savings by the women. The lives of women in Zambia are being transformed as they save money with the formed saving groups, borrow from the groups, start new businesses, and improve existing ones. This has enabled a transformation on the lives of the women resulting in changed livelihoods of their families and increased self-esteem among the women (Duffy and Regan, 2010).

World Vision (2014) reported of some credible work together with AA that have been implemented in most parts of Tanzania, Zambia, Kenya, and Uganda towards

empowering communities to better their lives (World Vision, 2014). The two INGOs have through women groups, supported the empowerment of women politically, socially, and economically. A case in point is the infrastructural development activities of WV which have resulted in reduced poverty in the Amhara rural area of Ethiopia (Kereta, 2007).

Kenya has witnessed a substantial increase in the number of INGOs: from 125 in 1974 to over 5,929 in 2015 (Brass, 2012). This is because INGOs are quite effective in undertaking constructive experimentation, and at understanding and responding to the problems of ordinary people, including the poor. With support from donors, INGOs provide services to vulnerable individuals and communities and play the role of advocates.

A study by Munuvi (2013) indicated that Kenyan women have found their strength in numbers as they pool their resources together in self-help groups (SHGs), resulting in real transformation in their families and the community. INGOs such as WVK and AAK have tried to empower women in Kenya economically through various programmes. As reported by WV (2014), the INGO has worked in various counties, including Baringo, Moyale, Kilifi, Machakos, Taita Taveta, and Makeni. World Vision-Kenya has been involved in implementation of the Protracted Relief and Recovery operations (PRROs) since 2009, in partnership with the GOK, World Food Program (WFP), and the National Drought Management Authority (NDMA). The PRROs Cash for Assets (CFA) and Food for Assets (FFA) initiatives were introduced by WEP and GOK under PRROs in 2009 (World Vision, 2014).

These initiatives were made to restore livelihoods and build resilience through creation of innovative long-lasting, and sustainable community and household assets

to improve food security (Food for Agriculture Organization [FAO], 2011). These assets include small-scale irrigation projects, excavated earth pans, goat and poultry keeping, tree planting, and various rainwater harvesting structures such as the *zaipits* technologies used in dry areas. The women have also been engaged in other development activities among them, poultry, goat, rabbit, and beekeeping as ways of income generation (WV, 2014).

There are numerous development projects offered by WVK and AAK in the entire country. Through these programmes, poor women are targeted for the purpose of improving their living standards and getting them out of the poverty. The following are some of the INGOs' development programmes initiated in Makueni County.

2.2.1 Education

Education is very important in empowering women with the knowledge, skills, and self-confidence that would enable to participate fully in the development process. It is necessary for everyone, mostly girls and women, for it is considered an entry point to other opportunities. In addition, there is a reciprocal relationship between economic development and women's socio-economic empowerment "defined as improving the ability of women to access the constituent of development - in particular, health, education, earning opportunities, rights, and political participation" (Bhoganadam, Malini, & Rao, 2014). Indirectly, women participation in development processes leads to development which can reduce the inequality gap between men and women leading to decreased levels of discrimination against women (UNDP, 2008).

As put forth by Mitra and Singh (2008) and UNDP (2010), poverty is one of the most prevalent factors contributing to the illiteracy of women in developing countries. In Pakistan, for example, studies have demonstrated that women's empowerment has

regional and religious attributes which interact with patriarchal traditions of women's subordination which have led to shortfalls in women's education. In rural Bangladesh, educated women in rural areas participate in a wider range of decisions compared to their uneducated ones (Kabeer, 2005). In West Bengal, it was noted that educated women were better able to deal with violent husbands, had enhanced capacity to exercise control in their lives through a combination of literacy and numeracy skills, and had enhanced self-esteem (GB, 2009).

A study done in Tamil Nadu established that better educated women scored higher than less educated ones on a composite index measuring their access to, and control over resources, as well as their role in economic decision-making (Kabeer, 2005). The study also reported that educated women appear less likely to suffer from domestic violence (Kabeer, 2005). According to Mitra and Singh (2008), educational disparities contribute a great deal towards the persistence of massive inequalities in the Indian society related to class, caste, and gender. In their study, Lopez Claros and Zahidi (2005) determined that in Nigeria, educated women were in a better position to access health services compared to their counterparts who had little or no education. Unfortunately, equal access to education for girls is still a challenge not only in Nigeria but in Africa as a whole.

The African patriarchal culture favours the education of males to the detriment of females especially when family resources are limited, the thinking behind this being that the males propagate and carry on the family name. This scenario has led to low level of education for girls, as well as employment in low paid jobs for girls and women as opposed to males (Khan & Sajid, 2011). This is evidenced by the fact that the proportion of females decreases as the level of education increases. The Forum for

African Women Educationists (FAWE, 2008) reported that only one girl for every two boys makes it to secondary school.

This study noted that education in Makueni County is key in issues of development as it helps women to participate with understanding in entrepreneurship trainings, for instance on areas of borrowing and saving - which is mostly practiced by SHGs (ActionAid Kenya, 2015). The INGOs' education program mainly targets the sponsorship of the needy and orphaned children especially the girl child. They also support the parents of such children through empowering the women with the necessary skills in income generating activities (IGAs) for the sustainability of their children's education. Mbatiah (2010) perceived education as the bedrock for empowerment and the only panacea to women empowerment and gender equality. Although education is key to development, teenage pregnancy has been on the rise in the county hence interfering with education of the young girls. The teenage pregnancy has affected development in the area as many women divert income earned to care for these young mothers with their children. This is so because without education, it will be difficult to become genuinely economically empowered and relevant in the society and the world (Mbatiah, 2010).

The INGOs work together with microfinance firms and the government in ensuring that women are economically empowered. These results coincide with Jan and Hayat's (2011) findings that globally sustainable development is only possible if the beneficiaries of the development program participate in the development process. There is a clear positive association between education, microcredit, and women's empowerment.

Many INGOs operating in Makueni County such as AAK and WVK run programs to support education especially for girls by providing them with entrepreneurship skills training to improve their socio-economic empowerment. ActionAid Kenya has supported schools through provision of water harvest tanks and construction of early childhood development education (ECDE) classes as well as dormitories for boarding. The INGOs also work together with the county government to create awareness in schools through what they call “girls’ forums”, whose purpose is to address issues of early pregnancies and promote self-assertiveness among the girls.

In addition, the INGOs also support education for the very needy and orphaned children, a category mostly comprised of girls and women. Ulleberg (2009) held that human capabilities can be improved through better education and training. The program empowers women with skills for IGA whereby the women are trained on various activities that they can engage in. The training includes entrepreneurship skills such as running home-based shops, dairy farming using local breeds, poultry rearing, welding, and sawing skills. These are aimed at generating income that can sustain the sponsored children as well as educate the other children (World Vision, 2014). Such activities of enhancing education have helped to reduce poverty levels, consequently resulting in economic empowerment as reinforced by Tavershima (2012).

2.2.2 Water and Sanitation Program

Among the key areas through which INGOs have contributed to the empowerment of women is training them for entrepreneurship to enable them start small businesses. This has been possible through water and sanitation, which provides safe drinking water by providing water tanks, digging boreholes and sand dams. This is channelled through women self-help groups where they have organised themselves in doing

economic activities such as horticultural farming and livestock keeping hence participating in development issues. According to Jan and Hayat (2011), globally, sustainable development is only possible if the beneficiaries of the development programs participate in the process of development.

2.2.3 Livelihood and Resilience

Livelihood and resilience is a program through which the INGOs train women groups on drylands development (Dry Dev) activities (long-term measures of food security, and production of drought tolerant crops); and horticultural farming - hence reducing poverty (Lewis and Kanji, 2009). Sub-Saharan African countries have recorded remarkable economic performance that has resulted in marginal poverty reduction over the past decades. For example, in these countries, the proportion of people living on less than \$1 per day reduced from 56.5% in 1990 to 47.5% in 2008 (ILO, 2008). Regardless, a World Bank (2011) report indicated that despite the signs of economic progress, sub-Saharan Africa remains as the region with the highest poverty rates in the world.

To minimise the same, AAK supports the implementation of resilience programs through which the community is assisted to find alternative ways of growing crops, for example through kitchen garden, growing drought resistance crops, and rearing of poultry and Galla goats - which give high yields of milk. These are all aimed at empowering woman socio-economically (AA, 2015). Microfinance is a kind of banking service usually provided for small-scale businesses or to the people falling in low-income strata category. It provides both financial and non-financial services. Although microfinance is a very useful tool in relation to generating self-employment for the poor, and particularly for women in developing countries, it can have both

positive and negative effects on empowerment (OECD, 2011). A good example is one rural community in Bangladesh where women have formed farming cooperative through which they have pooled their resources together. The cooperatives can extend loans to its members to buy farming inputs (Braun, 2010). This study observed that members of SHGs have started economic activities such as crop farming.

2.2.4 Women's Rights program

Action Aid Kenya has also done a lot on creating awareness on women rights, on women's control and access to resources; and on fighting for SGBV. Sexual Gender-based violence against women is a global epidemic that crosses the boundaries of culture, class, education, income, ethnicity, and age - and hence needs to be addressed (Joshi, 2008). These findings correspond with Lewis & Kanji's (2009) submission that advocacy has become a means by which INGOs reassess their heavy investment in development programs as they seek to emphasize on the need to empower women and reduce poverty.

This concurs with Kabeer (2012) that empowered women are more likely to have more freedom to express themselves and to participate in domestic decisions. Additionally, the livelihood and resilience program deals with empowerment of cases of SGBV by protecting and empowering them to know their rights. INGOs in Makueni have helped women and girls to form empowerment forums which act as channels to express themselves on issues affecting them and train them to be more assertive. Eyben, Kabeer, and Cornwall (2008) observed that women continue to be marginalized and undervalued in the developing world despite empowerment due to ignorance on their part. It is therefore important for women in Makueni County to

know their rights and apply them in participating into the political and economic issues which can transform their socio-economic empowerment.

2.2.5 Governance and Leadership

On leadership and governance, AAIK have formed “ward accountability” forums, through which the community members have an opportunity for public participation. The community members get to have a chance for presentations, dialogue, and discussions on the need to obtain change. The ward accountability forums work on two complimentary levels: policy influence, and citizen empowerment, and they are also allowed to audit community projects offered by the county government. The purpose of these forums is to minimise the problem of lack of accountability and transparency within the funded groups (AA, 2015). Maintaining good leadership is important to ensure group cohesiveness. Junes (2010) noted that groups require a medium of cohesiveness; otherwise, the group would disintegrate and cease to exist as a group. When a group has interpersonal issues, such problems can be resolved by looking for mentorship programs to deal with the issues (Bion, 2010).

2.2.6 Cash For Assets (CFA) and Food For Assets (FFA) programs

The WVK program initiatives, namely FFA and CFA are geared towards enabling the communities to meet their household food needs from the local markets, that is to ensure that required commodities are easily accessible and in the right quality and quantity (WV, 2015). The program works with women in SHGs and helps them form what they call Village Savings and Lending Groups (VSLGs). Through the groups, women pool their finances together monthly until they build a kit that enables them to lend money to each other as small loans. This is in line with studies by Women’s Bureau (1980) which have shown that women groups are key to women’s earning

in rural areas. This suggestion is further supported by Mehta et al (2011), who suggests that women groups are formed to address common socio-economic issues that are not being met by existing organizations. Cash For Asset program unites women together to do economic activities such as digging terraces, making zaipits and water ponds. The program is intended to enhance high yields in their farms, thus creating more income, hence improved socio-economic empowerment.

Studies by Mehtra et al (2011) in Jammu region, India, found that most members were economically weak before the formation of the group. The formation of the group had a considerable positive impact on the socio-economic empowerment as it led to poverty reduction and the reduction within the group members. The study further revealed that empowerment through the groups led to increased self-confidence.

This position is also echoed by Karanja (2013) and Kabeer (2013) that when women are involved in development programs, it enables them to acquire resources thus impacting on their socio-economic empowerment. This study concluded that women self-help groups can contribute to changes in socio-economic empowerment. Braun (2010) observes that when women join in self-help groups both their economic and social standing in the household improves. This has succeeded in one rural community in Bangladesh, where women have formed groups and managed to pool resources together, thus making them able to extend loans to members. The study observed that although the CFA program was good, it had its own challenges such as small amount contributed monthly could not allow members to borrow big loans. There was also fear of the collected money being stolen since this money was kept in people's home.

Findings of a study undertaken in Bangladesh by Rehman and Khan (2007) indicated that collateral free loans in the shape of microfinance is an effective mechanism for poverty reduction; improvement of other indicators, for example - health, education, legal rights, sanitation; and uplifting of people's lives. Fletschner and Kenney (2014) also contended that in Bangladesh and India, microfinance programs for women have had positive impact on economic growth, through improving women IGAs. The study found out that women have low access to markets, hence most of them do not have control over their loans.

In Pakistan, few studies have been carried out in microcredit and women's empowerment and concluded that though microcredit schemes do play a key role in empowering poor women and eradicating poverty, they also have some negative impact on women's empowerment (Jan and Hayat, 2011). However, Swain and Wallentin (2007) determined that having access to microfinance services led to enhancement in quality of life for women, thus increasing the women's self-confidence. This is also echoed by OECD (2011) with the view that access to MFIs empowers women to become more confident and assertive.

The aim of INGOs is to improve the welfare of the society through provision of small loans by MFIs via SHGs. As submitted by Fletschner and Kenny (2014), integrating microcredit programs into development planning is important. Through this, women beneficiaries are empowered with skills on saving and pooling their resources together to obtain big loans which can boost their businesses. The result of all these would be income generation and ensuing, social-economic empowerment as reinforced by Kabeer (2012) and Karanja and Duflo (2012).

The Beijing platform for action of 1995 called states to support women to access credit from the MFIs (UN,1995). Through the action women were able to set up world banking network which enabled them to access financial services through women financial institution. A good example on this was the Kenya Women Finance Trust in Kenya (KWFT). Many women have been able to access finances through KWFT, which is an example of a women's only MFI in Kenya that is enhancing women's economic empowerment. Similarly, INGOs such as WVK and AAK have also been able to reach women in Makueni County with resources such as asset creation programs. Some of the women groups have been able to save more than three hundred thousand shillings and are able to lend at an interest.

The commitment to provide equal opportunities and access to resources by women in Kenya has been witnessed in the ratification and domestication of various international policy frameworks that spell out the need to offer financial support without discrimination. This is also supported by Jan & Hayat (2011) who have stated that microfinance is important in empowering women.

2.2.7 Support Group/HIV and AIDS

In response to the challenges posed by HIV and AIDs, INGOs in Makueni have initiated programs that target the infected and those affected by the pandemic. The study established that in 2015 about 20% of those infected with HIV were living in denial and 70% were not in any support group due to stigma and discrimination (AA, 2015). The AAIK in Makueni initiated the program in 2014 with a group of 41 women and it was named Support Group to avoid stigma from the community.

2.3 Effect of INGOs' Development Programmes on Women Socio-economic Empowerment

According to Kabeer (2012), empowerment involves changes in which resources are accessed and acquired. In addition, Pakistan's medium-term development framework (MTD 2005 2005) defines empowerment as an access to education, resources, power and authority in decision-making as well as ability to control own life (Planning Commission, Government of Pakistan 2005). In view of Kabeer (2008), empowerment can be explained through agency, resources, and achievements. Agency is the ability to formulate choices, control resources and decisions in a conducive environment. Kabeer (2008) advanced that women's access to credit led to positive change in the way they perceived themselves and their role in household and reduction in domestic violence.

In the context of this study, for the empowerment to be realized, the women themselves must be part of the programs directed to them and the programs must be able to foster this agency. The last of the three dimensions of empowerment is achievements. Achievements refer to the consequences of the agency exercised (Kabeer, 2003, 2008). This is the realization or lack of realization of the individuals' potential. As noted by Kabeer (2012), a woman can only empower herself in a better way through agencies and organisations around the world which provide an enabling environment.

Across the world, the contribution of INGOs towards empowering women has shown some improvement in the livelihoods of the rural poor women (Abbey, 2008). In countries such as Latin America, Asia and Middle East majority of the women are involved in agricultural labour, hence need to empower them (FAO, 2011).

Over the years, INGOs have viewed women rights as related to healthcare, education and violence against women (Handy & Kassam, 2007). Kereta (2007) highlighted that in South Asian and Arab countries the informal economic activities of the women are not regulated and recognised in labour laws. In Africa, women have taken important roles in socio-economic development of their societies and their contribution is equal as noted by Abimbola and Agboola (2011). Africa should encourage more women entrepreneurs to enhance economic growth (OXFAM,2017).

A survey carried out in nine African countries in 1996 showed that about 30% of women in Sudan and about 80% of women in the Republic of Congo contribute to the production of food crops in their countries (Munah, 2008). In Uganda, several women organizations, have supported women through advocacy work. Therefore, empowerment of women in the African continent, including Kenya and more especially in Makueni County should lead to enhanced self-esteem, self-worth, and economic independence. The study analysed contribution of INGOs' development programmes under the following subheadings.

Economic empowerment

Economic empowerment enables individuals to have greater control of strategic life choices and resources as well as working beyond immediate survival needs. (Hunt, 2016).

When women are economically empowered, their power to negotiate and make decisions is strengthened thus more social status (Peterman et al., 2015). "There is increasing recognition that empowering women economically is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare" (Malhotra, Nanda, &

Mehra, 2011). Economic empowerment of women leads to improvement in the welfare of the family, community, and the entire nation. (Golla et al., 2011).

Women are an important catalyst of speeding up the development and therefore investing in them is an important initiative by INGOs and other development agencies (OECD, 2011). The work of economic empowerment by INGOs has led to improvement of family relationship. Additionally, money in hands of women is more beneficial to the entire family and therefore participation of women in development is very important (Doepke & Tertilt, 2011).

The MDGs of 2010 and SDGs of 2015 are clear that women economic empowerment is a prerequisite for sustainable development. According to Khari (2009), there are some INGOs that have been successful in empowering women living in highly patriarchal societies. Other studies like (Lewis & Kanji; Ulleberg 2009) have also highlighted the role of INGOs in empowering women.

A 2014 study by WV revealed that in Bolivia, India, and Tanzania, women and girls indicated greater parity with men and boys in many essential spheres of life. These spheres include reduced intimate partner violence, increased age at marriage, increased access to education, and reduced early pregnancies. The findings by WV also showed that the INGO's development intervention programmes enhanced women's capability for making independent decisions about family size, birth spacing, when to access health services, and starting IGAs (World Vision, 2014).

In Uganda, the presence of AA has provided a leading role on gender issues, through advocating for the rights of women. However, there is limited support and cooperation among women and women organizations. It is therefore important for INGOs to

ensure that their interventions are well-matched with the realities at the grassroots level.

In Kenya, many INGOs have done a lot of community empowerment to better the lives of the community members, and such INGOs include WVK and AAK among others. In Kenya, most of the women projects such as water projects are purely funded by the INGOs. However, despite the efforts being made by the INGOs globally, in Africa, and in Kenya to empower communities, the effect is scarcely felt by most women and especially those in the rural areas.

World Vision Kenya operates through the Village Saving and Lending Groups (VSLG)s model which enables women beneficiaries to save and borrow money. The model is a very innovative initiative towards restoring livelihoods and building resilience as a long-term measure to sustainable communities. The discussed contributions of INGOs such as WVK and AAK have also been echoed in many parts of Kenya through their development programs aimed at empowering women economically and socially.

Arguably, in most of the communities in Africa, men have greater control of resources and most of the women are not allowed to spend their own income without consulting their male spouses (Fletschner & Kenney, 2011). As reported by WVK in 2014, a lot has been done to empower communities through improving diversification of food sources and income, enabling access to water, and reducing land degradation. In Moyale and Baringo counties for instance, WVK is implementing FFA and CFA, among other programmes such as child sponsorship program which educates the needy children (WV, 2014).

Social empowerment

For a woman to be empowered socio-economically, she must overcome household and community constraints and hindrances at large (Golla et al.,2011). Such constraints include cultural, social and economic whereby decision-making and community participation are very key.

Socially, many women are not able to make household decision and are voiceless in the society due to subordination by their husband. It is further noted that socialisation process is used to create gender differences between boys and girls in patrilineal societies from birth. This is supported by UN women (2013) in the argument that more participation of women in political, economic, and social spheres ensures issues are adequately addressed. It is important to note that when women are in control of wealth and power, the family benefits more (Doepke & Tertitt, 2010).

A study by Swindler & Watkins (2009) communicated that the development process should include women beneficiaries by empowering them to exploit the opportunities within their reach. This can be achieved through skill development on entrepreneurship and IGAs as a way of reducing persistent poverty. However, such efforts can be hindered by factors within the women SHGs which could be institutional, societal, among others or within the development programs (OECD, 2011). The study therefore saw the need of discussing challenges facing implementation of INGOs programmes as follows.

2.4 Challenges faced by INGOs' in their efforts to ensure the socio-economic empowerment of women.

Despite the efforts being made by the INGOs and the Kenyan government to empower the communities, the effect is scarcely felt by most of the rural women. Gender

inequality persists especially in laws, poorly structured institutions, and mobility to access the market - due to lack of skills and capabilities (FAO, 2009; World Bank, 2008). Furthermore, World Bank (2011) contended that sexual and domestic violence, early pregnancies, high school dropout rates of girls are other challenges facing the contribution of INGOs towards socio-economic empowerment of women.

In Bangladesh for instance, World Bank (2008) indicated that GB and other MFIs have been criticised on the claim that they are geared more to economic gains than social empowerment. It is worth noting that INGOs' coverage may not be reaching the poorest people or those women who are not entrepreneurial at all. It is also noted that microfinance services can be influenced by undesirable outcomes as opposed to empowerment (OECD, 2011). As submitted by Kereta (2007), other challenges include ineffective repayment enforcement mechanism, death of animals bought using microfinance resources, drought leading to crop failure in agri-businesses, and inflation rates.

Although MFIs continue to attract many women borrowers, a survey conducted in Ghana by Schincks (2010) disclosed that more than one-third of borrowers have reported struggling to repay their loans. This is because whatever is facing women as a challenge to socio-economic empowerment also interferes with the success of the INGOs' efforts to empower women.

Similarly, gender stereotypes, prejudices, and patriarchy within African communities reinforce gender relations in households, where women must obey the authority of men as a socio-cultural norm (Spade & Valentine, 2011). This means that anything that contradicts the cultural or societal expectations, for instance - control of money matters by women at the household level is met with resistance, thereby maintaining

the status quo. Women also encounter limited opportunities, especially in IGAs and this may affect their socio-economic empowerment and perpetuate poverty levels (OECD, 2011).

Spade and Valentine (2011) opined that on many occasions, men tend to exercise greater control in financial matters and in decision-making. The current poverty levels are also one of the leading challenges to social-economic development. Helms (as cited in Kamau, 2014) linked this concern with the underlying gender challenges in households, and the lack of productive assets for collateral which women face in their endeavours to access resources from MFIs. Additionally, women face the challenge of domestic violence as they endeavour to empower themselves (World Bank, 2011

A recent GBV survey showed that most women in humanitarian settings experienced sexual violence (Glass, 2014). Data available shows that the COVID-19 pandemic has heightened GBV incidents in various parts of the world and the reported cases have increased; France 30%, Singapore 33%, and Argentina 23% (UN Women, 2020).

In other instances, women themselves turn money to other uses which are not income generating, hence end up not being able to repay the loans back as noted by Collins et al. (2009). Moreover, Wood (2011) posited that culture plays a central role in defining how women acquire and make use of money from enterprises. It is therefore important for the INGOs to find out how to navigate the prevailing challenges to empower women socially and economically. Access to resources to facilitate the acquisition of loans has been affected by several factors, for example - lack of ownership of properties. Most of the women are not able to run businesses, even small ones as some have no right to access resources such as land which can enable them to get microfinance loans (UN, 2011).

Despite the efforts being made by the INGOs and the Kenyan Government to empower the communities, the effect is scarcely felt by most of the rural women. Therefore, the empowerment of women through economic betterment may not lead to autonomy (Iniamagha, 2015). Additionally, high demand for time in reproductive activities limits the ability of women to access finance and participate actively in enterprise development (ILO, 2008). This corresponds with OECD's (2011) submission that women's work has not resulted in the same level of economic empowerment as that of men.

2.5 Gender Responsive Strategies that International NGOs have put in place to ensure Socio-Economic Empowerment of Women.

Globally, INGOs doing development intervention programs need to adopt various strategies for addressing women socio-economic agenda in the developing countries. Many governments and international organizations work through organized groups such as SHGs regarding access to microfinance resources by women. Lewis and Kanji (2009) reported that in India, women have been mobilized into associations geared towards self-employment. There are several suggested strategies that can be used to empower women, for example the INGOs can pilot projects before initiating new schemes (Ika, 2012). As reckoned by Okun (2009), the leadership of INGOs should focus on programs that will result in sustainable development to reduce dependence.

In Bangladesh, women empowerment through microcredit programs by organisations such as Grameen Bank and Bangladesh Rural Advancement Committee (BRAC) have been credited as having enabled women access to microfinance resources. Findings by Goetz and Gupta (2007) and Kabeer (2012) communicated that in Bangladesh women controlled 37% of loans provided by four different credit organizations. Despite this empowerment, women in Bangladesh and India continue to register land

and productive assets under the names of their husbands and sons, further disadvantaging themselves (Khari, 2009).

In their effort to address women's issues in the developing countries, INGOs in development have adopted various innovative interventions in terms of strategies and approaches, to fit with the prevailing socio-economic and cultural practices). Microfinance resources increase income and assets and decrease vulnerability of women in households (Schincks,2010).

Women in the SHGs need to be given some form of education that would enable them to manage their groups effectively. A study conducted by Swain and Wallentin (2007) demonstrated direct empowerment occurs when women join SHGs and receive training given by INGOs. Thus, literacy is a key strategy for empowering women so that members can run their affairs without many problems.

Study findings by Kamau (2014) suggested that poor power relations between men and women might affect participation of some levels in community projects. It is therefore important for the INGOs to work out strategies towards reducing this power relations in the family level and the community at large. Involvement of men in INGOs' development programs is very key and this can be achieved through creating awareness on gender issues for them to help in household responsibilities and reduce the heavy burden women have.

Another strategy to empower women is through training in entrepreneurship skills such as business management (Karanja and Bwisa,2013). Studies have disclosed that training for both women and men is very important especially on any new development initiatives such as the piloted model of VSLGs by WVK (WV, 2014). The INGOs should aim at enhancing good governance within themselves and within

the groups. This is supported by Munga, (2010) who observed that poor governance within the INGOs sector is one of the key challenges facing sustainability of many projects hence lack empowerment of women. Tuckman (2011), in agreement with this view indicated that it is difficult to achieve good governance where there is no good management. Some project funders do insist on owning the project for their own selfish purposes. This has resulted to perpetual donor dependence and a vicious circle of poverty in many developing countries.

According to WV (2014), development agents in Kenya can employ strategies such as sharing, monitoring and evaluation of findings with the county steering committees, allowing community participation, addressing food security, reducing domestic violence, and promoting women and girl education to enhance women socio-economic empowerment. This, as reported by WV (2014) has succeeded in some counties in Kenya, such as Taita Taveta, Machakos, and Baringo.

2.6 Summary of Reviewed Literature

Literature review has demonstrated INGOs' development programs have a vital contribution to women's socio-economic empowerment, and consequently poverty reduction among women. The mentioned achievements can only be real if the right type of development programs are put in place, the challenges faced by the women groups and INGOs in the process of implementing development programs are minimized, and that there is proper application of the right strategies to assess the effects of the programs. Besides, microfinance resources have the potential to impact women's socio-economic empowerment which can be achieved through formed SHGs where women can support each other in pulling together resources hence strengthen their capacity to lend and borrow funds. However, the level of participation

of women in Makueni County in development programs was influenced by many challenges such as limited access to and control to productive resources.

Literature has also indicated that access to resources alone is not directly linked to gender responsive relations, empowerment, and equality. Women can have the ability to access resources, control and use them to meet their goals, be involved in IGAs, start small businesses as part of asset creation through CFA and/or FFA, and undertake livelihood and resilience activities.

In addition, the study tried to analyze challenges facing women groups and INGOs staff as a way of working out the best alternatives towards women's socio-economic empowerment. Women related challenges included lack of access to and control of resources such as land and family property, limited involvement of the women beneficiaries in project activities, lack of collateral and sufficient funds to support long term IGAs and reduce SGBV. There were also INGOs related challenges such as lack of entrepreneurship skills among the women which made it difficult for them in managing project activities, leadership conflicts, societal and cultural practices. The reviewed literature shows that there is a gap between the contribution made by INGOs development activities and socio-economic empowerment of women. Women in Makueni County are still struggling in access and control of resources and this has affected their participation and decision making in development issues. The above reviewed challenges were of great hindrance in enhancing women socio-economic empowerment. It is for this reason that, the study sought to address that gap by reviewing gender responsive strategies appropriate to reduce the above challenges. The strategies were reviewed as women and INGOs related; INGOs related were training women on entrepreneurial skills, increasing time for the projects,

involvement of both women and men in the project activities. The women related strategies were awareness raising on women rights, access to and control over productive resources, capacity building for women on entrepreneurship skills, addressing SGBV and introducing different types of collateral in addition to household assets.

2.7 Theoretical Framework

This study is grounded on the theory of change which emerged in the 1990s (Weiss, 1995) and helped to explain the study's theoretical concept on assessing the contribution of INGOs programs on women socio-economic empowerment.

The theory of change provides a framework which ensures that programs are delivering the right activities for the desired outcomes. Weiss (1995) argued that for proper attainment of reaching the expected goal, it is good to pay attention to the early and mid-term changes that need to happen by implementing appropriate community initiatives which are clearly correlated to the expected change. Weiss suggests that this should be done by first identifying the desired long-term goals and then works backwards from these to identify all the conditions (outcomes) that must be in place (and how these relate to one another causally) for the goals to occur (Clark & Taplin, 2012).

The theory of change is mainly used by INGOs and donors to articulate long-term impact on projects (James, 2011). The study employed the theory of change to explain impact of INGO development programs on women socio-economic empowerment if they shift from only focusing on the immediate effects of a project but also concentrating on the process rather than the end results. The INGOs programs should ensure that development activities are carried out to achieve the desired

outcomes through participation process. Therefore, INGOs in Makueni County were expected to monitor their development programmes in the process of empowering women to ensure the end results reflect socio-economic empowerment. The theory of change is however limited as it lacks variables that could be assessing socio-economic empowerment of women at different levels of empowerment. To deal with such limitations, the study employed the Sara Longwe (2001) framework. The Longwe framework outlines aspects that ought to be considered in assessing women's empowerment and equality with men as a result of their participation - in the development process with a aim of achieving control over factors of production on an equal basis.

The framework helps planners to understand the practical meaning of women's empowerment and equality, as well as evaluate whether a development initiative supports this empowerment. The basic argument is that women's development can be viewed in terms of five levels of equality: welfare, access, "conscientisation", participation, and control. The lowest level is Welfare and is achieved when development program enables women to meet their basic needs such as food, shelter, and housing. Access level describes a situation where women have ability to make use of the factors of production such as land, labour, credit, education, training, marketing facilities, public services, and benefits. Conscientisation indicates a state of awakening or consciousness raising on how women as a social group may suffer disadvantage due to systemic discrimination and what needs to be done to change such inequalities. Participation refers to the need for women's ability to effectively take part in determining how resources are utilised and equal participation in the decision-making process, policy making, planning, and implementation. Lastly, the highest level which is Control indicates that women have ability to direct or influence events

so that their own needs and concern are addressed. Greater control implies that development processes as well as the benefits of such development are shared equally and benefit women and men equally (Longwe, 2001). The Longwe framework was used in determining the levels of empowerment women had attained as a result of benefiting from INGO development initiatives in Makueni County.

The theory of change and Longwe framework guided the study to enhance the understanding of the women socio- economic empowerment. The argument is that development intervention programs have more influence on women socio-economic empowerment if they focus more on higher levels of empowerment, such as control and participation instead of focusing on lower levels. This means women can participate in decision-making, access more information on their rights, and credit facilities with more freedom. Women will also be able to make decisions on how to utilise their income because of socio-economic empowerment. This requires mobilization and women's ability to organize themselves (Longwe, 2001).

According to Longwe (2001), mobilization is a means towards conscientisation where women's collective analysis reveals the extent to which they have common problems and face common obstacles that arise from structural discrimination that affect all of them. The essence of mobilization is collective action thus, women come together in a collective action and form groups to remove unjust discrimination, for instance lack of credit from financial institutions which they experience because they lack collateral. Therefore, the Longwe framework was very applicable in this study. The study used the theory of change and Longwe framework to assess how women have gained more participation, more awareness, and skills because of INGOs development

programs. This was expected to bring the final desired outcome of women socio-economic empowerment.

2.8 Conceptual Framework

Women socio-economic empowerment was the dependent variable while the independent variable was INGOs' development programs. It therefore meant that for women to be fully empowered socially and economically, a lot of emphasis should be focused on the type of programs offered by the INGOs, the effects of such programs, challenges encountered, and the kind of strategies employed to deal with such challenges. Consequently, proper application of development programs should translate to better socio-economic empowerment of women as illustrated in Figure 2.1.

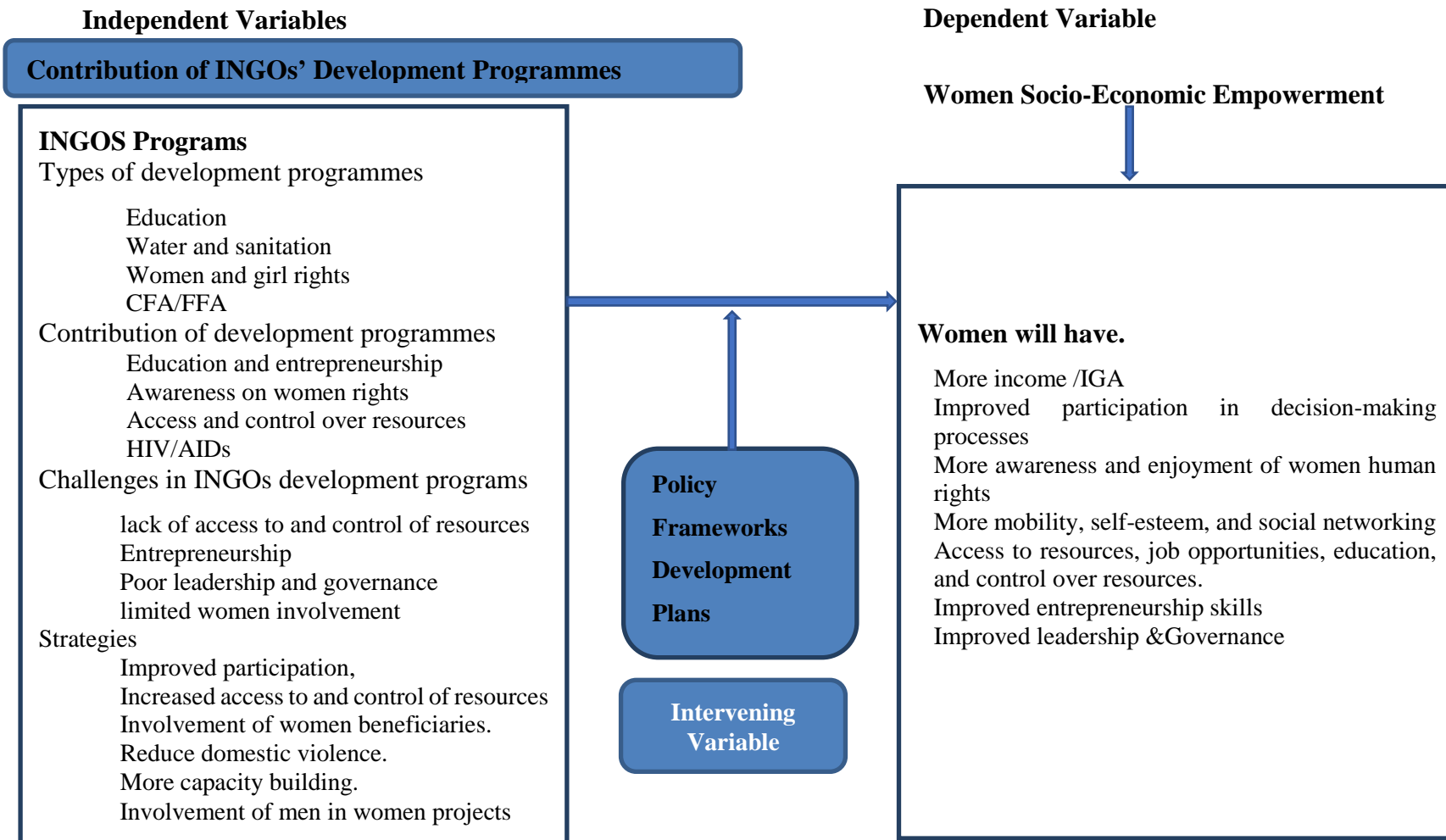


Figure 2.1: Conceptual framework showing the relationship between women socio-economic empowerment and INGOs development programme contribution.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter covers the research methodology that guided the study. It comprised of research design, study area, study population, sampling procedures, sample size, primary data collection procedures, data processing, analysis, and presentation, as well as ethical considerations.

3.2 Research Design

The study employed descriptive survey design because it enabled the collecting of both qualitative and quantitative data. The qualitative approach was basically used to provide in-depth data especially on sensitive issues. It helped in examining the multiple elements and processes operating within the study's social context. Moreover, it enhanced the interaction between the researcher and the respondents during the study. Such a study provides adequate data from which contextualized conclusions are drawn (Kombo and Tromp, 2006). Quantitative approach was also used in the study to help quantify variations of different phenomena (Mugenda & Mugenda 2003) and generated numerical data and information that was convertible into numbers. As such, this approach focused more on classifying features and constructed statistical models and figures, which explained the data collected in the study area.

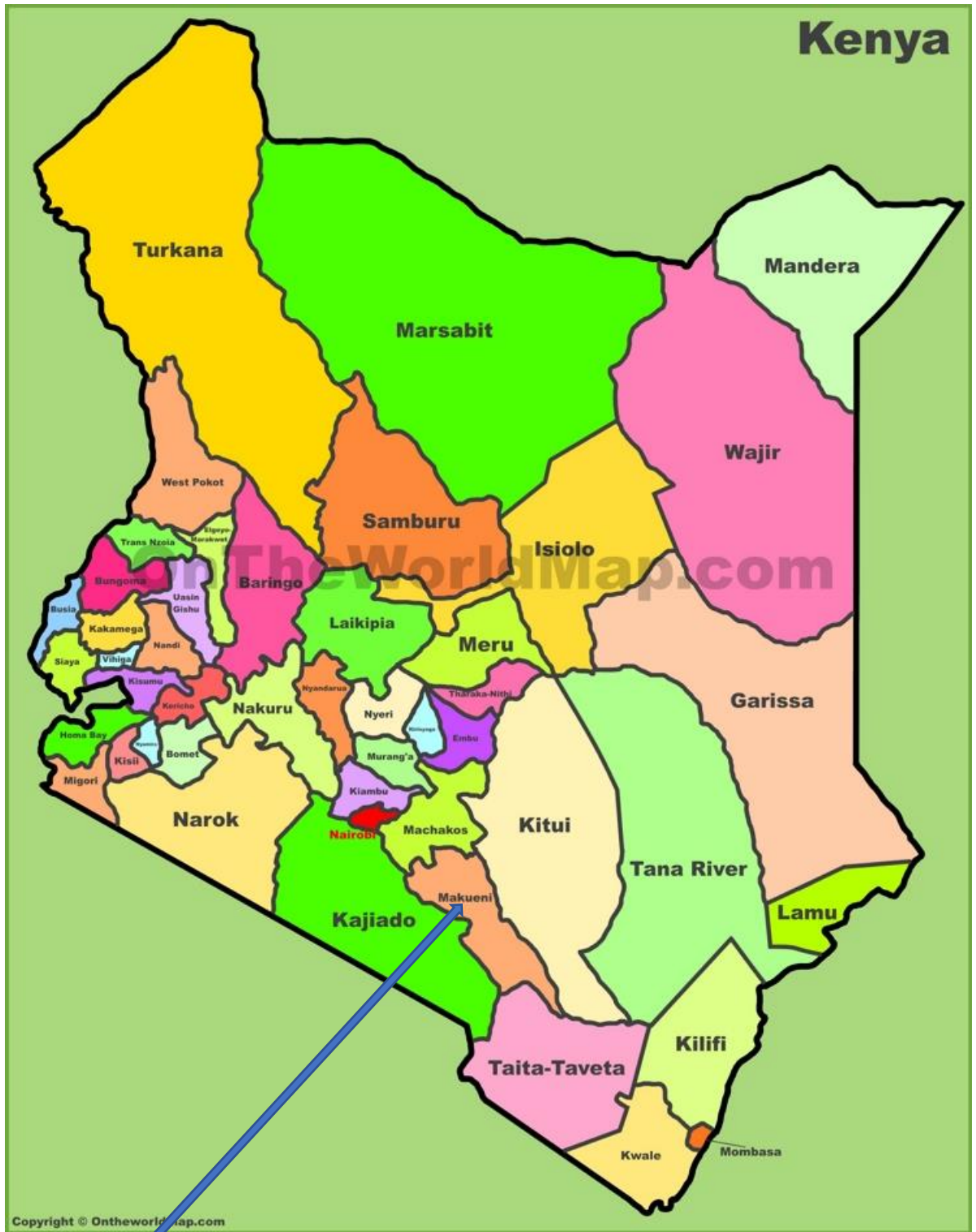
3.3 Site of the study

The study was conducted in Makueni County which is in the semi-arid lower regions of the former Eastern Province. The county covers an area of 8,034.7 Km² and borders several counties, as follows: Kajiado to the West, Taita Taveta to the South, Kitui to the East, and Machakos to the North. The county is composed of six Sub-Counties, namely Makueni, Kilome, Kaiti, Kibwezi East, Kibwezi West and Mbooni,

According to KNBS (2010), the County has high levels of poverty at 60.6% and is ranked 37 out of the 47 counties in the country in terms of poverty rates despite the high number of INGOs in the County. It is characterised by poor infrastructures, vast land with scarce population, few marketplaces which operate on specific days and lack of banking facilities within the remote areas. All these factors make it hard for the operations of INGOs activities especially during the rainy seasons. There are also other INGOs which operate within the county such as AMFREF, UNICEF, WFO, USAID, CARE International and Compassion International, all of which influence development in different ways. Majority of the population are Christians with so many interdenominational faith-based organisations some of them empowering communities differently such as the Catholic Church and African Brotherhood Church (ABC). The county has only one level 4 hospital based at the headquarters and several health centres which are sparsely located making it difficult for people to access health care. However, the current governor Prof. Kivutha, Kibwana has tried to improve the health sector a lot as per devolution guidelines but people must cover long distance to access the medical services.

The county has 29 active INGOs operating in different sectors including WVK and AAIK which have women empowerment programs (ROK, Makueni County Government, 2013). Some are specific to each INGO and others are common to all. Those common include education, livelihood and resilience, water, and sanitation. Specific programs for WVK include Cash For Assets (CFA), Food For Assets (FFA), Disaster Risk Reduction Management (DRRM). AAIK specific programs include Women's Rights, Governance and Support Groups/HIV/AIDs. Majority of the people in the county who are mostly women depend on agriculture which contributes 78% of all household income (ROK, Makueni County Government, 2013).

Map. Makueni County administrative Units



Makueni County

Figure 3.1: Location of Makueni County (GOK:2019)

3.4 Study Population

The target population for the study was women in self-help groups who are beneficiaries of the selected INGOs. The respondents therefore comprised of 114 women recipients of INGOs development programs drawn from SHGs. Other study participants included ten INGOs' staff, eight men (spouses) in the SHGs, six key informants from Makueni County Government: four administrative area chiefs from Kalawa, Kathonzweni, Kithuki and Kanzokea wards and two officers, one from Ministry of Agriculture and the other one from Ministry of Livestock. This is shown in table 3.1 below.

Table 3.1: Target population

	Selected	Total Sampled
SHGs	193	57 (30% of 193) SHGs
INGOs	WVK= 8 AAIK= 2	10 Officials
Women Recipients	2 from each of the 57 SHGs	114 women
Men (spouses)	2 from each of the four wards	8 men
Women leaders	6 from each ward	24 women leaders

3.5 Sampling Techniques and Sample Size

The target population comprised of women in SHGs of INGOs funded development projects in Makueni County specifically in Makueni and Mbooni sub-Counties. The study targeted mainly INGOs funding women projects in the two Sub-Counties and purposely selected WVK and AAIK since these were the only INGOs that had funded

women's development projects consistently for more than five years. The study employed both probability and non-probability methods. The probability method included simple random sampling, while the other included purposive sampling techniques such as multistage. Multistage involved sampling in stages using smaller and smaller units at each stage proportionately. The study employed 30% according to Mugenda and Mugenda (2003) and this was due to the size of the population and sampling stages involved.

Stage one involved purposive selection of sub-counties, wards, key informants, men (spouses), INGOs officials and county administrators. This was done purposively because the study was interested in the areas where the two INGOs mostly operated and had many SHGs. Thus, Makueni and Mbooni sub-counties were selected out of the six sub-counties (30% of 6). Four selected wards were Kalawa, Kathonzweni, Kithuki, and Kanzokea. Ten (10) INGOs officials were selected from the four wards; eight men (spouses), two from each of the four wards; four county administrators, one from each ward and two county officials from the county headquarters.

Stage two involved random selection of SHGs by getting 30% of the total of all SHGs (30% of 193) and this gave a total of fifty-seven (57) SHGs; two women beneficiaries from each of the fifty-seven SHGs (total 114 women); Six women from each ward making a total of twenty-four (24) women who formed four FGDs. Babbie (2010) stated that purposive sampling is based on judgement as to who can provide the best information to achieve the objectives of the study. Additionally, Kumar (2011) posited that random sampling ensures that each element in the population has an equal and independent chance of selection in a sample. The FGD and interviews were used to get in-depth information. The total sample size was one hundred and sixty-two (162) respondents.

Table 3.2: Sampling framework

Sub County	Ward	SHGs	SHGs sampled (30%)	Women beneficiaries	Men spouses /	Women leaders	INGOs officials	County administrators
Makueni	Kathonzweni	40	12	24	2	4	2	1
	Kithuki	35	10	20	2	4	2	1
	Kanzokea	51	15	30	2	4	4	1
Mbooni	Kalawa	67	20	40	2	4	2	1 +2 from county headquarter
Total	4	193	57	114	8	24(FGDs)	10	6
				Total sample size=114+8+24+10+6 = 162				

3.6 Data Collection Methods and Research Instruments

The study used both secondary and primary data. Primary data was collected using questionnaire, FGD guides, and interview guides; whereas secondary data was collected from project documents, selected related literature and other government reports from various libraries.

3.6.1 Questionnaire

Questionnaire was used to collect data from the 114 women in SHGs because the area covered was vast. The questionnaire was also convenient because the study dealt with many groups. The questionnaire contained both structured (close-ended) and unstructured (open-ended) items to solicit information from women beneficiaries in the selected SHGs. The distribution was done at Kanzokea, Kalawa, Kathonzweni and Kithuki. The researcher distributed a total of 114 copies of the questionnaire to the women beneficiaries.

3.6.2 Interview Guides

The study employed interview guide to collect data from six key informants from the county government, eight male respondents within the SHGs, and ten officials from the two INGOs. The study chose to use in-depth interviews to gather in-depth information as this method would allow the researcher to probe for more information from the respondents. The researcher liaised with the WV project director, who mobilised the officers and this enabled a one-on-one interaction at their Wote office in Makueni. The other six key informants from the County were also interviewed together and each one of them gave detailed information on how they collaborated to empower women socially and economically.

For the interviews for male spouses, arrangements were made through the chairpersons of the SHGs and a total of eight men were interviewed. The other interview schedule involved eight officials from WVK and two from AAK making a total of ten (10). The male interviewees gathered at Kanzokea market. The specific INGOs officials were interviewed as per respective groups. The interview guide was inspired by both the main and sub research questions aligned with the objective.

3.6.3 Focus Group Discussion Guides

An FGD guide was used to collect information from 24 women leaders; There were therefore three FGDs at Kanzokea, Kalawa and Kithuki each with eight (8) members. The guide had open-ended questions on the study objectives to allow in-depth discussions and explore issues of concern in the study with the beneficiaries. The researcher was assisted by two research assistants to record the discussion. Focus group discussion is a strategy in qualitative research whereby perceptions, attitudes, and opinions regarding an issue are explored by use of open discussions with a group. It is facilitated by the researcher and it is an information gathering method where discussants are interviewed collectively in groups of 8-12 (Kumar, 2011). The FGD was utilised to get in-depth perceptions, insights, experiences, attitudes, and beliefs of the women beneficiaries. It was administered using the local language (*Kikamba*) to enable the researcher gather information from beneficiaries in a language they (respondents) could understand best and identify with. The sessions were documented by use of notebooks.

3.6.4 Secondary Data

Secondary data was obtained from the selected project documents which included document review guides, mid-term, and annual reports. The documents

provided important information of some of the INGOs development project activities geared towards empowering women socially and economically.

3.7 Pre-testing of Research Instruments

The purpose of an initial pilot study was to pre-test the instruments for reliability and validity, which was tested as follows: The researcher purposively selected two SHGs in Kaiti sub-county where 20 women beneficiaries were randomly selected for questionnaire administration. Six women beneficiaries were randomly picked from the selected SHGs. Random sampling was done to ensure each subject had an equal chance of being in the sample. The other instruments tested included Interview schedule for 4 spouses, purposively selected from the two (2) SHGs. An interview schedule for the 2 Chiefs, who were opinion leaders, was also tested. The Chiefs were purposively sampled. Two (2) WVK officers and two County officers were purposively sampled for pre-testing the interview schedule of key informants.

3.8 Validity and Reliability of Research Instruments

For this study validity of the research instruments was ascertained by seeking opinions of experts in research methodology, research supervisors and gender studies in the School of Humanity and Social Sciences at Kenyatta University. This enhanced necessary revision and modification of the instruments. The research instruments were adjusted accordingly to ensure their appropriateness. The secondary data obtained from different sources was critiqued to verify its validity.

In addition, the study gave same questions to informants to seek clarification especially where it was not clear and ensured reliability of the data collected. Reliability of instruments enhances its ability to measure consistently what it is intended to measure.

Reliability was also established in administering the instruments to the sampled respondents in the piloted ward. The results were obtained and compared to check if they yielded the same results in terms of accuracy. The wording of the instruments was addressed after the pre-test and refined to avoid ambiguity.

3.9 Data Collection Procedures

Data collection was done using interviews, FGD guides, and questionnaires. This was done with the assistance of research assistants who used various skills including how to approach respondents, nature, and administration of the study questionnaire. The team went through all the questions in the questionnaire in advance to ensure that the questions were suitable for the targeted respondents.

The questionnaires were administered to the women beneficiaries from the two INGO, namely WVK and AAIK at four places namely, Kathonzweni, Kanzokea, Kalawa and Kithuki. The interviews, which were semi-structured with open- and closed- ended questions were used for key informants, and WVK and AAIK officials. The FGDs comprised of twenty-four women leaders from the four locations from each of the sampled SHGs.

The FGD guide had open- and closed ended questions on the study objectives to allow in-depth discussions and explore aspects of concern in the study with the beneficiaries. Further, the FGD was administered in *Kikamba* to enable the researcher gather information from beneficiaries in a language they (the respondents) understood. The researcher worked with the WVK and AAIK officers to arrange on how, when, and where to meet the sampled groups. The researcher was informed by the group leaders that there were specific dates on which the various SHGs met together to give reports and discuss their welfare issues. That was the best time to meet them, because the

researcher was assured of good attendance and the meeting for FGD was held at three places one from each ward: Kanzokea, Kalawa and Kithuki.

Data was also obtained from secondary sources which included books, WVK and AAIK annual and midterm reports, journals, theses, and dissertations. This was done from several libraries including Kenyatta University Library.

3.10 Data Processing and Analysis

The study generated both qualitative and quantitative data. The quantitative data was analysed using the Statistical Package for the Social Sciences (SPSS), version 21. The data was first cleaned (edited), which involved a scrutiny of the research instruments to address any possible errors, misclassification and information gaps that may have been obtained from the respondents. The data was then coded, in a code book and a pre-test, through selecting a few interview schedules, to code responses to ensure there were no coding problems. Descriptive statistics such as graphs and frequency distributions tables, graphs and pie charts were utilised to summarise the findings. Chi square test was used to test significance levels on the effects of INGOs development programmes to socio-economic empowerment of women.

Qualitative data was processed and analyzed through identification of main themes from the in-depth interviews as per study objectives. The next step was the classification of responses according to objectives. The responses were then integrated into the themes then presented in narrative and verbatim form.

3.11 Ethical Considerations

The study was conducted within the premises of professional social research ethics. As part of the ethical principles in social science research, the researcher ensured

the confidentiality of the respondent's identity and of the confidential documents during the analysis and dissemination of the findings. The respondents were informed about the purpose and importance of the research to get informed consent and hence participation was voluntary. The researcher informed the respondents that the study was solely for academic purposes. In addition, the researcher and the assistants assured all the respondents of confidentiality of their responses; and the respondents' right to anonymity was maintained by avoiding individuals' names throughout the study.

CHAPTER FOUR

PRESENTATION OF FINDINGS, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter presents data interpretations as well as discussion on the contribution of INGOs' development programs. The presentation is guided by the study objectives and is divided into five sections. These include: the sampled population in terms of age, marital status, level of education, religion, and occupation; the types of INGOs' development programs; the effects of the contribution of INGOs' development programs; the challenges faced by INGOs' in their efforts during implementation of development programs and finally strategies for enhancing the socio-economic empowerment of women.

4.2 Response Rate

The researcher administered 114 questionnaires to women beneficiaries as shown below.

Table 4.1: Response rate

Questionnaires	Frequency	Percent
Responses	96	84.2
No Response	18	15.8
Sample Size	114	100.0

A total of 114 questionnaires were administered. Out of these, 96 were completed and returned, while 18 were either incomplete or not returned. This translates to 84.2% response rate as illustrated in table 4.1. Gall et al. (2007) asserted that a response rate of over 60% of the sample is adequate for a study. Consequently, response rate of 84.2% was considered adequate to generalise study findings.

4.3 Demographic information

The demographic information collected comprised the respondents' age, education qualifications, gender, religion, and occupation.

4.3.1 Age of respondents

Age of women beneficiaries is an important variable in access and control of resources. Consequently, it is a factor that influences women socio-economic empowerment. The study therefore sought to determine the women's age and the findings were as illustrated in Figure 4.1.

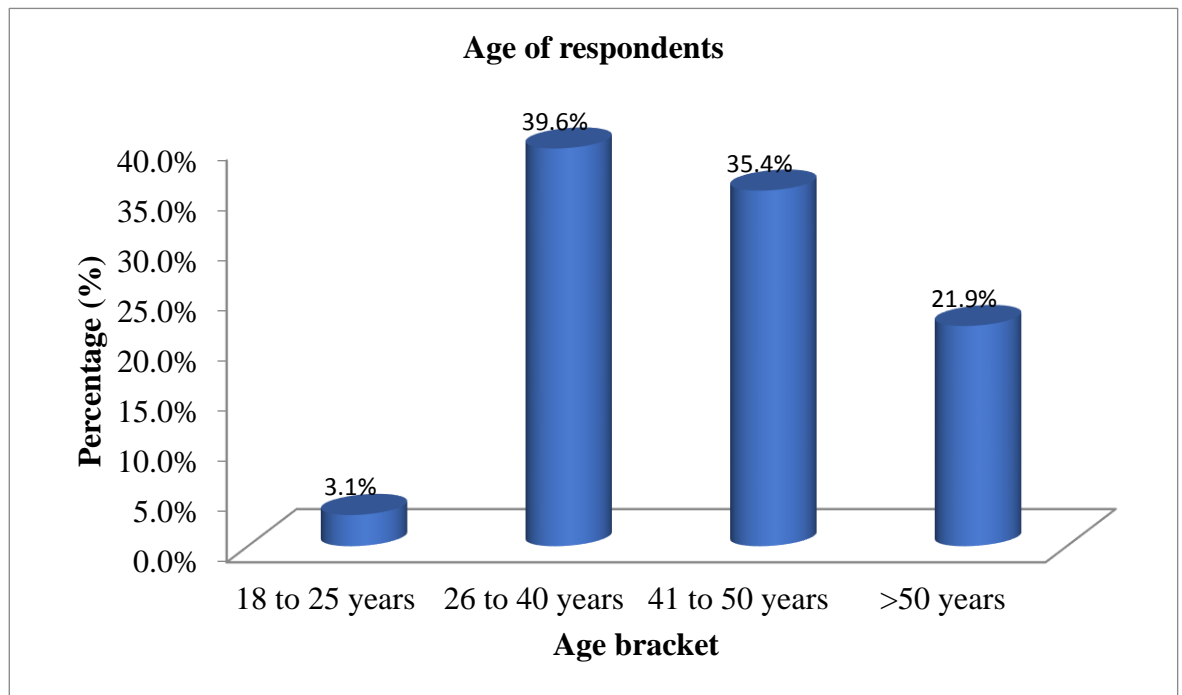


Figure 4.1: Respondents' age

Respondents (39.6%) were aged between 25 to 46% years, followed by those in the age bracket of 41 to 50 years (35.4%). Those over 50 years were at 21.9% and 18 to 25 years were at 3.1%. This result implies that most of the women benefitting from the INGOs' empowerment programs are over 25 years. Consequently, the findings show that at the time of this study, young women formed the lowest numbers of those

accessing INGOs' resources: this could affect the young women's socio-economic empowerment. Several factors could be contributing to this scenario.

Through the key informants, this study established that young women were not making use of INGOs' resources as expected. INGOs' officers explained that young women lack the necessary skills and experiences, were likely to relocate, and often defaulted on loans: factors that hindered them from participating in the INGOs' development programs. This finding concurs with Khan and Sajad (2011) assertion that regarding their access to resources, young women experience discrimination based on their age. Likewise, Spade and Valentine (2011) observed that there is bias when it comes to age of women in decision-making.

The study further established that INGOs worked with medium aged women - that is those above 35 years (see Figure 4.1), probably because based on their age, these women are considered; to be mature; and present a higher possibility of repaying the loans they receive from both MFIs and INGOs' Village Savings and Lending Groups.

4.3.2 Educational level

The study established the respondent's levels of education with a view to understanding the composition of the women engaged in groups. Three categories of education level were presented to the respondents: informal, primary, secondary, and tertiary. The findings for this variable are presented in Figure 4.2.

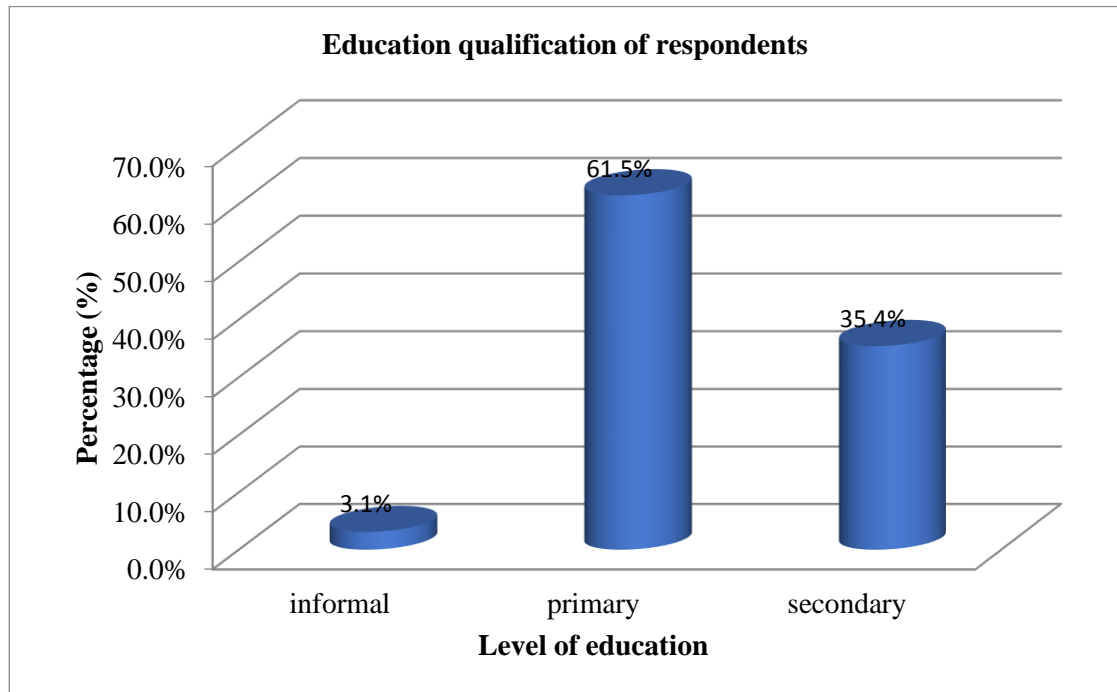


Figure 4.2: Respondents' education qualification

As shown Figure 4.2, 3.1% had informal education, 35.4%, had secondary education while 62% of the respondents had primary education level. According to this data therefore, most of the beneficiaries of the INGOs' empowerment programs are primary and secondary certificate holders. Primary and secondary education provides basic skills of learning; accordingly, the respondents had some education to enable them to perform their enterprising activities although majority were primary level, and this could impact negatively especially on the issue of making right choices with assertiveness.

Although primary education is the major focus, for girls, post-primary education has stronger effects regarding health, position in the family and society, political participation, and economic opportunities. For this reason, it is important to ensure that commitments and investments are also made in secondary education. This is in line with Tavershima's (2012) argument that educated women can improve their

health and that of the family, a critical factor to the progress of the family and the nation. However, this study did not find women education to be a key factor influencing socio-economic empowerment.

4.3.3 Religion

This study established that most of the beneficiaries of the INGOs' women empowerment programs in Makueni County are Christians (92.2%), while only 7.8% of the beneficiaries are Muslims. Women respondents agreed that spouses use religion to influence their (women) participation in INGOs' development activities. This finding corresponds with the claim by Seguino (2010) that religiosity negatively affects gendered outcomes.

4.3.4 Gender of the respondents

According to results depicted in figure 4.4, the female respondents were 86.5%, while the male ones were 13.5%. This is an indication that while women empowerment programs are designed to benefit women, they are not exclusively single-gender programs and men are also encouraged to join as minority beneficiaries. Although the involvement of men was minimal in many groups, the reason was not that they were discriminated by the INGOs' development programs.

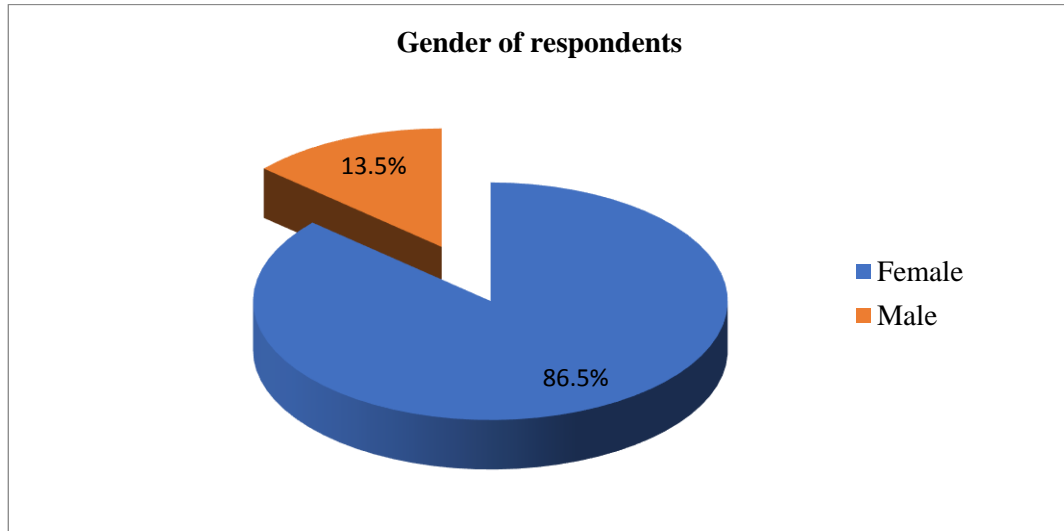


Figure 4.3: Respondents' gender

Regarding men's involvement in the women's empowerment programs, one of the key informants (area chief) had the following to say:

Men are few because the INGOs do not do a lot of campaigning for them to participate and secondly, they use existing women self-help groups which men are reluctant to join due to power and cultural issues. OI,12/7/2018.

In support of the above finding, Munuvi (2013) established that power relations may affect participation of men in INGOs' development projects hence the need for attitudinal change. Composition of men is also influenced by high poverty levels in the county which pushes them (men) to look for jobs in urban areas. This has affected the socio-economic empowerment of women.

4.3.5 Occupation of the respondents.

The occupation of the respondents helped the study to establish if the empowerment programs were of benefit to the vulnerable women of different levels.

Occupation of respondents

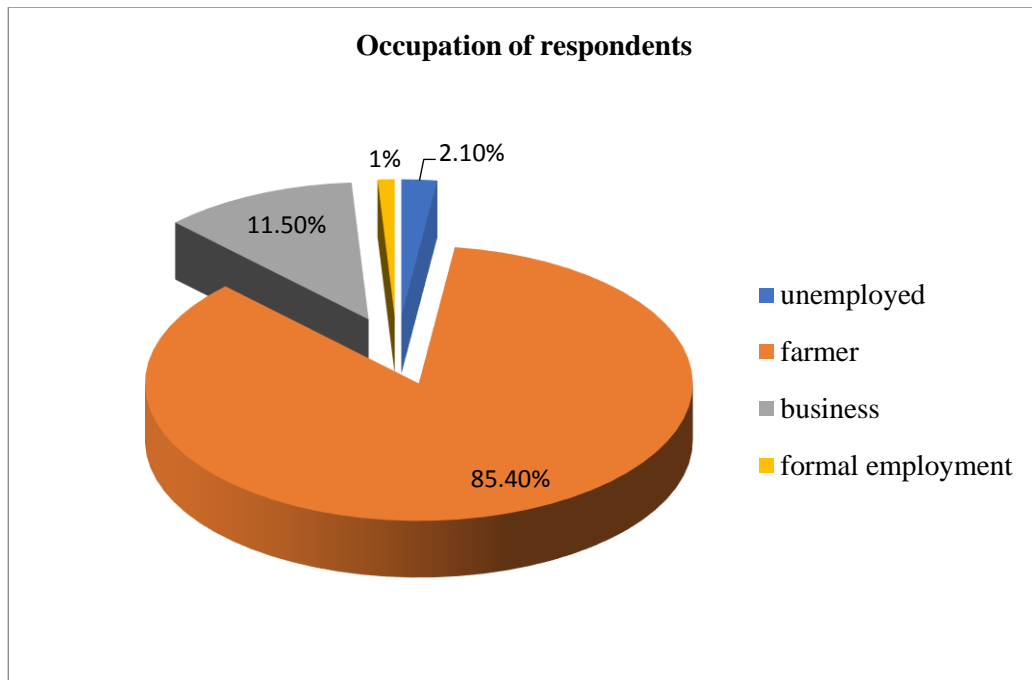


Figure 4.4: Respondents' occupation

The results on the occupation of the respondents (see Figure 4.4) demonstrate that 85.4% were farmers, 12% were in business, while 2% were unemployed. This implies that majority of the women beneficiaries of the INGOs empowerment programs are farmers and farming in Makueni county is frequently affected by unreliable rainfall. It is therefore apparent that women are key players in the agricultural sector. This is supported by Ndungu (2012) that farming in rural areas is mostly done by women.

4.4 Types of Development Programs Implemented by INGOs.

This section presents findings on objective one on the types of development programs carried out by INGOs to empower women socially and economically. The two INGOs; WVK and AAIK empower women through specific programs and the programs are as follows; education/child sponsorship, water and sanitation, livelihood and resilience, women rights, gender-based violence, Disaster Risk Reduction Management

(DRRM), leadership and governance, CFA, FFA, and HIV/AIDS support groups. The programs are based on the specific projects undertaken by the two main INGOs (AAIK and WVK) in the study area to support women socially and economically. The INGOs' field officials helped the study in identifying the key programs that benefit mainly women and criteria for selecting beneficiaries. The study used records such as project proposals, minutes' books, and annual bulletins to gather more information. The following figure shows respondents view on the criteria used by INGOs to select women beneficiaries.

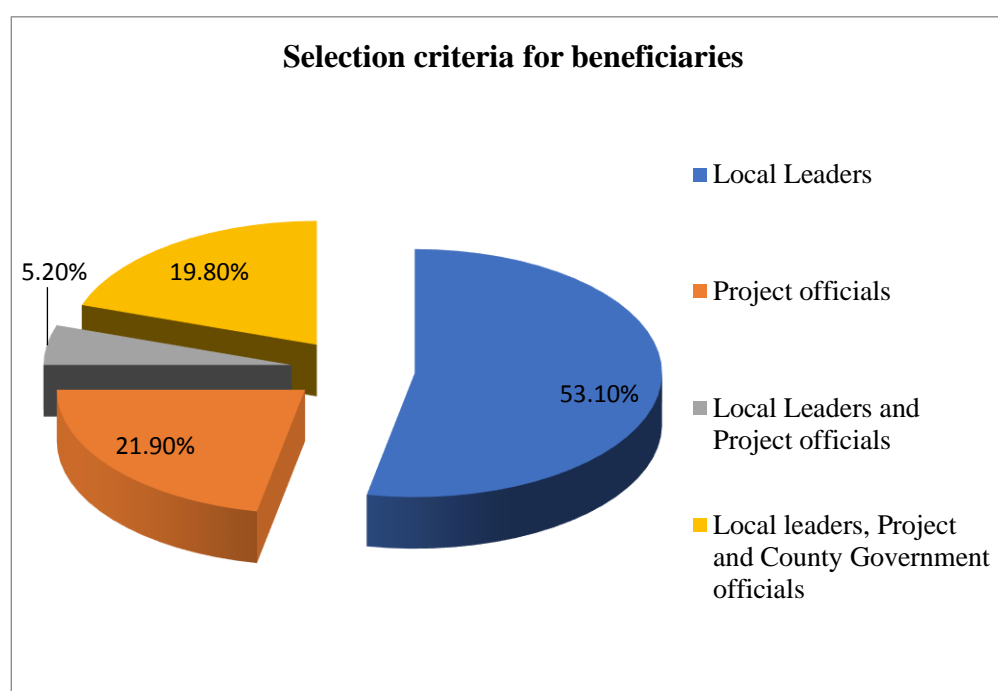


Figure 4.5 Selection criteria for beneficiaries

From the figure above it shows that majority (53.1%) of the women beneficiaries are chosen by local leaders, 21.9% by project officials and 19.8% by local leaders, project, and County Government officials. From the above study analysis, the local leaders lead in selecting who is to be a beneficiary something that the local women feel they are not fully involved. This has led to selection of one family which benefits from both

INGOs programs and to them this is duplication of services. This was also supported by secondary data; annual reports where similar names were found in both INGOs. According to RBV organisations are perceived to depend on resources that are sometimes scarce as well as working in a competitive environment (Pearce, 2009). It is therefore very important for INGOs to ensure that they are implementing the appropriate programs to the community members bearing in mind that there are other competitors offering the same type of program. The different development projects implemented by the two INGOs: AAIK and WVK, in the study area are presented in Table 4.1 and explained further in the subsequent sections.

Table 4.2: Types of programs provided by INGOs.

Type of Program	Development Activities	INGO	
		WVK	AAK
Education (child sponsorship)	Child sponsorship (school fees payment, Girls Forums (child protection and care Training women on entrepreneurship skills.	√	√
Water and Sanitation	Provision of piped water and water harvesting tanks Treatment of water to ensure safe drinking water Creation of water pans, Water dams/water ponds	√	√
Livelihood and resilience	Dry-Dev activities (long-term measures of food security Production of drought tolerant crops e.g. cassava, sorghum, millet horticultural farming.	√	√

Women and girls rights	Creating awareness on rights of women and girls		√
DRRM	Terracing, tree planting, reducing effects of floods and HIV/AIDs Food preservation and storage mechanisms Livestock fodder and pasture growing Reducing land degradation.	√	
Leadership and Governance	Training women on leadership and governance		√
CFA/FFA	VSLGs (table banking, saving and lending money) Environmental protection through tree nursery establishments and management and tree planting Diversification of food sources through application of water harvesting technologies and agronomic practices e.g making terraces, /Zai pits/water ponds/seedbeds, and small-scale irrigation projects.	√	
Support Group/HIV/AIDs	Creating awareness on HIV/AIDs Capacity building		√

Key-√ means the program is implemented by the specific INGO

a) Education

The two INGOs operating in the study area provided child sponsorship programs, targeting the orphans and the vulnerable children in the community, as well as educating women beneficiaries through training on entrepreneurship. Literature has shown that most of these sponsored children come from homes that are mainly

vulnerable and supported by women. The AAIK uses fundraising mechanisms through child sponsorship which involves linking a child with a sponsor and the child acts as an ambassador between the community and the sponsor. Funds raised by sponsors are used to facilitate community identified projects in the three wards and benefits all children to avoid stigma of the sponsored children and empower all children in education (AA, 2015). The program acts as a great relieve to women and children and has helped many of the children to complete schooling. This is echoed by the Theory of change which states that to see good end results, one must work on the mid-step goals of the development initiatives (Clark and Taplin, 2012). Thus, by educating children in schools, the INGOs are aiming at getting more empowered women in the long run. However, the number of children benefitting from these programs are few and the support is not largely felt by the recipients. This is because the help does not go directly to the specific child, but it is made to be felt by the entire community such as construction of classrooms and engagement in IGAs.

Action Aid Kenya has also supported education through construction of ECDE classes and dormitories in primary schools. For example, in 2014, AAIK partnered with parents of Yikiuuku Primary School to rehabilitate two classrooms whose roofs had been blown off by strong winds. They constructed a classroom for 62 pre-school pupils who were learning under trees and a school hall, (AA, 2014). In addition, AAIK has come up with an idea of supporting the establishment of boarding schools which is made to minimise sexual harassment of the girls, as well as early pregnancies. This has enabled many girls to complete secondary education.

According to AA (2014), the child sponsorship program has also provided water harvesting tanks both in schools and in the villages to reduce household

responsibilities for the women, and especially the girl child. It has also created awareness on the effects of substance abuse and HIV/AIDs within the schools, advocated for education for the girl child, and sensitized people on the effects of early marriages as well as teenage pregnancies among the community members. To achieve the above, AAIK, in collaboration with the county government - formed 'girls' forums' in primary and secondary schools where they visited some selected schools and created awareness on life skills. They do model the school government/ children assembly, initiate nutritional clubs such as poultry keeping, animal husbandry and preparing tree seedlings (AA, 2014).

The INGOs do empower the target women groups economically by training them on how to start IGAs. The beneficiaries are trained on different skills of IGA such as poultry, goat and dairy keeping, welding, sewing, and how to operate small shops which are mostly home-based. The intended results of such economic activities are to ensure continued income which can sustain the needs of the family, especially education of the girl child. This is supported by Tavershima (2012) who viewed women education as an essential tool for rural development. However, in this study education level did not limit women in being involved in INGOs development program, their challenge was the low level of understanding entrepreneurship concepts and how to make good use of the loans obtained and having only one source of income. One of the INGOs' officials indicated the following:

Low levels of education especially for women within this County has affected development programs. If majority of the educated population are women, there will be reduced poverty levels. Most of women are not able to have formal jobs, majority do rely on agriculture to get income which has its own predicaments. OI,21/7/2018.

As a result, it is important for INGOs' development programs to aim at improving educational levels of women and girls. The level of education will help women to have a better understanding of entrepreneurship skills on savings and loan borrowing. Education enhances participation of women in development agendas, an aspect key to socio-economic empowerment, as it gives confidence, assertiveness, and self-esteem when they can discuss their development issues affecting them as women.

b) Water and sanitation programs

The study established that the INGOs provide water and sanitation program, which is also called Water and Sanitation, Hygiene program (WASH). This program is provided by both WVK and AAIK in the same areas although it is not a major program in AAIK. Action aid Kenya provides water as per need identification and so the program is not a well-structured one. Water related issues are addressed as they arise and so it is not a structured program as in WVK. World Vision Kenya focuses on improving availability to water for both human and livestock, provision of piped water, and water harvesting tanks in the community, as well as in primary and secondary schools. The INGO also does treatment of water to ensure the safety of drinking water. Further, they also help create water pans or water ponds, and sand dams.

The program by AAIK is specific to providing water tanks, constructing toilets, and providing hand washing small tanks, especially in primary schools. The provision of hand washing tanks by AAIK is to ensure proper hygiene in schools and minimise spread of diseases as revealed by the INGOs' officials.

Study findings revealed that, women in Makueni County had difficulty moments when it came to fetching water which is not readily available. Through the water and

sanitation programs, the INGOs ensured provision of water tanks in the schools and in the community. The tanks are placed at specific points where all community members could access them (AA, 2014; WV, 2015). The program targets to increase availability of water in the household, which would in turn improve school attendance and retention of children at schools. One of the program field officers from AAIK expressed that although the program was a long-term plan, it was key in alleviating poverty.

Water program ensures provision of safe drinking water. Consequently, many women do not get water from River Athi as before, for the River is highly contaminated. The WVK also ensures the treatment of water in all specific sources before it is used (World Vision, 2015). Information from interviews revealed that provision of water in the county was a major step in empowering women socio-economically. This is because improved access to water by women is considered an enhancement to women socio-economic empowerment. However, much needs to be done for this program to be largely felt because the water provision is benefiting a few women who are near the water points otherwise, some women are still covering long distance to fetch water.

c) Awareness to women and Girls rights

The findings pointed out that women and girls, programs involved sensitising community on the rights of women and girls. This was geared towards empowering them to know their rights on issues of SGBV, child abuse and defilement, early marriages, wife battering incest and teenage pregnancy. The program also deals with enlightening women and men on attitude change on distribution and utilisation of family resources and public funds. The program is mainly implemented by AAIK to

both schoolgirls and women in the community, but they do not discriminate men and boys. One of the INGOs' shared the following during the oral interviews:

The forms of SGBV includes physical, economic, and psychological torture to women. The program deals with sexually abused victims, teenage marriages and early pregnancies, women battering, social and economic restrictions on women, incest, and child defilement. OI,21/7/2018.

Study findings show that, SGBV is real in Makueni County and that women have quietly suffered physically, emotionally, socially, and economically.

According to the study findings, AAIK has organised women especially in specific wards on how to group themselves and work as groups and not as individuals in responding to SGBV. All SGBV issues are channelled through a representative. One of the AAK program officers said the following:

One of the human rights movements formed is called Kathonzweni Women Local Rights Program (KWLRP) which fights for the rights of the affected cases of SGBV. The above movement should empower the affected people by supporting them to articulate their issues without fear. OI,22/7/18.

The findings also brought out that INGOs conduct awareness meetings which are organised in schools under what they call "girls' forums". Through these forums, sensitisation is done to girls in both primary and secondary schools on how to protect themselves. Action Aid does also an intervention of girls who drop out of school either due to pregnancy or lack of school fees by identifying them, empower them through capacity building and entrepreneurship. Most of them do join County Technical Training Institutes (CTTI) and do dress making, tailoring and hairdressing. The AAIK trains also paralegal officers who help the GBV victims by getting all the necessary documents and information.

d) Disaster risk reduction management (DRRM)

According to WVK bulletins and minute books, the DRRM program is meant to assist the community in the event of risks such as HIV/AIDS, floods, famine, drought, substance abuse, and family conflicts as well as soil erosion which mostly affect women and children. The study findings also revealed that the INGOs do conduct participatory disaster risk analysis on HIV/AIDS, rate of school dropout, family conflicts, and substance abuse.

The women beneficiaries expressed that the program helped them a lot in dealing with the above recurrent problems because it had enabled them to participate collectively as a group. The following was shared by one OL during interviews.

As an area chief, I have seen awareness forums on HIV/AIDS, domestic violence, and substance abuse being conducted through WSHGs, barazas and school forums mostly called girls' forums by AAIK. OL,23/7/2018.

In its sensitisation and awareness, AAIK does include everyone even the boys despite the name “girls’ forums for the forum targeting girls in primary and secondary schools. Inclusion of boys was very key to ensure they understand their role and rights in development and that women socio-economic empowerment was equally important.

The WVK focuses on mitigating food insecurity. They therefore train farmers to - dig terraces to reduce land degradation; plant livestock feeds; and to plant drought resistant crops to reduce food insecurity and alleviate poverty in the county. The program is aimed at mitigating hunger which is one of the most widespread and recurrent challenges in Makueni County; and it is tied to the SDG number one, whose focus is to end poverty (SDG, 2015). The above concurs with the findings of a study

by Njuki (2009) which showed that women empowerment through market participation ensures that communities have access to food. The program is also helping women farmers to improve livestock value chains and enhance ways of preserving crops during bumper harvest for better prices, as reported by WVK program officers.

e) Leadership and Governance

Leadership and governance is another program carried out by AAIK in Makueni County. The program is concerned with empowering women leaders by equipping them with the necessary skills such as decision-making, confidence, and proper guidance on how to elect the right leaders (AA, 2014). This study established that training women on leadership was important in ensuring proper organisation of the various WSHGs and minimises conflicts within the groups. One of the INGOs field program officer had the following to say.

The governance program is very key as we train women on how to organise their work through proper record keeping, being accountable, how to deal with group conflicts and loan defaulters to keep the group cohesiveness. The WSHGs are also trained on how to participate in development issues OI, 21/7/2018.

The INGOs' officials shared that it was important to enhance leadership through having structures of participation within the women groups. Through the support from AAIK, community forums have been facilitated where the members come together and prioritise projects as advised by various needs. They also advocate for good governance at the locational levels. They do this through the SHGs through capacity building, sensitisation on accountability, transparency, public participation, and community organising.

f) **Cash for Assets (CFA)**

According to WVK records, the CFA program was implemented through a programming model where the beneficiaries are compensated with cash after undertaking activities that create assets in the communities. The CFA projects are geared towards enabling the communities to meet their household dietary needs as well as income generating activities. Women therefore identify foods from the local markets which are easily accessible and are in the right quantity and quality. The activities include doing terracing in their farms; making water pans, water ponds, sunken beds and *zai pits* for vegetable growing; and planting of trees. The beneficiaries are also involved in the construction and repair of roads to enable them to access some of the market centres. World Vision Kenya compensates them with cash and thus the name CFA.

The study noted that this program is implemented through women's participation as groups. Participation enhances self-esteem among women and promotes sustainable development. The diagram below shows one of the water ponds which women are using for horticultural farming.



Plate 4.1: Water pan constructed by WVK in Kanzokea

In Taita Taveta and Baringo counties, WVK has opened and expanded land and through this the communities have graduated from reliance on food assistance. The CFA program has also contributed towards environmental protection (WV, 2014). One of the program officers stated the following:

Cash for Assets (CFA) has been enhanced through the efforts of microfinance resources in collaboration with the INGOs thus improving socio-economic empowerment of women in Makueni county. OI, 21/7/2018.

The INGOs' officials train women in SHGs on how to run the CFA and VSLGs. The women SHGs learn how to save money which acts as a revolving fund where members can borrow and start businesses or help in improving living standards of the community members. This was confirmed by one of the key informants (area chief) who had this to say:

As an Area chief I have noted that women have positively embraced the CFA program and are willing to avail themselves on weekly basis as SHGs to implement the program. This has called for teamwork which has made women more assertive, confident, and has enhanced improved standards of living. OI,23/7/2018.

The findings demonstrate some positive change in the attitude of the women in SHGs towards working together as groups and this is an indication that there is power when women work as a group.

g) Livelihoods and resilience

World Vision Kenya and AAIK have implemented the livelihood and resilience program in Makueni County. This is a long-term mechanism of ensuring sustainable mitigation measures to guarantee food security. Resilience is the ability to bounce back to life after a disaster such as drought, famine, or floods (WV, 2015). It is meant

to prepare a community to mitigate, prevent, respond, cope, or recover from disaster according (WV, 2015). The following was shared by a WVK program officer in Makueni County.

We train the women beneficiaries on how to make use of the zaipits, horticultural farming by using water from the water pans. Women are also trained on how to make terraces as a way of preventing soil erosion and conserving soil erosion for better yields. OI,21/7/2018.

The findings reveal that the livelihoods and resilience program has helped women groups to do horticultural farming – for instance; to plant vegetables, mangoes, pawpaw, and orange fruits, which have enhanced the socio-economic empowerment of the women (WV, 2015). Food security also refers to the ability to access food throughout the year (FAO, 2011).

The study revealed that the program is currently referred to as Dry-Dev initiative for it is about implementing development programs in dry areas, thus enabling women farmers to engage in long-term farming methods such as planting of trees and fruit trees.

The AAIK trained women on how to do kitchen gardening as well as horticultural farming of vegetables, tree planting and flowers for selling. As a result, about half of the women within the network implemented the project (AA, 2015). This study observed that such activities helped women to have enough food for consumption, as well as sell the surplus, therefore getting some extra income. To address the issue of crop failure due to failed rains, AAIK supported the community to form Nguumo Irrigation Project at Ivinga Nzia. The group has 30 active members, mostly women

who cultivate on quarter of an acre. The project has been noticed by the County Government of Makueni as one of the success stories.

h) Support Groups/HIV/AIDs

Through the AAIK in Makueni HIV/AIDS/ support groups were formed and supported the members by training them on skill development so that they can start IGAs. Such IGAs included goat keeping where each member was given a goat, brick making; and making bead items such as necklaces, and bracelets which are sold collectively and then the money is either shared or saved in the group account. The members were also given each a packet of *Ndengu* and red beans to plant as a way of supporting their nutritional needs. They were also trained on how to build their self-esteem and reduce stigma which was affecting many (AAK, 2015). The AAIK also does linking of the affected members to other organisations that can help them and get food relief.

Women work together as support groups made up of both the HIV positive and negative members to reduce stigma toward the infected and affected members. The groups also receive education on positive living and eating well-balanced food, as well as acceptance of their conditions. The following was shared by women in FGD.

INGOs do provide us with nutritious foods such as red beans which are known to boost the immune system. The INGOs development programs are also empowering us through awareness to know our status reduces stigma and labelling of the infected people. We do this by accompanying those infected to their meetings. FGD,22/7/2018.

From the above analysis of objective one on the types of programs offered by WVK and AAIK, the programs are very vital in the process of empowering women socio-economically. It is important for any INGOs' development program to ensure their

outcomes are of benefit to the local community: they ought to make the communities better - socially and economically. This was demonstrated in some of the programs offered, for instance the water and sanitation program - whose aim is to empower the women beneficiaries so that they move from lower levels of being recipients of welfare support (such as food donations and other handouts) to higher level such as participation and decision making. Most women groups are doing horticultural farming where they can sell the surplus food and gain income.

According to the theory of change (Clark & Taplin, 2012), and Sara Longwe framework (Longwe, 2001), the INGOs' programs engage the women beneficiaries in different project activities aimed at transforming their lives. The programs ensure that the beneficiaries are key participants in the process of development by involving them in the project activities. However, it was noted that the two INGOs are sometimes offering the same program in the same area and sharing some of the women beneficiaries. This has sometimes caused confusion and conflict of interest to the beneficiaries and has in turn affected the development process and caused some misunderstanding between the INGOs, women groups, and area administration.

According to study findings, the development programs depended on the selection of women beneficiaries. As observed from the INGOs' records, it was clear that the two INGOs sometimes shared same women beneficiaries and because of this the beneficiaries felt that some programs were duplicated. According to RBV organisations are heterogeneous and possess heterogeneous resources and therefore the two INGOs should have been aware of such and employ the best strategy to avoid duplicating services. This was clear in some programs such as HIV/AIDs, livelihood and resilience, and education. There was also overlapping of the programs and almost

similar activities in the two INGOs. As a result, the type of development program affected women socio economic empowerment differently with majority having less impact as expected. This is well explained by the following analysis on effects of INGOs development programs on women socio economic empowerment.

4.5 Effects of the INGOs' Development Programs on Women Socio-economic Empowerment

In this section, findings regarding the second objective on the effects of the contribution of INGOs' development programs on women socio-economic empowerment are presented. Data was collected through questionnaires, interviews and an FGD guide and secondary data was collected by using document review guides from the INGOs annual and midterm reports. The questionnaire was used to collect data from the women beneficiaries; interviews were conducted on key opinion leaders, the county government and INGOs program officers, and FGD guide to collect information from SHG women leaders. The information collected was very important in assessing the contribution of INGOs' development programs towards women socio-economic empowerment. The study also used Gender Economic Measure (GEM) as a tool to measure the effects of economic, social, and political empowerment on decision making and participation of the women. These effects were assessed based on access to water and sanitation, awareness on women rights, HIV/AIDs support, livelihood and resilience, education, leadership, and governance, SGBV, and control and access to resources.

4.5.1 Effects of INGOs development programs on women socio-economic empowerment.

The study tried to establish the kind of effects INGOs' development programs had in relation to socio-economic empowerment of women. The study used chi square tests by comparing the INGOs development programs with four key demographic variables, age, education, gender, and occupation. The study was to establish whether the two variables influenced women participation in development activities. To this end, the study participants were asked to rate effects of the programs. Table 4.3 displays the outcome.

Table 4.3: Effects of INGOs development programs on women socio economic empowerment.

Effects of INGO programmes	Percent responses (%)			Test of significant associations by Pearson Chi Square (χ^2)			
	Low	Medium	High	Age of respondents	Education of respondents	Gender of respondent	Occupation of respondents
Improved access to water	7.3	32.3	60.4	$\chi^2=14.122$, p= 0.028	$\chi^2=10.833$, p= 0.029	$\chi^2=7.390$, p=0.025	$\chi^2=20.209$, p= 0.003
Improved awareness on women rights	26	15.6	58.3	$\chi^2=19.235$, p=0.004	$\chi^2=8.803$, p=0.066	$\chi^2=7.496$, p=0.024	$\chi^2=6.532$, p=0.366
Enhanced HIV/AIDS support	31.3	21.9	42.7	$\chi^2=6.339$, p=0.386	$\chi^2=9.880$, p=0.042	$\chi^2=9.391$, p=0.009	$\chi^2=7.686$, p=0.262

Cash for Assets (CFA)	8.3	62.5	26.0	$\chi^2=12.958, p=0.044$	$\chi^2=8.675, p=0.070$	$\chi^2=1.437, p=0.487$	$\chi^2=3.125, p=0.537$
Livelihood and Resilience	8.3	52.1	39.6	$\chi^2=3.889, p=0.694$	$\chi^2=6.290, p=0.178$	$\chi^2=4.069, p=0.131$	$\chi^2=3.576, p=0.734$
Education	20.8	33.3	45.8	$\chi^2= 10.632, p=0.100$	$\chi^2=4.039, p=0.401$	$\chi^2=6.666, p=0.036$	$\chi^2=2.629, p=0.854$
Enhanced leadership and governance	32.3	53.1	14.6	$\chi^2=7.867, p=0.248$	$\chi^2=6.225, p=0.183$	$\chi^2=1.619, p=0.445$	$\chi^2=5.847, p=0.441$
Reduced Gender based violence	34.4	52.1	13.5	$\chi^2=10.597, p=0.102$	$\chi^2=5.166, p=0.276$	$\chi^2=3.739, p=0.154$	$\chi^2=5.046, p=0.538$
Access to and control over resources	71.9	19.8	8.3	$\chi^2=7.992, p=0.239$	$\chi^2=15.914, p=0.003$	$\chi^2=1.740, p=0.419$	$\chi^2=7.893, p=0.246$

**Significance levels when $p \leq 0.05$

a) Access to water and sanitation.

Majority of the respondents (60.4%) said that INGOs programmes had highly contributed to improved access to water against 7.3% who indicated the programmes had low contribution to water access (table 4.3). Study found out that age had significant association with the improved access to water ($p=0.028$) (table 4.3). About 26% of the respondents aged 26 to 40 years and 24% of those aged 41 to 50 years indicated that the programs had highly contributed to improved access to water against 9.3% of those aged more than 50 years. There was also high significance level of gender and occupation of the respondents at $p = 0.025$ and $p = 0.003$, respectively. This means that the main gender being women whose main occupation is farming needed water program which is very key for their household use and farming. Therefore, there was significance contribution of INGOs towards the program.

The findings established that before the INGOs' initiatives, there were women who walked more than 10 kilometres in search of water, and this reduced to 2 kilometres. Water is a resource that is key in Makueni County and its accessibility affects many other aspects of women lives such as health, education, job creation, and poverty levels. The following was shared by women discussants:

We do appreciate the work of INGOs in providing water to us. We no longer walk long distance to fetch water and now we can participate in other development activities. Our girls are not missing classes as before and, in some schools, AAK has constructed dormitories for the girls to enhance their school performance.

The study noted that through the water and sanitation program, AAIK supported seven schools with water harvesting tanks of 10,000 litres capacity. The provision of the dormitories was to limit absenteeism occasioned by girls accompanying their mothers

in search of water. During baseline survey by AAIK, it was noted that failed rains led to loss of livestock and crops due to lack of pasture and rain respectively and hence increased poverty in the County. To address this challenge, AAIK started Nguumo irrigation project to increase food security in the area. The project was launched in 2016 and has acted as a Model for the National and County Governments for replication and scaling. There was also provision of 5 mega earth dams, 3 sand dams, and 8 boreholes and provision of piped quality treated water extended to households for domestic use (AA, 2018).

However, 39% of the respondents revealed that they were still facing challenges of accessing water and this was shared during an FGD, as follows:

Some of us as women have continued to suffer a lot when it comes to accessing water and the only main source of water during dry season is River Athi which is situated in the lower parts of the county. Waterpoints provided by WVK and AAIK are still far for some of us.

Although the situation had improved, it was not as expected as the water points provided are scattered and not evenly distributed within the wards. As a result, in some areas people are still covering long distances to get water from provided water points and cannot enable them to engage in economic activities. As noted in Theory of Change, development programs must bring about change socially and economically. Therefore, women in Makueni County felt that WVK and AAIK should strategize better to ensure better availability of water to every homestead.

According to Longwe Framework, development intervention programmes should focus on higher levels of empowerment. INGOs should allow the community to participate by providing some water tanks for themselves as one way of empowering

them. This will help them to change their attitude towards donor agencies: the attitude that the donor agencies will implement everything for the community. This will help in reducing dependence syndrome on the part of the community members. Dependence on INGOs has made community members to become poorer (poverty levels-60.6%).

i) Awareness of women rights

The study showed improvement on awareness of women rights with 58.3% of respondents saying the contribution was high as compared to 26% who indicated that the contribution was low (Table 4.3). Chi square test showed significance between age bracket of respondents and level of women rights awareness ($p=0.004$) and 67% of respondents aged between 41 to 50 years said awareness of women rights had highly improved compared to 55% of those aged 26 to 40 years. Improved awareness on women rights was supported by a woman respondent in the FGD who stated the following:

We as women feel empowered by the contribution of INGOs in helping us to understand our rights and positions in the family and community. We have gained some confidence in expressing our concerns, but we still need more empowerment to participate fully in making decisions pertaining the development programs as well as question on any misuse of project funds.

These findings connote that AAIK has done some awareness on women rights, leading to reduced cases of SGBV which led to formation of KWLRP which advocates for women rights. The following diagram shows the situation of women empowerment on rights before the start of the KWLRP and the change that has taken place.

Table 4.4: Document review guide showing the outcome of women after empowerment.

Thematic Area	Before the start of the LRP	Change now	Desired change
Women and girls rights	<ul style="list-style-type: none"> ➤ Women rights were not respected. ➤ Women were not involved in decision making. ➤ Women were not involved leadership. ➤ Women were not considered for family inheritance and property ownership. ➤ Community placed less value on girl's education. ➤ Women were not allowed to own property. ➤ Incidences of domestic violence were many and normal. ➤ Violations against women were not reported. ➤ Cultural practices 	<ul style="list-style-type: none"> ➤ Community respects the rights of women and girls. ➤ Girls and boys enjoy equal chances of education. ➤ There are more women in leadership positions. ➤ Community have embraced women leadership. ➤ Women are involved in decision making. ➤ Women are allowed to inherit property. ➤ Reduced incidences of domestic violence ➤ Violence case are reported. ➤ Women own properties 	<ul style="list-style-type: none"> ➤ More awareness on women and girls' rights ➤ Couple meetings Shared responsibilities at home

Source: AAIK Mid-term Report

As explained in the above table based on a research conducted by AAIK, more women are empowered and their role in the family and community levels is being felt and this was represented by 58.9% of the respondents. Awareness of women rights has led to construction of one rescue centre in Makueni County level five hospital through Kathonzweni Women Movement (KWM), one of the AAIK, partners in Makueni County. The KWM was also pivotal in the formation of multi-sectoral SGBV working in Makueni County which came up with SGBV training manual. The group has some of the members trained as paralegals through the support of AAIK and they offer legal support for survivors of violence.

Awareness of their own rights should empower women and enable them to participate in land ownership and inheritance issues. Through training the movement has formed 9 Girls Forum in 9 primary schools agitating for girls' rights and fight against violence at the private and public spaces.

At the same time the community unanimously elected women into leadership positions referred to as KAKAKI Ward Accountability Forum and the community Led Disaster Risk Reduction and Management Committee (AA, 2015). The KWM has promoted transformational leadership where they have advocated for increased number of women in leadership as a way of Gender Responsive Public Services (GRPS). As a result of the initiative of AAIK and KWM, one of their members was elected as a Member of County Assembly (MCA) for Kikumini ward. The MCA is currently the vice chair of the Committee for Agriculture at the county assembly, a key position in influencing budget allocation for the sector. The study findings also showed that the LRP through KAKIKA network has sensitized the community including women and established citizen forums which have created a platform for the community to demand Gender Responsive Public Service (GRPS). This is an achievement for women socio-economic empowerment.

There were however about 26% and 15.6% of the respondents who felt that the program was not doing enough in creating awareness on women rights. This is a big portion of population that cannot be ignored and therefore the study findings show that women in Makueni County need more sensitization on their rights to participate in development programmes. This is in line with the Longwe framework that empowerment should lead to conscientisation, control and participation. Therefore 26% and 15.6% indicated medium and low contribution, respectively. This indicates

that there is still more need for empowering women in Makueni to participate in family and community levels.

j) Support Groups

As presented in Table 4.3, 42.7% of the respondents stated that there was increased awareness on matters of HIV/AIDs, while 21.9% said that the program was medium and 31.3% indicated that the program was low. According to chi square analysis age ($p=0.386\%$), education ($p=0.042$) and occupation ($p= 0.262$) showed no significance effects on the program while gender showed significance level of $p=0.009$. This shows that education level influences HIV/AIDs since majority of the respondents were primary school leavers. Education level enables one to have more confidence and assertiveness especially for the girls, hence reducing vulnerability. More income means that women are not likely to be more vulnerable to prostitution and drug abuse which can lead to HIV/AIDs infections. Low-income levels are also contributed by occupation of the women as 85.4% of respondents are farmers. Farming in the county depends on rain which is unreliable hence prolonged famine and drought. The INGOs established support groups for the infected and affected members through which the affected families are given support through awareness creation on HIV/AIDs, as well on their rights. This has reduced stigma and discrimination among the infected and affected. To address their economic needs, INGOs provided those infected and affected with IGAs ideas, such as machines for brick making. Regarding this, one of the women in FGD shared this:

I am one of the women group members and a mother of 5, aged 41 and living with HIV/AIDs. I was diagnosed with HIV/AIDS in 2007 and left my husband because of domestic violence and returned to my parents with four children to seek refuge. My sister used to tell my children that I will die soon and

threatened them about their future. Although I was taking medication, I did not accept my status due to mistreatment and feared that the entire community would treat me even worse. If it were not for ActionAid, I would be still the same and leaving in denial. The AAK staff encouraged me to go for counselling and join a support group. Through them my children were able to go back to school and are living positively. OI, 23/7/2018.

Through collaboration with the county government, the INGOs created forums in schools, and through these forums, they have been sensitizing the students on the effects of HIV/AIDs. The HIV/AIDs support program has helped the affected by teaching them healthy living styles and giving each support group some special red beans, known to be rich in protein. This has led to improved health status for the infected members. Bringing women together enhances their cohesiveness because of the support they get from the community. This concurs with Backstrom's (2006) finding that all formed groups require a medium of cohesiveness and therefore the community and the INGOs act as the medium for the empowerment of women living with HIV/AIDs.

The views shared by women in FGD confirmed the work of INGOs through the HIV/AIDs program. The INGOs have done remarkable work, especially for the affected people. For example, through the work of the INGOs, the community members through women groups have accepted to work with the infected members without any stereotyping and discrimination. This conforms with FAO's (2011) argument that women groups are key in women economic empowerment, as they encourage women to save as a group, and to start IGAs that would enable them to own resources. FGD in Kanzokea had the following to say:

We have come to accept to support the people living with Aids by working together with them and we do ensure some of our members who are not infected accompany them to their support group meetings to minimise stigma and labelling by the other community members as well as do economic activities together. FGD,22/7/2018.

It is clear from the above findings that the program on HIV/AIDs has contributed to some positive change, resulting in reduced stigma and discrimination within the community. This is due to the combined efforts of women groups in empowering themselves not as individuals but as a group. Nevertheless, about 21.9% of the respondents indicated medium and 31.3% indicated low that the program was not being implemented as it was expected from the initial stages. They shared this during FGD:

Some of us feel that we are not getting enough support from INGOs programs made for us as the funds made for us do not reach us; instead, they are channelled to other groups as explained by our women leaders, we have been constrained financially in meeting the group economic activities. FGD23/7/2018.

Some of the reasons given included financial constraints, as well as a claim by some beneficiaries that funds meant for the infected members were being channelled to other uses (AA, 2014). High reliance on crop farming that depends on rains has led to low income for women; hence influence behaviour of women to look for alternative sources of income such as prostitution leading to more spreading of HIV/AIDS (2014). This interfered with the contribution of INGOs to socio-economic empowerment in Makueni County.

k) Cash for Assets

As shown in Table 4.3, 62.5% of the respondents agreed that the contribution of INGOs' development programs on CFA was medium, while 26% believed the INGOs contribution was high and 8.3% said it was low. Chi square test showed an association of age, education, gender and occupation to CFA contribution whereby age had significance effects ($p=0.044$) while education ($p=0.070$), gender ($p=0.487$) and occupation ($p=0.537$) had no significant effects to the program contribution. This means that medium aged women were willing to be involved into CFA but there were barriers such as control of the resources when it came to income usage. According to the study findings women make a joint decision with their husbands although they are the ones involved in CFA programs. The program enabled starting of VSL Groups by the beneficiaries, which led to income generation but there were more challenges on the implementation of the program. This is the reason why only 26% of the respondents indicated that the program was high. The program was influenced by other factors such as occupation as 85.4% of the women do crop farming which is main IGA in CFA program and only available occupation.

The CFA program helped the beneficiaries to prepare 102,315 Zai pits out of the planned 160,740 and 228,854 terraces out of the planned 219,276 terraces. This showed average achievement towards women because the project did not meet the expected targets (WVK, 2018). However, the general observation was that some women felt that the program was not very beneficial, but others had this to say during an FGD:

We have benefited from the CFA program; We have improved yields using irrigation; our children no longer sleep hungry, and this has improved their

health status hence minimal diseases and improved school performance. We have been able to support each other through table banking. FGD,23/7/2018.

According to the findings, through the CFA program, the INGOs have helped some women to borrow loans from MFIs such as KWTF and K-Rep. The women groups meet every week to contribute, refund and borrow money. When they meet, they strengthen their social life and through borrowing money they gain economically. However, such efforts are interfered with by loan defaulters who are unable to pay the borrowed loans hence lack of group cohesiveness and growth hence low socio-economic empowerment.

Nonetheless, some women respondents felt that the program had its own challenges, among them insecurity of the money which was being kept in homes, and lack of support for women from their spouses. This was supported by an INGOs' official during an interview who explained as below:

I have noted that some women feel that this program is not empowering them as expected. This is because of the little support they are getting from their spouses especially when it comes to attending INGOs meetings and repayment of loans taken. OI, 17/7/2018.

Some INGOs' officials also noted that the program involves a lot of manual work and men are not usually available to assist the women. Hence, although the women can dig the terraces and *zai pits*, they are slow hence the work takes long. This combined by the heavy household responsibilities implies that women are overworked. The program of CFA is a good strategy that can enable women in Makueni County to have more income, but this is hindered by lack of productive resources among the women SHGs.

e) Livelihoods and resilience

The results manifest that livelihoods and resilience development programs contributed positively but not as expected. This was expressed by 39.6% of the respondents who indicated that the contribution was high, while 52.1% expressed that the program was medium and 8.3% indicated it was low. According to chi square tests in table 4.3 above, age ($p = 0.694$), education ($p = 0.178$), gender ($p = 0.131$), and occupation (0.734) had no significance effects on these programs. The aim of the livelihoods and resilience program was to ensure adequate long-term measures on food security which can be achieved without the influence of education or age levels. ActionAid has made food security one of its main pillars in Kathonzweni LRP and livelihood as a key focus area. This is in line with SDGs no 2 which aims at ending hunger and all forms of malnutrition by 2030. The program enabled starting of IGAs (such as poultry keeping, goat keeping, micro irrigation and pasture regeneration) by the beneficiaries.

The WVK promoted crop production through water harvesting technologies covering 362.5 Ha of land; small scale micro irrigation plots covering a total of 43 acres of land were established and utilised. Digging of terraces was done in 11 project sites and a total of 270.26 Ha of land was treated with 135.13 kilometres of terraces. This led to diversified assets and livelihoods led to increased community resilience by establishing 20 VSL groups. Asset creation beneficiaries established 195.1 of Ha of land and terraces established for pasture reseeding and natural regeneration and as a result a total of 11,136 bales of grass of the targeted 78,048 were harvested and stored (WVK,2018). The pasture production led to improved income opportunities, thus improved social and economic empowerment. Generally, the Livelihood and

Resilience program had some improvement, and this was attested by 39.6% of the respondents saying the project contribution was high.

This was also confirmed by of the MTR (2018) whereby out of the annual planned 219,276 terraces, the outcome was more than the planned (228,854). This shows that women worked hard on these project activities and the more the terraces the more yields a farm can produce if rains do not fail. Action Aid has worked on livelihoods program by making food security one of its main pillars in Kathonzwani LRP and livelihood as a key focus area. In the AAIK's country's strategic plan, strategic objective 3 focuses on advancing communities and women living in poverty and exclusion land security and other natural resources for improved livelihood through sustainable agriculture (AA, 2019). Income sources were analysed by gender to define the roles of women and men in the realization of food security in Kathonzwani.

The review established that the role played by women in income-generating activities has changed considerably with reported increase in their roles. This corroborated the trend in the developing world where women dominate agriculture resulting to the feminization of agriculture. AAIK has partnered with KAKIKA Joint Farmers' Cooperative Society, an organisation whose objectives are poverty eradication; improve livelihood and resilience; increase awareness in emergency response; and improve nutrition (AA, 2019).

As indicated in the above report, the main economic activity is crop farming which is rain dependent, and the rains have failed for many years thus affecting income of the women. One of the AAIK key informants had this to say:

A discussion with KAKIKA farmers' cooperative indicated that they are in the process of starting a processing plant for mangoes for value addition at Kanzokea. They have acquired the machine and only awaiting installation. OI,22/7/2018.

Irrigated crop production was noted to be minimal and was mainly done on horticultural crops such as kales, tomatoes, and onions. Farming is done along the permanent rivers, small irrigation projects such as Nguumo Irrigation Project and some on-farm irrigation. FGDs in Kanzokea had this to share:

We feel empowered through livelihood and resilience program because we have some alternative income; we can sell our products such as pasture, vegetables, eggs, milk and get some income. This was never there before the program. FGD,22/7/2018.

Some women respondents attested that children were attending school regularly as the mothers were able to borrow more credit due to increased savings, resulting in enhanced economic empowerment. This finding is in line with Syombua (2011) observation that women have realised that there is strength in numbers and can work to increase their income. One of the women respondents had this to share:

I do feel more empowered economically than before, just being in a group is a big achievement because we can help each other to earn some extra income. I have gained some economic skills through the program and my family cannot lack food as before. However, there is need to empower us more socially to have more self- confidence and self- esteem OI, 22/7/2018.

The above statement is a clear pointer that livelihood and resilience program has had an impact on economic empowerment of WSHG members, something attributable more to the strength in working in groups. The AAIK has empowered women to do

farming through irrigation but on a small scale during dry season or when the rains have failed.

The same problem has affected livestock farming as well leading to more poverty. The empowerment of women on asset creation through table banking (VSLGs) program by WVK is a better method of enabling women to borrow loans and save income. Jan and Hayat (2011) asserted that microcredit, through asset creation and income reduces vulnerability of the poor. It has a powerful impact on women empowerment as indicated in the Longwe framework (Clark & Taplin 2012). Participation is very key in the process of empowering women. Livelihood and resilience program is one of the best avenues that INGOs' can use to ensure that women fully participate in the development processes. However only 39.6% of the women respondents expressed that the program yielded high results and therefore it shows there is need for more strategies to improve social empowerment of women.

For this reason, this study deduces that women's participation in livelihood and resilience can improve if the INGOs make better use of the assets and capabilities. The result of all these would empower women socially, economically, and politically. Although, livelihood and resilience development program has tried to empower women in Makueni County, there is more to be done on socio economic empowerment of all women.

f) Education

According to study findings (Table 4.3), about 33.3 % of the respondents agreed that the contribution of INGOs on the education program was medium, 45.8% indicated that the program had high positive results, and 20.8% expressed that the contribution was low. This shows that the education program had some positive impacts in the

area, thus, it was a beneficial program within the intended community. According to chi square analysis, age ($p = 0.1$), educational level ($p = 0.401$) and occupation ($p = 0.854$) of the respondents did not have any significance association on the contribution of INGOs to improved education. However, gender (0.036) had a significance level on education, and this shows that women (86.5%) do support education program and wished that the INGOs could do more to support the program as education is the bedrock of any kind of empowerment. Other factors such as income (occupation) could have influenced education because increased income means parents are able to educate their children. This was supported by some women in FGD who revealed that;

Our children have really gained from the program of child sponsorship, that they are able to attend school up to secondary level. Out of the program we have also been trained on how to do poultry and goat farming as well as to operate home-based shops. These have resulted to increased income hence more able to do table banking. The increased income is used to buy educational supplies. FGD,24/7/2018.

The child sponsorship program offered by AAIK targeting orphans and the very needy children in the community may have influenced this outcome. The program has contributed to improved education levels in the region as the very needy in the society, especially the girl child, can now access education. Through the program, women receive training on how to keep poultry and goats as a way of sustaining the program (AA, 2015). ActionAid has been supporting the Kathonzweni Citizen Development Self Help Group (KCDSHG) to form citizen forums to advocate for increased budget allocation and transparency.

Through the support from ActionAid, education stakeholders engaged in sensitization campaigns on education for the girl child, targeting the community. The study

established that AAIK through KAKAKI formed pressure groups in the community to advocate for implementation of increased budget allocation, education laws and transparency for education. Through these pressure groups, committees were established in every public school in Kathonzweni ward in Makueni County.

Kathonzweni Women Movement is working in collaboration with school administration, parents, and school children in creating awareness of children rights, violations, and referral pathways. This has reduced cases of child pregnancies and early marriages that hinder education for girls. AAIK has established girls' and boys' forums in 27 public primary schools targeting 1700 pupils. These were trained on their rights and were able to raise issues facing learners which contributed to dropout from schools and poor academic performance in the schools. AAIK has invested on infrastructure in the LRP including renovation of two classrooms each in Kyase, Kanzokea, Nzeveni, Ivinga Nzia and Yikiuku primary schools and one classroom in Matheani Primary school. In addition, AAIK constructed a girl's dormitory at Kyuasini Primary School which has offered safe environment for girls.

To actualise this, AAIK has constructed some classrooms and dormitories to enhance education, especially for the girl child (AA, 2014). One of the male respondents had this to say during an oral interview:

I am a parent of Yikiuuku primary school where AAIK has constructed for us Early Childhood classrooms and dormitories. The roof of the classes had been blown away by a strong wind and our children were learning outside. OI,19/7/2018.



Plate 4.2: Girls' dormitory constructed by AAK at Kyuasini Primary Sch.

Action Aid Kenya has supported education in Makeni County through construction of ECDE classes and dormitories in primary schools. According to the INGO's records of 2014, AAIK partnered with parents of Yikiuuku Primary School to rehabilitate two classrooms whose roofs had been blown away by strong winds. Through the rehabilitation, a classroom for 62 pre-school pupils who were learning under trees, was constructed. The study revealed that the education influenced specific families supported but generally did not impact more on women's socio-economic empowerment. This is as shown on table 4.5 below.

Table 4.5 Ratio of girls to boys completing primary education in Kanzokea mixed day and boarding primary school.

Year	Girls	Boys	GER (Girls)	GER (Boys)	GPI= $\frac{GER(Girls)}{GER(Boys)}$
2013	20	14	58.8	41.2	1.4
2014	14	13	51.9	48.1	1.1
2015	11	15	42	58	0.7
2016	28	19	60	40	1.5
2017	16	25	39	61	0.6
2018	28	20	58	42	1.4

Source: AAIK Mid-term Report

The interventions by ActionAid targeting girl child have contributed to the stabilization of Gender Parity Index (GDI) around the United Nations standard measure of 1.0, indicating that more girls are sitting for the primary school final exam (KCPE) since 2013 hence reduction in gender disparity in education. The drop of GPI in 2015 and 2017 was due to famine and drought because of failed rains and this is the reason why in the calculation of chi square tests age and education had no significant influence on education program. During such periods, many children drop out of school especially the girls to assist their parents by taking care of their young siblings as their parents look for food. Due to lack of income the boy child is given priority in education and the girls are made to wait and as a result some get married or get pregnant (AA, 2018).

The WVK in Makueni trained many women groups on improved access to market and other food sources and implemented resilience building initiatives by June 2018. A total of 285 farmers were trained on poultry keeping which was one of the value chains being promoted in Makueni County. The women farmers were provided with one-month old chicks for rearing until maturity and then seek collective marketing on maturity. The farmers were sensitised on low prices offered by brokers when selling their products such as legumes (WV, 2018). They also did capacity building on Community Help Desk which included minute writing, handling of complaints and good leadership. The training benefited Chiefs, Assistant Chiefs and Project Committee members. The actual beneficiaries served were 26,306 out of the planned 28,160 (WV, 2018).

Women are the main supporters of education, especially in the rural areas; accordingly, educating one child is a great empowerment to the woman. Study findings observed that the extra income enables women to have more bargaining power, and more mobility to attend community activities, hence increased self-esteem, and confidence on the part of the women. This would be the expected change, according to the Longwe framework, which indicates that women are expected to move from the lower levels of welfare, that is from waiting for handouts from donors, to becoming real participants in decision-making on issues affecting their lives (Clark & Taplin, 2012). However as per the study about 20.8% and 33.3% of the respondents felt that INGOs programs on education did not meet their expectations and that there was need to empower women in Makueni County more with education. This will enable them to have access to job opportunities which will lead to more income hence socio-economic empowerment. The above views demonstrate that the education program has had some impact in the area, especially in girls.

g) Leadership and Governance

As per the outcome illustrated in Table 4.2, 53.1% of the respondents indicated that there was enhancement in involvement in leadership and governance due to the INGOs' development intervention programs. According to chi square tests in table 4.2, age ($p = 0.248$) education, ($p=0.183$) gender ($p = 0.445$) and occupation ($p = 0.441$) did not have any significant meaning to the program of leadership and governance. This could have been attributed to creation of awareness by AAIK which led to more empowerment on women rights. During the baseline survey 2013, the AAIK noted low participation of women in distribution and utilisation of the public resources. The programs did not do a lot of training, especially to women leaders in

aspects of leadership skills, how to deal with group conflicts, record keeping, transparency, and accountability. This was echoed by one of the key informants who noted as follows:

I have witnessed some leadership differences between the area chiefs and the INGOs officials as well as the women groups. The INGOs need to train women leaders on how to solve leadership issues arising within their respective groups. OI,24/7/2018.

Even so, some of the women respondents (32.3%) expressed that the effects of the INGOs' leadership and governance program was low. This was attributed to lack of transparency and accountability in scrutinising devolved funds by the public. However, this was an improvement considering that before the sensitisation the community stated that they did not know the channels of scrutinising projects. In line with this, the women in the FGD stated as below:

We have observed that some of us even after training we are still not able to keep clean records, and this has affected group cohesiveness. So, let us try to be transparent and accountable in our respective groups. FGD,24/7/2018.

The findings show that women's socio-economic empowerment can be affected by poor organisation of the groups, as well as the lack of accountability and transparency on the part of the groups' leadership. In Makueni County, accountability was supported and enhanced via partnership between the INGOs and the county government through meetings in county education board, county steering group, and the county water and sanitation committee. ActionAid Kenya has also encouraged women to be involved in the county government and in local rights programmes (LRP) for increased budget allocation towards community priorities. Further discussion with the women groups revealed that women still felt that there was need

for more awareness to improve on women participation in the distribution and utilisation of public funds. A similar initiative has worked out well in West Pokot and Migori counties where the budgets for increased disaster preparedness and agriculture were increased (AA, 2015).

1) Gender-based violence

The fight against the GBV program influences the reduction in SGBV. A Proportion 52.1% of the respondents believed that the contribution of INGOs had reduced SGBV at a medium rate (see Table 4.3). This achievement was attributed to the raising of awareness on women rights done by AAIK through the KLRP. About 13.5% of the respondents felt that the INGOs' development programmes had reduced SGBV. The chi square indicated no significance level GBV program as depicted; age ($p=0.102$), education ($p=0.276$), gender (0.154), occupation ($p=0.538$). It was noteworthy that there were forms of SGBV that drastically reduced due to the INGOs' programs. As noted earlier, introduction of boarding facilities and secondary schools led to a drastic reduction in teenage pregnancies. This was an indication of reduced SGBV against girls.

This translated into increased enrolment of girls in schools as opposed to what was the situation before as reported in the County Government records (ROK, Makueni County Government, 2013). Women respondents in the FGDs had the following to say;

As women in this county, we feel empowered as we can now discuss issues of GBV. We are also able to report cases on SGBV without fear to the relevant authorities because we do it as groups. The INGOs especially AAK has done credible work in this region; through the girl's forums many girls are completing schooling than before. FGD,23/7/2018.

The cases of SGBV have reduced in the study area (Table 4.3 shows 52.1% improvement) although a lot more needs to be done to protect the young girls from defilement which seems to be common in the area. In one of the study sites, AAK has helped women to form a movement they call Kathonzweni Local Rights Movement (KLRM) which fights for the rights of the SGBV survivors. Through the movement, women and young girls have been sensitised on SGBV. Through KLRM, the affected members are assisted financially to enable them to report the cases and therefore protect them from being abused. The movement also assists in gathering valid information and encourages early reporting of SGBV cases (AA, 2014). ActionAid Kenya carries out training on empowering the community with the relevant information on how to deal with issues of SGBV. As indicated before, 34.4% of the respondents felt that INGOs program on SGBV needed more enhancement especially on protecting survivors of the SGBV. Women in the FGDs had this to say:

We feel there is need for more enhancement on the measures pertaining protection of the survivors of SGBV; We feel we need more protection through the KWLRM to report issues of SGBV without fear. FGD, 23/7/2018.

From the above discussion, women in Makueni County needs more socio-economic empowerment on issues of SGBV through INGOs development programs. Kannan (2009) stated that women with greater freedom are likely to participate in SGBV issues, thus enhancing their socio-economic empowerment. On the other hand, a high population number of the respondents (34.4%; low & 52.1%: medium) indicated low contribution of AAK towards SGBV. During baseline survey 2013 the study established that there were high issues of early pregnancies, child labour, defilement, drug abuse and negligence by parents. This is a pointer to the need for SGBV issues in Makueni County to be addressed so that the fight against SGBV can be successful.

Other studies, such as Joshi (2008) have maintained that this is a global issue and that the best way to deal with it is to empower women socially and economically with the relevant information.

i) Access to and control over resources

Majority (71.9%) of respondents said that INGOs programs had not contributed much on access and control over resources as compared to a mere 8.3% who indicated a high contribution (Table 4.3). The main resources that the study considered were land, crops, cattle, goats, chicken, and loans. Study findings showed no significant association of age and access to and control of resources ($p = 0.239$) as indicated in Table 4.3. However, there was significance of education level and access to and control over resources ($p = 0.003$). About 71.9 % (table. 4.3) of the respondents said that the INGOs programs had low contribution and only 8.3% indicated high contribution. The significance level ($p = 0.003$) is an indication that education level of women impacted negatively on the program. Age, gender, and occupation had no significance to access and control of resources. Majority of program beneficiaries being women needed more empowerment on how to access resources to enable them access credit and start businesses. This would lead to raised standards of living hence improved socio-economic empowerment. This shows that women in Makueni County need more empowerment on how to access resources and have control on them, thus the INGOs development programs should put more efforts to improve socio economic empowerment. This will enable women to have self-confidence, assertiveness and more participation in decision making in development issues.

Gender-based violence also influences control of resources, since married women are expected to surrender resources such as their personal income to their spouses. Men

are socialised to have power and exercise control over women's resources by marriage (Kamau, 2014).

The study revealed through key informants that there had been many other obstacles including cultural, traditional and lack of awareness that hindered women from accessing their fair share of land and property. The AAIK has worked through building capacities of communities to demand their rights through empowerment, campaigns, and solidarity building. It worked with partners such as KAKAKI in the campaign to demand corporate accountability. It also linked them with other organizations like Kenya National Human Rights Commission (KNHRC), Kituo cha Sheria and Kenya National Land Commission (KNLC) for technical support. This was also attested by chi square tests that revealed that educational level had a significant value ($p=0.003$) on the INGOs contribution.

The results concur with Munuve in her 2011 findings that though most women have access to factors of production, they do not have control over the same. The reason for this is that land ownership is bestowed to men who control their female counterparts. This position was strongly supported by women respondents during the FGDs:

We are supposed to submit to our husbands because they are the heads of the family and agree with what they tell us. FGD, 23/7/2018.

The study found out that in some parts of Makueni County, such as Kithuki and Yekanga, poor gender relations in households favoured men, and that the women seemingly accepted this as the norm. According to Longwe framework, women need to be empowered in five levels, the highest being the level of control (Clark & Taplin,

2012). These findings imply that the INGOs have not adequately addressed all levels of empowerment, since women lack control over most of the factors of production.

The INGOs officers from WVK in Makueni County had the following to say:

Majority of women who are engaged in CFA program through VSLGs do sometimes not get their pay. They sometimes use their husbands' mobile phones to receive their pay, but some husbands end up withdrawing cash without the consent of their wives. Access to reproductive land and control of resources has also been affected by the aspect of the land being registered under the larger family. OI,23/7/2018.

The FGDs therefore disclosed that it is not only the women who lack title deeds but also their husbands; and that culturally, women have no authority to sell any property without the consent of their husbands - this has affected the women's socio-economic empowerment.

These findings are supported by Wamue and Njoroge (2011) who asserted that patriarchy places men as heads of households and women cannot make decisions on the utilisation of any resources without consulting the men. It is also noted that when women become empowered, men perceive this as a threat and try to suppress them using violence. The Institute of Economic Affairs (2012) reported that majority of the households in Kenya are patriarchal in nature. As a result, women in SHGs are struggling in repaying back the loans borrowed. Sometimes they feel that they are being disempowered instead of being empowered socio-economically (Iniamagha, 2015).

Culturally, women are also supposed to submit to the demands of their husbands and due to this, many of them surrender whatever income they gain or even borrowed

loans to their husbands. As a result, many women are not able to repay back the loans taken and this disempowers them.

4.5.2 Household Decision-Making on Income Usage

The study sought to find out how household decision-making affected income usage at the household levels in Makueni County. The aim was to investigate whether the decision on income usage was made by the husband, the wife, relatives, or jointly by husband and wife. The findings are displayed in table 4.6

Table 4.6 Household decision-making on income usage

Decision maker	Frequency	Percent	Valid Percent	Cumulative Percent
Women	1	1.0	1.0	1.0
Women & Husband	84	87.5	87.5	88.5
Husband	2	2.1	2.1	90.6
Valid Relatives	9	9.4	9.4	100.0
Total	96	100.0	100.0	

As per table 4.6 above, majority (87.5%) of the households who were women and husbands made household decisions together on income usage; only 2.1% of such decisions were made by men, while 1% of the women beneficiaries made decisions. Other respondents (9.4%) disclosed that household decision-making on income usage was made by relatives. The income in question came from IGAs through CFA, as well as from loans obtained from MFIs and VSLGs. The study thus established that there

was joint decision of a husband and wife when it came to income utilization. This was attributed to empowerment awareness forums of women rights by the AAK through which the women were encouraged to involve men in their family decisions. Some women in the FGDs disclosed:

As women we now understand family values better and we are involving men in deciding on how to use the income we gain out of IGA and on loans obtained. However, we still need more autonomy as women to be able to use our income gained independently. FGD, 23/7/18.

The findings show that a portion of women in women groups (87.5%) made decisions jointly with their husbands. This helped in reducing family conflicts over the income gained. All the same, the study revealed that only 1.1% of women were able to make decisions on income usage an indication that INGOs development programs needs to empower women more socio-economically. This will enable them to be free to make independent decisions and greater control when it comes to usage of income gained. Wood (2011) was of a similar view.

4.5.3 Whether men help women in household responsibilities.

The study sought to find out whether men helped women in household responsibilities and the findings are shown in Table 4.7.

Table 4.7 Whether men/spouses help women in carrying out IGA/household responsibilities.

Responses	Frequency	Percent	Valid Percent	Cumulative Percent
Not very much	60	62.5	62.5	62.5
Much	12	12.5	12.5	75.0
Valid Very much	24	25.0	25.0	100.0
Total	96	100.0	100.0	

According to results in Table 4.7, most of the respondents (62.5%) indicated that their spouses did not help them very much, while 12.5% revealed that their spouses helped much and 25% indicated that their spouses helped them very much with household responsibilities. The study therefore reveals that majority of men did not offer support to their spouses in the implementation of project activities. Some women in FGD had this to say:

We do feel that men should assist us in our household responsibilities because we are overburdened. It is our request to the INGOs programs to sensitise men on the essence of helping us in the household responsibilities so that we can be effective in attending SHGs meetings scheduled by INGOs programs. FGD,23/7/2018.

It is to be noted that sharing of household responsibilities is not in the practice of Akamba culture, owing to the patriarchal nature of the community. This scenario has resulted in women being overburdened with responsibilities and this has been a big challenge towards women socio-economic empowerment. The situation affected involvement of women in the project development programs. It is therefore important

to pay attention to gender discrimination created by unequal sharing of household responsibilities (Lewis & Kanji, 2009).

4.5.4 Effects of INGOs program contribution to women’s decision making on economic empowerment.

The study sought to find out how INGOs project contribution has affected women’s decision making in economic empowerment and their responses were as shown in table 4.8 below.

Table 4.8: How INGOs project contribution has affected women’s decisions on economic empowerment.

	Yes	No	Total
Can access household property such as land, title deed	28.6	71.6	100.0
Household savings and utilisation	46.8	53.2	100.0
Can have control of household properties	14.3	85.7	100.0
Can access loan and utilise alone	36.4	63.6	100.0
Can open bank account alone	24.7	75.3	100.0

From the above table 4.8, women in Makueni County are still struggling to have more economic empowerment. This is shown by 71.6% of women respondents who said that they were not able to access household properties such as land and title deeds while 28.6% of respondents indicated that they were able. As shown above 85.7% of respondents had no control over resources and this was also echoed by women during FGD. Having ability to access and control resources can enable women to borrow big loans and expand their businesses hence more income in the family. The study revealed also 75.3% of women respondents not being able to open bank accounts

without the consent of their husbands thus limiting their economic transactions. It is therefore evident that contribution of INGOs project programs has not resulted to full economic empowerment to women in Makueni county.

4.5.5 Effects of INGOs project contribution to women's decision making on social empowerment.

The following table shows women's responses on how INGOs project programs have contributed to women's decision making on social empowerment.

Table 4.9: How INGOs project contribution has affected women's decision on socio-empowerment.

	Yes	No	Total
Ability to negotiate sexual and reproductive decisions.	35.6	64.4	100.0
Ability to have control over their lives; self -esteem. confidence, self-worth.	31.8	68.2	100.0
Can access loan and utilise alone.	21.4	78.6	100.0
Make decisions on when to go to the market. attend community forums and act on important issues.	41.7	58.3	100.0
Autonomy in household decision making on time usage.	36.5	63.5	100.0
Ability to disclose any incidences of domestic violence. in the family and in the community.	44.8	55.2	100.0

The findings revealed that women have not been fully empowered socially as indicated in table 4.9 (68.2%) being not able to have control over their lives, had low self -esteem, confidence and self- worth, 58.3% had no freedom to attend community forums and 63.5% had no autonomy on how to spend their time. Additionally, 55.2%

were not able to report incidences of domestic violence while 44.8% could report, an indication of some improved awareness on women rights due to empowerment forums by AAIK. However, the study findings above (table 4.9) generally reveal that women in Makueni County need to be empowered more socially for them to have confidence when participating on economic and political issues. This was also raised by women during FGD. Social empowerment is very important as it cultivates feeling of self-worth because of power within which enhances socio-economic empowerment (Kabeer, 2012).

4.5.6 Effects of INGOs project contribution to women’s decision making on political empowerment.

The study sought to find out how women’s decision making was affected by contribution of INGOs development projects, and the responses were as shown below.

Table 4.10: How INGOs project contribution has affected women’s decision on political empowerment.

	Yes	No	Total
Capacity to elect leaders of your choice during elections	28.6	71.6	100.0
Ability to join political party of your choice	46.8	53.2	100.0
Capacity to vie for leadership position	24.3	75.7	100.0
Can attend community leadership meetings freely	22.1	77.9	100.0

According to table 4.10, 71.6% of women respondents expressed that they were not able to elect women of their choice, 53.2% said could not join a political party of their choice, 75.7% cannot vie for any leadership positions as well as 77.9% were not able to attend community leadership meetings freely. This is an indication that women in Makueni County had no freedom when it came to decisions pertaining political issues

and INGOs development programmes should work on more strategies of empowering women socially and politically. As revealed by study findings earlier, majority of women do make joint decisions with their husbands at the household, and this has affected their autonomy in other areas such as political participation. Participation in decision making in political issues is one way of getting opportunities to influence leadership structures that hinder women socio-economic empowerment. This is supported by Longwe framework emphasis on conscientisation and participation levels of empowerment.

4.5.6 Diversification of Projects Activities

Diversification of project activities is very important to any organisation undertaking development intervention programs. The study analysed how beneficiaries appreciated diversification of project activities by the INGOs in Makueni County.

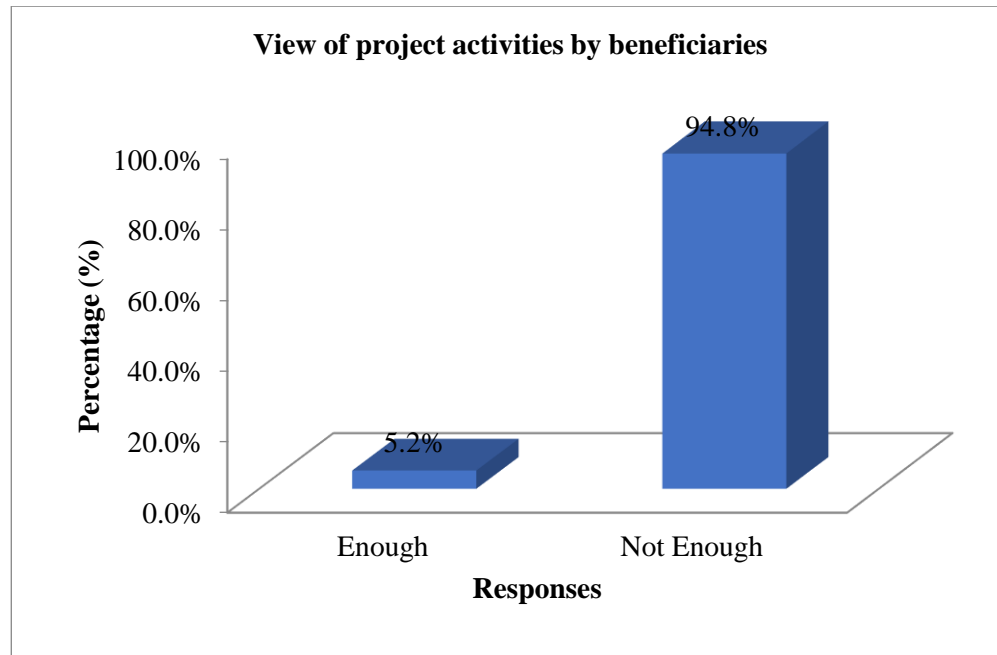


Figure 4.6: How beneficiaries appreciate diversification of project's activities towards women's socio-economic development

The results shown in Figure 4.6 demonstrate that most of the respondents (94.8%) did not appreciate how the INGOs development projects were diversified while only 5.2% were appreciative of the diversification of project activities. This implies that even though INGOs' programs have been empowering women socio-economically, the programs are not diversified enough, as indicated by the beneficiaries. This is because the county is prone to natural disasters such as drought and famine and majority of women are engaged in agricultural activities for their livelihood. This has led to women being dependent on donors and other agencies for relief food and to rebuild their lives again. This has been counterproductive to the community's preparedness (AA, 2018). Some women beneficiaries had this to say through the FGDs:

The INGOs programs are good but their timeframe with us is too short, by the time they are training us on what to do and start implementing their plans we realise they are also moving to other places to start same programs. Therefore, sustainability of the programs is not well planned because we as beneficiaries are left alone to continue the programs when we have not stabilised, and the government gives very little support. The money given by the INGOs towards our projects is not enough and reliable because they do not give us every month so you cannot budget on it well. Therefore, it is our request that they increase their project period within one region and cover many families who are needy. FGD, 21/7/2018.

These divulge that women in SHGs feel that the INGOs' period of operation within the region was not enough. The respondents expressed that they needed more time with the INGOs' officials, as this would enable them to learn and gain more knowledge and skills from officials. In line with the above, one of the INGOs' officials stated the following:

As development agents, we work under given mandates and timeframes within a given area. It is therefore hard for us as officers in the field to change the mandate given. Apparently, we also try to train the WSHGs on the ways of sustaining the programs so that the beneficiaries become independent and stop relying on donations. OI,21/7/18.

From the above discussion, it is evident that the extended time the beneficiaries desired may not be possible since the INGOs work under given mandates. The findings also reveal that prolonging time for the women beneficiaries can create dependence syndrome. This could lead to failure of the INGOs in achieving women's socio-economic empowerment.

Additionally, the INGOs operating in Makueni County expressed that they received low support from the county government in terms of budgetary allocation and training. In most cases, the officers from relevant government departments are well equipped with knowledge and skills vital to the implementation of project activities and for actualisation of sustainable development on food security. Nonetheless, the provision of such services was hindered by several factors and some women had this to say:

We feel that INGOs staff are few and not able to train us regularly and efficiently due to the large area coverage and this has affected the training we receive from them. The land to be covered is vast with scattered homesteads and mobilising the groups which is done by the area chiefs takes time. OI,24/7/2018.

The findings disclose that field officers from both the government and the INGOs are few and as such not able to give enough time for training the women beneficiaries.

In summary, the findings in relation to this study's objective two indicate that the INGOs development programs' contribution to women in Makueni County differed

from program to program. In some of the programs, the beneficiaries expressed positive contribution such as access to water, awareness of women rights, and low contribution on access to and control of resources, and division of work in the households. As regards women's view on decision making on economic, social, and political issues the study revealed that majority of women were not fully empowered and there is a need for INGOs development projects to analyse the challenges hindering their contribution.

As noted in both the theory of change, and Longwe's framework, for effective women socio-economic empowerment to take place, development programs should shift from focusing on lower levels of empowerment - that is from welfare to higher levels such as access and control over the factors of production (Clark & Taplin, 2012; Longwe, 2001). The Longwe framework also emphasizes the assessment of women's empowerment and equality with men regarding equal participation in the development process. The findings show that women's participation and engagement in development intervention programs was motivated by the search for independence, self-actualization, financial benefits, as well as the desire to contribute towards the family upkeep.

The study's view on the above analysis is that women are still not free to make own decisions on how to utilise the income they earn from the development projects. Women in the SHGs strongly expressed that the INGOs' development programs should be diversified for more effectiveness in empowering them socio-economically. There is therefore need for the INGOs' programs to work towards leaving the beneficiaries more empowered hence more socio-economic empowerment. The study therefore noted that despite the many INGOs programs being implemented to

empower women, the level of socio-economic empowerment remains low. It is therefore important to establish the challenges facing INGOs development programs to socio economic empowerment of women in Makueni County.

4.6 Challenges Faced by INGOs' in their efforts to ensure socio-economic empowerment of women.

The third objective of this study sought to establish challenges faced by INGOs' in their efforts to ensure socio-economic empowerment of women. The study asked the women respondents as well as the INGOs to state whether they faced any challenges that could have limited women's socio-economic empowerment. The analysis of the data revealed challenges at two levels: women group related challenges and INGOs related ones. The respondents' feedback on this aspect is discussed in the following section.

4.6.1 Women Group Related Challenges

The study asked the respondents to confirm whether they were facing any challenges during implementation of INGOs' programs. The respondents' views were as rendered in Figure 4.7.

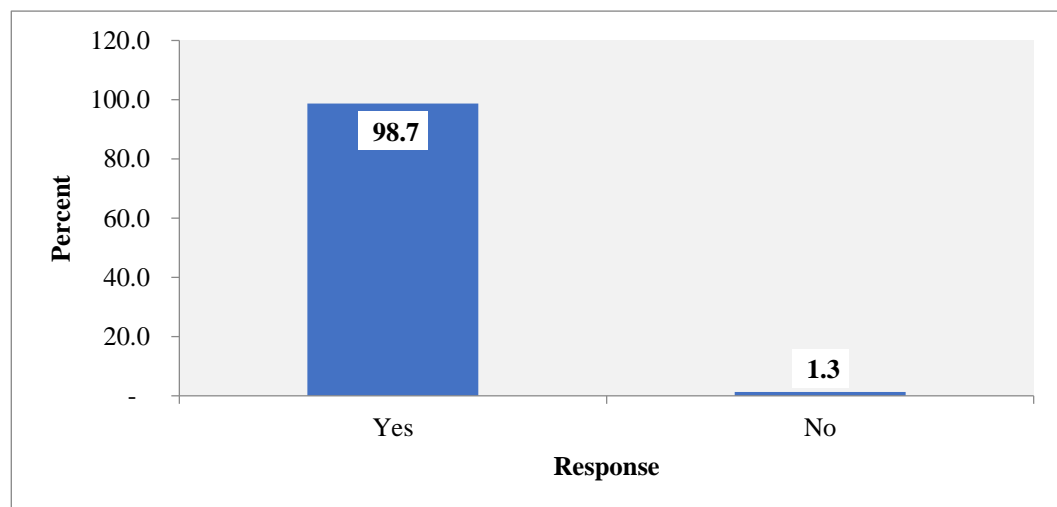


Figure 4.7: Women's respondents' view on challenges faced implementation of INGOs' development programs.

As shown in Figure 4.7, 98.7% of the women respondents expressed that they faced several challenges during INGOs implementation of programs, while 1.3% did not indicate that they faced challenges on the same. The challenges faced included limited access to and control over resources, limited involvement of local women beneficiaries, lack of collateral and enough funds, and SGBV. This is shown in figure 4.8.

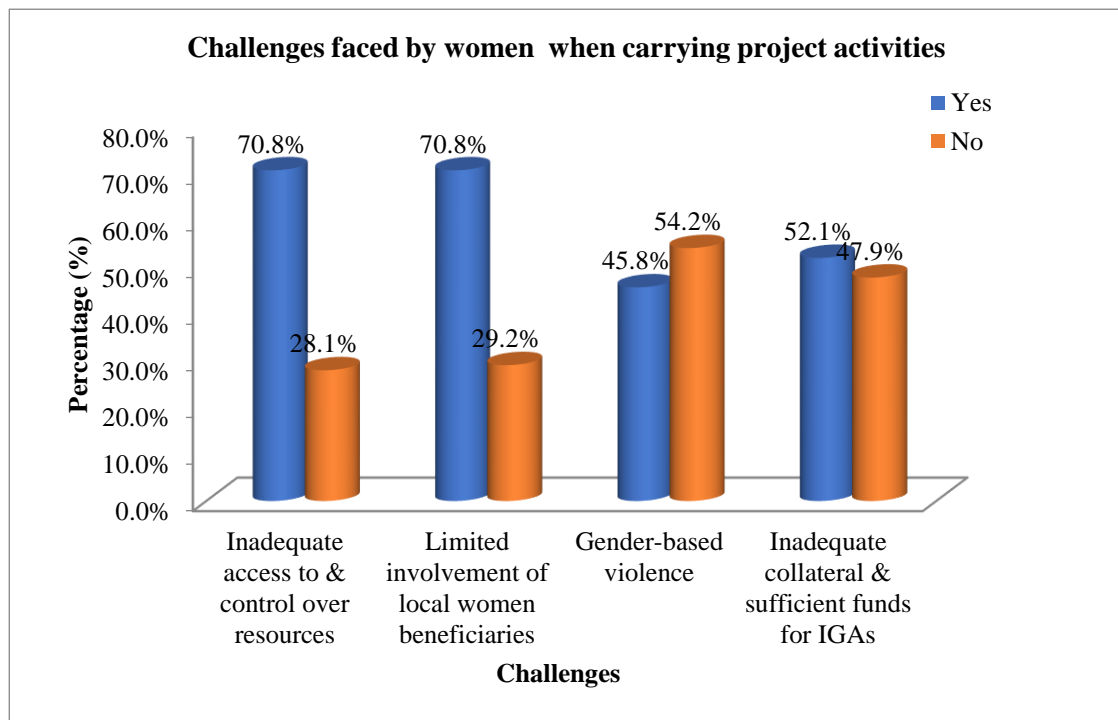


Figure 4.8: Challenges faced by women when carrying project activities.

The results outlined in Figure 4.8 communicate that majority (70.8%) of the women respondent's lack access to and control over resources, this is followed by limited involvement of local women in project decision making (70.8%). In GBV, about 45.8% indicated GBV as a challenge while 54.2% said it was not a challenge and this was attributed to much awareness and campaigns on women rights in the County. Lack of collateral and enough funds to support long term IGAs was indicated by 52.1% of the respondents as a challenge while 47.9% said that it was not a challenge.

According to the above analysis, the contribution of INGOs' development programs to women socio-economic empowerment generally faced some challenges, which are discussed in the subsequent section. This is discussed in the following sub-topics below.

a) **Limited access to and control over resources.**

The study established that limited access to and control of productive resources such as land, credit facilities, equipment, livestock, crops, and savings was a huge challenge to women groups in optimizing INGOs' development programs. This was attested by 70.8% of the women respondents who expressed that they were not able to access and control resources, with only 29.1% indicating that they were able to access the resources (Figure 4.9). This limited women in making full utilization of the available resources to expand themselves in terms of business. According to baseline survey 2013 by Action Aid, it was revealed that there was low involvement of women in household decision making and therefore the study findings show minimal change; hence a big challenge to women socio-economic empowerment of women in Makueni County.

Access means that women may have the right to use such resources if allowed but may not be able to make decisions on the finances earned or to control finances alone without the influence of the husband. This implies that most of the women who are in CFA and IGAs programs do not have control over the land that they could start their own economic activities such as farming. The women could as a result only implement these plans if their husbands approved of them. The following was shared by women respondents in FGD:

Majority of us women have no land which we can farm on, we must ask our husbands permission to allow us to use the family land especially for our projects. Sometimes it is not always possible because they do say that they had decided on how the land would be utilised. To avoid conflicts in the family we sometimes suspend our projects until another appropriate time. FGD, 23/7/18.

The predicament above has also affected the ability of women to use the land as a security to borrow huge loans from VSLGs and other MFIs to facilitate businesses. Majority of women in Makueni County are not free to borrow loans from the MFIs and VSLGs without the consent of their spouses. Women in FGDs lamented as follows:

We are also discouraged because the decision on how to use the loan taken is controlled by our husbands. Sometimes money meant for business is channelled to other family use, making repayment of the loan difficult and sometimes this has brought misunderstanding within the group. FGD, 23/7/18.

From the above discussion, women can have access to credit facilities but lack control over the same due to control by their husbands. Women beneficiaries expressed that most of the loans taken and income from their IGAs is channelled to other uses thereby making it difficult to repay the loans. The findings are like Kereta's (2007) observation that women are challenged by lack of collateral which they can use to acquire loans from financial institutions; as well as by lack of enough funds to start long-term projects - due to lack of control over resources, such as land.

It was also observed that such control of resources has brought conflicts within the groups in instances where some members have defaulted in their loans' repayment. This concurs with Munga (2010) findings that it is difficult for the women groups to understand group systems that are formed to assist especially when default occurs.

The findings also pointed out that the issue of land inheritance is very complicated, and the following contribution was shared by men pertaining to why most land is registered under their father's name. Men had this to say during interviews.

Most of us men are still living under our father's land and the land has been subdivided but the process of transferring the title deeds to us as sons is not welcomed. This is because our parents fear that as their sons, we may sell the land and become landless and secondly, they do it as a way of restraining us not to go far from them or leave them alone in their old age. OI ,22/7/2018.

The men who participated in this study divulged that most fathers were reluctant to transfer their land to their sons, out of the fear that the sons can sell the land and become landless; and also the fear that they (fathers) may be left alone in the ancestral land. Having their sons around them is a form of social and economic security. These are genuine concerns and emphasize that the issue of land has made it difficult to deal with poverty reduction even with more awareness and promulgation of the new constitution in 2010. Most sons were living in their ancestral land where the land is still under their fathers even after subdivision. This was evidenced by the study findings that the percentage of land ownership and documentation was low (AA,2018).

The findings hence point out that access to and control of resources is a big challenge facing women in relation to the implementation of INGOs' development programs. The result of this scenario is negative socio-economic empowerment for the women. The study therefore notes that access and control over resources, especially land compromises women's participation in INGOs' development programs. The women depend on decisions made by men. The following table shows respondents view on authority to make decision, control of finances, sell or buy of land. Any development project should empower women cognitively, economically, psychologically, and

politically as noted by Integrated development approach. The study implies that women in Makueni County have not been empowered fully to be able to operate at individual, family, and community projects. Limitations in accessing resources and having control has hindered them from making use of the productive resources hence less socio-economic empowerment.

b). Limited involvement of the local women beneficiaries in project activities

According to the findings shown in Figure 4.8, about 70.8% of the participants expressed that there was a challenge with the INGOs in involving the local women beneficiaries in the project activities. However, 29% of the women respondents indicated that there was no limitation in involvement of local women beneficiaries. The women groups felt that the INGOs did not fully involve them to participate in all the stages of project activities, especially in decision-making on the type of program to be initiated by the INGOs. The respondents in FGD had this to say:

Sometimes we are not involved in selecting the type of projects we think are viable to our situations and this makes us to do as required by the INGOs plans. We feel it is important for the INGOs to involve us in all the stages of development. FGD,23/7/2018.

The women expressed that the INGOs sometimes decided for them regarding which project activities to implement and even how to implement without getting their views. For example, CFA is a good development program but the INGOs selection of the beneficiaries is done without proper consultation from all the women group members. Women in Makueni County also felt that men were also not being involved during initial initiation of the program and this created conflicts within the families and in women groups such as more awareness on their rights. Hancock (1981), in his

book *Lord of Poverty*, articulated that involvement of the recipients is essential in the process of developing and empowering people.

In any development project participation of beneficiaries is important at every stage of implementation. Recipients' involvement in all phases of the project can result in increased levels of ownership (Lewis & Kanji, 2009).

c). Lack of collateral and sufficient funds to support long term IGAs.

According to study findings (figure 4.8), 52.1% considered lack of collateral and readily available funds to support long-term IGAs as a challenge. As a result, women in SHGs are barely able to carry out project activities. However, 47.9 % of the respondents disagreed with the proposition.

Women beneficiaries were of the view that their groups faced the challenge of raising capital for the projects that they wanted to undertake. They also underlined that the profit accrued from the IGAs was small and that the amounts required in many instances exceeded the capital outlay that the groups had: an indication that financial position was a challenge affecting the group members. The situation was also worsened by frequent crop failure. Majority of the households do farming as the main source of income and farming is mainly rain fed (AA, 2018) This agrees with Krishna's (2003) finding that women are challenged by lack of collateral which they can use to acquire loans from financial institutions and lack of enough funds to start long-term projects.

The women in the FGD had this to say:

Sometimes when we repay our loans, and we want to re-borrow; our cash demands outweigh the money available. At times we must vote on who will be given the available funds. This feels bad because we do not know when we are ever going to start projects that can be sustained for a longer period. We

would want to start projects that can assist us economically for a long time. FGD,22/7/2018.

It is clear from the above explanation that women beneficiaries were not getting enough funds from INGOs and MFIs to sustain their IGAs. This affected their attitudes towards the INGOs' development programs and sometimes felt that they were not making any progress. This study concurs with Fletschner and Kenney (2014) findings that women are challenged by lack of collateral which they can use to acquire loans from financial institutions and lack of enough funds to start long-term projects.

They indicated that default rate on loan repayments was also high among women groups' members and this affected group cohesion. The following was raised by one of the male spouses during interviews:

My wife defaulted on MFI loan repayment and the group members came to my house to repossess my assets. As they were 20 in number, it was humiliating to watch my assets being taken away. My family was left poorer than even before accessing the loan. I will never want to experience that again. OI,24/8/2018.

The above findings reveal that loans obtained by women were not always yielding expected returns and that most of the women regretted having borrowed the loans. The women reiterated that recovery of assets interferes with gender relations in households as spouses deny them assets in future to access resources. This demonstrates that though MFIs support women's socio-economic empowerment, women still face challenges due to some of the policies set down by the INGOs and MFIs. This was raised by women leaders during FGD.

Sometimes we must vote on who will be given the available funds. This makes us feel bad because we do not know when we are ever going to start economic

activities that can enable us not to borrow from our spouses. We would want to start long term economic activities. We want to reduce borrowing from the banks as their interest rates are very high.

The findings relate with those of Schincks (2010) that MFIs' resources could leave many households indebted with a negative impact on the households. This negatively affects gender relations and consequently, the INGOs towards women socio-economic empowerment. In view of the above, this study reveals that the challenges highlighted above are a big hindrance to implementation of INGOs' programs hence minimal socio-economic empowerment of women.

d) Gender-based violence

The study revealed that a small proportion of women beneficiaries expressed SGBV as a challenge facing women socio-economic empowerment. This was attested by 45.8% of the respondents agreed on the proposition while 52.1% said no (see Figure 4.8). The following was shared by women beneficiaries in FGD;

We have witnessed cases of SGBV in our community and within various groups such as rape cases, women battering and sexual harassment. We are still receiving cases of women being battered and girls being raped and sometimes women have found it hard to succeed in reporting such cases. In most cases the cases are settled quietly by village elders and area chiefs who just receive bribes to hide and destroy the true story. FGD, 24/7/2018.

Although the situation has improved due to women's awareness through AAIK, there are still issues of SGBV that need to be addressed. There are no clear structures to deal with SGBV cases and some women have been harassed while reporting such issues. This again contributed to lack of confidence and ability to fight SGBV (AA, 2018).

4.6.2 International non-governmental organizations' related challenges to women socio-economic empowerment

The study asked the respondents to confirm whether the following indicators caused any challenges to the INGOs in their process of implementing development programs towards women socio-economic empowerment. The findings are presented in figure 4.9

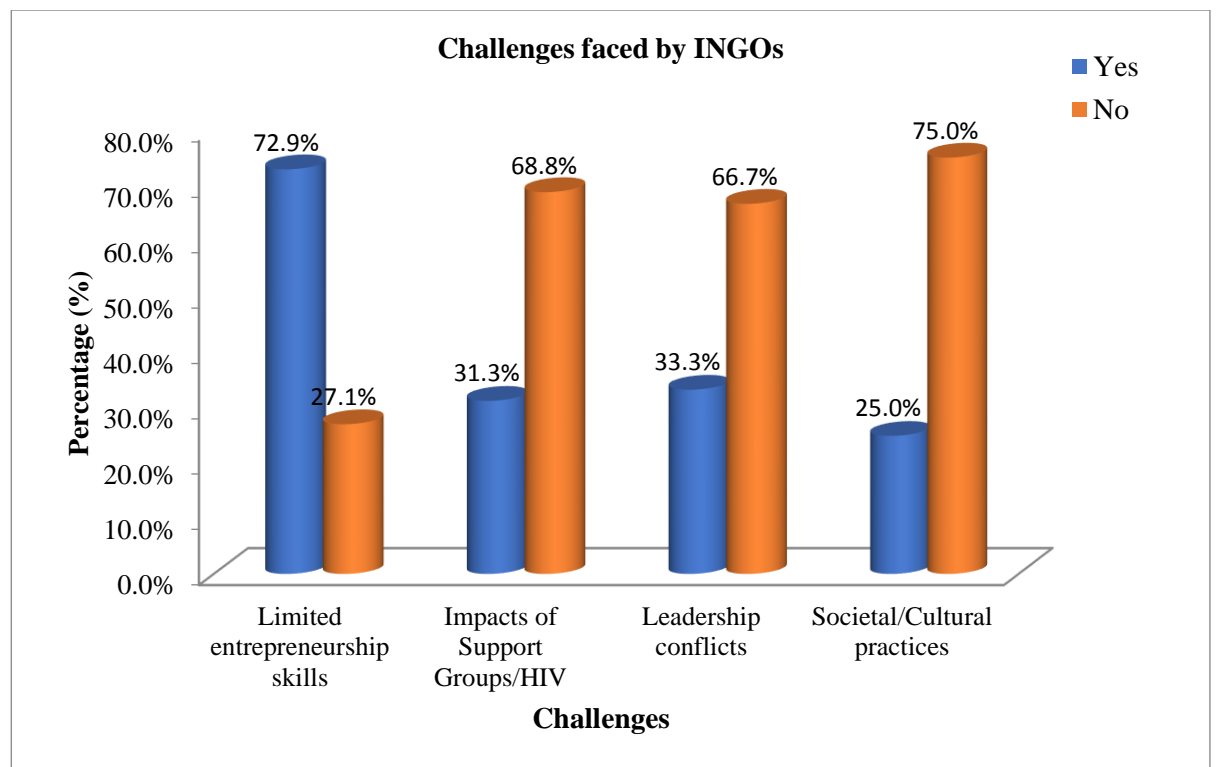


Figure 4.9 Challenges faced by INGOs.

According to the results presented in figure 4.9, there was limited entrepreneurship skills (70.8%), this was then distantly followed by impacts of HIV/AIDS (31.3%), leadership (33.3%) and societal/cultural practices. These challenges are discussed in the next sections.

a) Limited entrepreneurship skills.

The study investigated whether limited entrepreneurship skills were a challenge facing INGOs in the process of implementing development programs and the following were the results. Limited entrepreneurship skills included lack of financial literacy skills in business, record keeping, and proper utilisation of the loans taken.

As highlighted in figure 4.9, 72.9% of the respondents expressed that limited entrepreneurship skills were a big challenge to the implementation of project activities, while 27.7% did not think so. Most of the women groups attributed this to few INGOs' staff and county officers who were allocated to oversee many groups, which made them not to be efficient in their trainings. Although the problem was affecting women groups, it was also a big challenge to the INGOs officials because they operated on fixed budgets (AA, 2018).

Lack of training on saving and lending techniques was also attributed to lack of enough staff and sufficient funds for training from both the INGOs and the government since the two do collaborate in provision of extension services and especially on farming. The extension officers from the government can only meet the specific groups twice in a year since they are very few in the county. In fact, the ratio is one officer per sub-county whereby Makueni Sub-County has seven Wards (leading) with scattered WSHGs. One of the extension field officers (key informant) had the following to say:

I am sometimes overwhelmed by the work; the women groups are many and to reach them sometimes I must use a motorbike as some of the groups are so interior and the roads are impassable especially during rainy season. OI,24/7/2018.

The same was supported by the majority of the INGOs' officials who narrated how sometimes it is challenging to meet women groups and train them. Most of the women attended the meetings late, compared to their male counterparts because they were to first attend to household responsibilities. This affected the effectiveness of INGOs' level of contribution towards the training on saving and lending techniques.

Once the groups received the loans, they invested in money and advanced the profits to the members as loans. The members thus used the money to start up their own businesses. However, this money advanced to individuals as loans was not enough, and the individuals had to top up with additional funding from friends or loans from other sources. Karanja and Bwisa (2013) observed that individuals who are dissatisfied with this little amount often find themselves trapped in the groups because leaving the groups often means forfeiting all individual investments in the group. The situation has caused group wrangles which the INGOs' officials have found challenging, and some women groups have disintegrated as a result. This reality compels women to invest in low-profit ventures such as selling vegetables which with time become saturated, resulting in many losses and inability to repay the loans, an eventuality that was noted.

b) Impacts of Support Groups/HIV

The study findings point out that (68.8%) expressed that HIV/AIDs was not a challenge, while 31.3% considered it a challenge (Figure 4.9). These results point to an improvement in the program which was attributed to the work of INGOs operating within the community, thus indicating a few challenges. The improvement was attributed to the support given to PLWHA, though this was not consistent. Some of the challengers were financial support for programs, and poor management which

lacked transparency and accountability within the women groups. This was raised by an INGO's project officer.

There is a feeling by some women that the INGOs are not supporting their HIV/AIDs program well. This is because the beneficiaries expect total financial support of their activities yet, financial support was to assist them to start IGAs and then become independent. INGOs have also learned that the problem has caused conflicts and suspicions within the women groups which have affected some groups. OI,23/7/18.

From the above discussion, it is evident that there is negative perception by the women group members involved with HIV/AIDs, as they believe that they do not receive all the financial support meant for them. This has led to suspicion that WSHGs officials may not be transparent and accountable in their operations, hence causing group confusions and mismanagement. The findings show sense of dependence among the recipients which should be discouraged as it can lead to more disempowerment (Swindler & Walkins, 2009). The study established through key informant that the area had many people hiding their HIV status and were suffering quietly. Similarly, any development project should leave women beneficiaries more self-reliant and therefore socio-economically empowered (Cohen 2008; Fisman & Miguel 2008; Wrong 2009).

c) Leadership conflicts

The findings brought out two levels of leadership challenges: those within the women SHGs, and those within the INGOs. As shown in figure 4.9, 66.7% of the respondents expressed that there were no leadership challenges to project work, while 33.3% expressed that there were leadership challenges (Figure 4.9), attributable mostly to issues within the SHGs especially concerning the women group leaders.

A few of the women groups experienced leadership crises and it was evident when group leaders left the group before their terms were over thus causing frequent “constitutional crisis.” The study findings revealed 33.8% of the respondents expressed that there were leadership conflicts which affected the implementation of development programs as the INGOs’ officers had to spend time in solving group conflicts. This affected few groups but could not be ignored as it could derail development projects and programs. There was also the problem of the leaders not being transparent on the use of revolving funds. The following was shared during the FGD:

As members we do feel that some of our women leaders are not transparent in their dealings with INGOs officers and in their record keeping; sometimes they want to resign and leave without handing over their records to the groups hence causing misunderstanding in the groups. FGD,23/7/2018.

From the findings, it is evident that there were leadership issues within the women groups pertaining to record keeping and handing over issues. This study agrees with Karanja and Bwisa (2013) findings that a major challenge in women groups is due to poor organization. Well trained staff can prudently plan and utilize the resources in the right manner, hence achieve group participation and overall effectiveness of extension services (Maino, 2011). Also, the leadership was concentrated in the hands of elderly people creating more group dynamics in the SHGs which interfered with the contribution of INGOs’ development interventions.

This gap in leadership destabilized the groups and prevented them from realizing their goals. On some occasions, the leadership crisis was particularly disastrous where the leader(s) who left were bank signatories. In cases where the group was held together

by the charisma of the leader (which were the majority), the group literally disintegrated upon her departure.

In summary, the study noted that the challenges experienced were of two perspectives; women related and INGOs related. Among the women related challenges, access to and control over the resources ranked highest, followed by limited involvement of the women beneficiaries, gender roles, lack of collateral and insufficient funding for IGAs, and GBV. All the above challenges do affect the socio-economic empowerment of women. On the challenges encountered by the INGOs, the highest ranked was limited entrepreneurial skills among the women SHGs, followed by impact of HIV/AIDs, and leadership conflicts. Cultural beliefs and practices of the women had minimal impact as a challenge to INGOs. For INGOs development projects to fully empower women in Makueni County, there is need for them to come up with best strategies to deal with the challenges raised above. These are analysed below.

4.7 Gender responsive strategies that INGOs' Development Programs can use to Ensure Socio-economic Empowerment of Women

In response to objective 4, data was quantitatively and qualitatively analysed based on strategies that can be put in place to enhance the socio-economic empowerment of women. The data analysed revealed that there are two categories of strategies: those that focus on INGOs' development programs on one hand; and on the other hand, those that focus on women groups in their socio-economic empowerment.

4.7.1 Gender responsive strategies to Improve the Contribution of INGOs' Development Programs to Women's Socio-economic Empowerment.

The study sought the respondents' views regarding strategies that can be applied to improve the development programs offered by INGOs in Makueni County.

Community development beneficiaries, the INGOs' officers, and key informants from the county gave several suggestions in this regard. The responses were as portrayed in Table 4.11.

Table 4.11: Strategies to improve the INGOs' development programs

Strategy/intervention	Yes	No	Total
Enhancing awareness raising on women rights	100.0	-	100.0
Training in entrepreneurial skills	100.0	-	100.0
Increase time for project activities	100.0	-	100.0
Involvement of local women beneficiaries in the project design	93.3	6.7	100.0
Inclusion of men in project activities	80.0	20.0	100.0

As presented in table 4.10, interventions aimed at improving INGOs' contribution to women's socio-economic empowerment should enhance awareness raising on women rights (100%), increase training in entrepreneurship skills (100%), increase time frame for project activities (100%), involvement of women beneficiaries in the project design (93.3%) and involve men in project activities (80%). These are further discussed in the following section.

a) Awareness raising on women rights.

According to the findings, almost all the women respondents were of the view that INGOs' development programs should increase awareness on the rights of women, specifically on access to and control over productive resources. This was attested by 100% of the respondents as shown in Table 4.11. Women leaders expressed that the INGOs programs should consider needs of each gender and involve more men because they (women) felt overwhelmed by household and INGOs' program

activities, although this was for their own benefit. As noted earlier, women are overburdened by gender roles: the triple roles of production, reproduction, and community roles (Kabeer, 2012). Women felt that although INGOs programs of CFA, livelihood and resilience programs were good, there was need to create more awareness, and this was revealed by Women beneficiaries during the FGDs;

As women we request the INGOs officers to raise awareness on women rights to all members of the community when implementing their programs. We should be allowed to have more access to productive resources such as land and control on the usage of the loans taken and income. We do some work that is meant for men, for example in CFA we dig terraces, water ponds, and attend meetings in schools and in our VSLGs but our spouses do receive our pay and use it without our consent. We do feel the INGOs should understand women needs more, support and embark on more avenues of creating awareness on women rights. FGD, 27/8/2018.

The women respondents felt that more awareness raising on gender equality and human rights could address socio-economic empowerment of women, as well as lead to appreciation of the role played by women in supporting families through the INGOs' development programmes. More awareness should be created on women's concerns such as how they can control productive resources. That means ability to use their income obtained from the IGAs without much control from men, and power and freedom to make decisions on which productive resources to access to build their businesses. This can be achieved through involvement of women in decision making processes by increasing capacity of women to build solidarity movements and campaigns. This will ensure that their voices are echoed in development and influence political leadership by ensuring they are facilitated to take up leadership roles in groups, committees and linked to other decision-making processes (AA, 2018).

Women in Makueni County were concerned that men controlled even selling of livestock. The following was revealed by women beneficiaries during FGD:

We are only allowed to sell poultry products such as eggs and chicken, but we cannot touch livestock or sell land even the ones that we have bought with our own money. Sometimes we have no power to borrow huge loans due to lack of support from our husbands, we do lack assets that can guarantee us big loans. FGD, 27/8/18.

The above discussion suggests that access to and control over the resources is a big issue that needs to be addressed through creating awareness on women rights via different community structures such as the family. This is one way of empowering the women to invest more in their businesses or in IGAs, hence reduce donor dependence and improve their socio-economic empowerment. Furthermore, investing in women is critical for poverty reduction and it speeds up economic development, since leaving women behind has adverse effects on an economy (Chant & Sweetman, 2012).

b) Training on entrepreneurial skills.

Through the research findings, it was clear that training could be an effective strategy for addressing the socio-economic empowerment of the women. This can be done through capacity building in entrepreneurship training and skills development. All women respondents (100%) suggested that it was very important to do capacity building to women to enhance their entrepreneurial skills. This was also echoed during FGDs that more, and frequent training was necessary for the women beneficiaries. This would enhance the women's skills in IGAs, record keeping, savings and lending skills, and business marketing which affected the women groups' cohesion. An INGO field officer noted this:

There is need for INGOs to discuss with the County Government to increase field officers for them to be more effective in reaching the women groups which are so many and scattered. This will enhance the implementation of the development projects and programmes. If women are trained more on entrepreneurial skills such savings and lending as well as proper utilisation of resources, then they will succeed in their businesses without much struggle. OI, 27/8/18.

The county and INGOs officers expressed the need to have more field officers who could train women on skills such as farming, record keeping, savings and lending and maximum utilization of resources for better returns. The training would enable women to become successful entrepreneurs who can run sustainable businesses. Further, it was agreed that this would enable women to build an entrepreneurship culture, self-confidence, and the capacity to take up or access microfinance loans.

c) Increase time for project activities.

The findings divulged that the INGOs were spending short period within one region and tended to relocate to other regions before the program beneficiaries stabilised. As noted, earlier women faced the challenge of being overworked by household responsibilities and that the allocated time for INGOs' meetings overstretched them. Based on the foregoing, it is important for the INGOs' development programs to think of allocating more time for their operations in each area and more days and officers for meeting women beneficiaries. The respondents explained that more time would allow the women to learn more skills and apply them under the supervision of the INGOs' officers. This will also enable them to learn more ways of sustaining the programs when the INGOs leave the region. This view was also expressed by women in the FGDs as stated below:

We request INGOs to add more operational time in one region because we want to learn more skills and apply them before they shift to another region. It will enable us to learn ways of sustaining the programs for more effectiveness of their programs. FGD, 27/7/2018.

As the findings manifest, women felt that the INGOs needed to add more time of operation within a given region. They also felt that more strategies should be employed by the INGOs to ensure proper sustainability of the programs. However, the request by women respondents to be added more time was not practical since the INGOs' development agents work within a given time frame which is within their mandates. It is therefore the responsibility of the women to look for strategies of managing the time they must carry out their responsibilities at home, as well as project work. This will help them to be more self-reliant, and as a result reduce dependence syndrome.

d) Involvement of the local women beneficiaries in the project design

According to the findings in table 4.11, 93.3% of the respondents expressed that involvement of the women beneficiaries was a very key strategy towards empowering of women socially and economically. This was strongly echoed by the women during the FGDs, as below:

We request the INGOs officials to involve us more in all the stages of development project activities, in deciding which types of projects appropriate to us, when designing and implementing the projects. FGD, 27/7/2018.

It is clear from the above analysis that women beneficiaries strongly felt that for them to be fully empowered, their involvement in all the stages of the projects' cycle was paramount. This means getting to know the real priority needs in their lives so that the

INGOs can meet the most felt need. The INGOs should also engage the beneficiaries in the designing and implementation process of the projects so that they (beneficiaries) can give their views on what they feel is right for them. This is supported by Hancock (1981) who noted that Christian INGOs should promote recipients' self-reliance and encourage participations at each stage of the work.

These findings strongly support the idea that INGOs' development programmes should involve women in SHGs in their development plans. The women can participate in decision-making and in the implementation of the project activities. This will help to answer questions on whether INGOs' programs are working towards reducing poverty and helping the poor (Iniamagha, 2011), and eventually enhance the women's socio-economic empowerment, thus reducing poverty levels in Makueni County.

e) Inclusion of men in women projects

The results outlined in Table 4.11 show that 80% of the respondents were in congruence that there was need to involve men in development activities. This was raised again by men during interviews and the best strategy was to increase income for the revolving fund for the groups since a concern was raised through the FGDs indicating that the amount given was little (2500/ per month). The women respondents felt that this could attract more men into the development program. Equally, some men echoed the same views noting that the money paid to men per month was very little. Regarding this, men had this to say:

As men we want to be involved in INGOs development programs so that we can understand more women concerns on their contribution to development projects and improve their socio-economic empowerment. We are willing to

assist women in their VSLGs if the INGOs increase the amount paid because to us its little pay. OI, 23/8/18.

The findings above show that men are willing to be involved in development projects and to assist women in dealing with projects that need more of manual labour, such as digging of terraces and water dams. There was a feeling that the money given through the CFA program was little: therefore, men explained the need to increase money given. Consequently, women felt that they needed involvement of men into the development activities for the men to assist the women as indicated earlier. One of the men shared the following:

Although the INGOs have empowered women in knowing their rights, there is a problem created; some women have overstepped their mandate and misinterpreted the meaning of empowerment, some are not respecting us as their husbands and whatever they are calling empowerment is causing conflicts within families. Therefore, we request the INGOs to involve us men in their trainings so that we can learn together with our wives. OI,23/7/2018.

These observations demonstrate that there is a need to involve both women and men in development programs to ensure a balance of power, status, opportunities, and rewards. This study aligns with Munuvi's (2013) assertion that skewed power relations between men and women might affect participation of some levels in community projects. Munuvi further contended that there is a stereotype of women having a comparative advantage in household related work and consequently women will invest more in household competence. Through the Kathonzweni Women Rights Movement, women are becoming more enlightened, but men feel threatened. Based on this study's findings, such an explanation on gender equality is misleading hence causing family conflicts. Women respondents in FGD had this to say:

We are suggesting that the INGOs should influence the existing education system to incorporate gender role awareness for the boys to start learning gender roles in early stages. This will help them to assist in gender roles and responsibilities hence reduce the effect of overburdening girls and women with family roles. FGD, 27/8/18.

These expressions were strongly raised by women groups as a strategy that can help in early gender mainstreaming at school levels. This can minimise gender inequality in resources and enhance participation at all levels. As noted earlier in this study involvement of men will reduce negative perception of women due to patriarchy. Rolleri (2013) stated that gender equality entails equal access and use of resources, equal participation in the household and the community, and the right to feel safe and free from violence.

4.7.2. Women Specific Gender responsive strategies

This included awareness raising on gender addressing GBV, capacity building among the women entrepreneurs, cultural issues, and introducing different types of collaterals and enough funds. This involved the use of interviewing the INGOs officials, county government and women in FGDs.

Table 4.12: Women specific gender responsive strategies to enhance socio-economic empowerment.

Strategy	Yes	No	Total
Awareness on women rights and gender equality	93.9	6.1	100.0
Capacity building among women entrepreneurs	87.9	12.1	100.0
Address Sexual Gender-Based Violence	84.8	15.2	100.0
Introduce different types of collateral and sufficient funds	63.8	37.2	100.0

a) Awareness on women rights and gender equality

Majority of the respondents (93.9%) felt that awareness raising on women rights and gender equality (as shown in Table 4.12) was one of the strategies that can help them to access and control resources. The same respondents expressed that having awareness and training meetings was the best way that INGOs can do to ensure that men are involved in household chores. Awareness on women rights at the grass root levels would ensure that the women groups are strengthened and enlightened on their rights, especially on land inheritance and property ownership. This calls for more awareness on men also to allow women more access to and control of resources to enhance women socio economic empowerment (Duflo, 2012).

As indicated earlier, women have limited access to and control of resources which hinders them from accessing financial assistance from the MFIs, and their full participation in INGOs' development activities. Empowering the WSHGs' members to have more access to and control over resources is a positive step towards socio-economic empowerment. This can bring change as per the Longwe framework. The framework stipulates that development programs should lead women from welfare and access to conscientization to participation and control (Longwe, 2001). This can be achieved through encouraging women SHGs to participate more in decision-making at all levels of community development and empowerment programs to bring about socio-economic empowerment (Mehta et al., 2011). This concurs with Njuki's (2009) argument that partnering with local communities could help strengthen the women groups and improve the women's socio-economic empowerment.

b) Capacity building among women entrepreneurs

Majority (87.9%) of the respondents indicated that the strategy was good, while only 12.1% did not support the strategy (see Table 4.12). This shows that it is important for the INGOs to embark more on capacity building for the women groups. The study findings revealed that women respondents needed more capacity building on IGAs skills on saving and borrowing of loans from MFIs, and marketing and leadership skills. Women felt that this would enhance more participation in decision-making and minimise group conflicts. The findings also showed that it was important for the INGOs to embark more on capacity building for the women groups. Low awareness of women on their rights entitlement was identified at the baseline which contributed to low participation in development. It is therefore important for the INGOs to increase the capacity for the women to demand for more accountability and transparency on the use of public resources for equity and equality in the distribution of resources. This will ensure that the projects started in the community are well implemented and sustained.

Capacity building would also enable women to become successful entrepreneurs who can run sustainable businesses, build an entrepreneurship culture, have increased self-confidence, and enhance their capacity to take up or access loans and other resources. Moreover, literature has suggested that human capabilities can be improved through better education and training (Tavershima, 2012). The respondents expressed that this was a very powerful weapon against poverty reduction in the region. These findings align with Lewis and Kanji's (2009) observation that empowerment of women through capacity building is one of the strategies of enhancing socio-economic empowerment, hence poverty reduction.

c) Address Sexual Gender Based Violence (SGBV)

Majority of the respondents (84.8%), as depicted in Table 4.12 suggested that addressing SGBV was one of the strategies that can be used by INGOs in collaboration with the county and national governments, as well as religious leaders to address the challenge.

One of the INGOs' officials expressed the following concern during the interview:

I also suggest that SGBV can be addressed using local community-based structures, such as clans, council of elders, to address the vice. This would promote more gender awareness on issues of rape and women battering and curb the vice. It is therefore a collective responsibility to cooperate and address the menace jointly. OI,19/7/2018.

During interviews, men raised the issue of participation by urging that the developers from all sectors including the INGOs, the county government, and faith-based institutions should be involved in the development agenda. The findings established that most of the SGBV cases were not being reported to the relevant authorities because of the existing poor administrative structures as revealed also during FGD. Women beneficiaries expressed displeasure on the manner the cases were handled to an extent of threatening the SGBV victims and destruction of evidence. This made it hard to pursue the cases and get justice.

Key informers also concurred that SGBV could be addressed by using local community-based structures, such as clans, council of elders, and family members. The INGOs have a key role to play through influencing such structures as noted (Luciano, Esim, & Duvvury, 2005). This is also supported by Handy & Kassam (2007) who held that INGOs have been on the forefront in exposing violence against women.

This, therefore, would promote self-confidence, self-esteem, and more participation - which would lead to socio-economic empowerment of women.

d) Introduce different types of collateral in addition to household assets.

Lack of assets for collateral hindered women from accessing resources. Thus, 63.6% of the respondents (see Table 4.12) proposed that INGOs through MFIs should introduce additional collaterals that are easily accessible to women. This would enable women in Makueni County to access resources without asking permission from spouses or to use household assets for resources. The women suggested introduction of use of collaterals, such as personal individual guarantors outside the group members. These suggestions identify with the position taken by Wainaina, (2011) that the government, civil society, INGOs, private sector, and other relevant organs should step up awareness campaigns on empowerment of women and hence enhance awareness on the policy interventions already in place targeting women and women groups.

From the above discussion, it is noteworthy that there is similarity on the suggested strategies and that there are challenges for both the INGOs and women beneficiaries. To address the challenge of limited access to and control over productive resources, a lot of awareness and capacity building needs to be done. The INGOs should find ways of implementing the suggested strategies, so that their development programs can have high impact on the socio-economic empowerment of the women beneficiaries.

Training women more on entrepreneurial skills would lead to their independence as reliance on INGOs would be reduced. The result would be more self-confidence, and mobility and economic freedom for the women. As noted in the theory of change, any development intervention program must leave the beneficiaries better than before. According to Hancock (1981), involvement of the beneficiaries is very important;

they must be involved in defining their own needs, and in designing, implementing, and evaluating their own projects. This will promote self-reliance and encourage participation of the recipients at each stage of the project work.

This study holds that the INGOs' programs should deal with the issue of patriarchy and involve men in their programs as early as possible for the success of socio-economic empowerment of women. Cultural practices and ignorance among the women beneficiaries should also be dealt with. This can be achieved through more awareness on the rights of women. Action Aid Kenya has tried this strategy and the fruits are evident, but a lot of financial and psychological support is needed to the survivors of GBV. There is also more need for increased community awareness through forums and publicity of the topic to build a critical mass challenging GBV (AA,2018).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents summary of findings, conclusions, and recommendations. It gives general information on the contribution of INGOs' development projects towards women socio-economic empowerment in Makueni County.

The purpose of this study was to carry out assessment of the contribution of INGOs development programmes to women socio-economic empowerment in Makueni County, Kenya.

5.1 Summary of Findings

The first objective of the study aimed to establish the different types of development programs carried out by INGOs to empower women socially and economically in Makueni County. The programs implemented by World Vision Kenya (WVK) and Action Aid Kenya (AAK) in Makueni County included education, water and sanitation, livelihoods and resilience, women's and girls' rights, leadership, and governance, CFA/FFA, and HIV/AIDs. The study established the following: that the two INGOs were sharing members in similar programs and this caused conflict of interest when it came to the implementation of development programs. It is therefore important for the INGOs to note that gap and do collaboration to ensure fair selection of the specific women recipients and avoid duplication of services.

The second objective was to examine the effects of INGOs' development programmes on social and economic empowerment of women. The study findings revealed that although INGOs development programs were trying, a lot needs to be done to impact socio-economic empowerment of women in Makueni County which will lead to more

participation, improved livelihood and income thus transforming their lives. The study findings revealed that some development programs such as access to water and sanitation, women rights awareness livelihood and resilience, education posted medium effect while there was low effect on access to and control over resources. The study also established that most women had little say on land inheritance, public participation, property ownership, and other productive resources. This affected their involvement in VSLGs for they did not have enough power to borrow huge loans and make decisions concerning their participation in socio-economic development.

The general assessment of socio- economic empowerment contribution of INGOs towards women was that most of the programs initiated by INGOs were good and would be better if only the prevailing challenges explained were dealt with. The INGOs should ensure that most of the projects' benefits go to the intended beneficiaries and hence leave them better in terms of social and economic empowerment.

The third objective was on the challenges faced by INGOs in their efforts to ensure social economic empowerment of women. The challenges were categorised into women related and INGOs' development programs related. The study findings revealed that among the women related challenges, inadequate access to and control over productive resources was the main challenge facing women beneficiaries. This was followed by limited involvement of the local women beneficiaries into development projects, followed by GBV as well as inadequate collateral and sufficient funding for IGAs. Additionally, the biggest challenge faced by the INGOs was limited entrepreneurial skills, followed by impact of support Groups/HIV & AIDs, leadership conflicts and societal/cultural practices as the least challenge.

The above challenges affected the contribution of INGOs' development projects on women's socio-economic empowerment. It is therefore important for the INGOs development programs to find solutions to the above challenges. This will improve the socio-economic empowerment of women in Makueni County.

The fourth objective was to identify gender responsive strategies that INGOs can put in place to ensure socio-economic empowerment of women and the strategies were grouped as INGOs related and women related strategies. The INGOs related strategies were creating awareness on women rights on access and control of resources, training on entrepreneurial skills, increasing time for projects, involvement of women beneficiaries in the project activities and inclusion of men in women projects.

Among the women related were; creating awareness on women' rights regarding land and property ownership, capacity building of women on entrepreneurial skills; addressing GBV; and introducing different types of collateral. The above strategies are very important in implementation of development programmes towards socio-economic empowerment of women in Makueni County.

5.2 Conclusions

The study was based on socio economic empowerment assessment of contribution of INGOs' development programs to women empowerment in Makueni County, Kenya. The findings revealed that the contribution of INGOs had improved the status of women in Makueni County though not as expected by the women. The socio-economic empowerment of women depended on the specific development programs such as education, water, and sanitation. Women felt that there was medium contribution of INGOs programmes on provision of water and sanitation, awareness of women rights, livelihood, and resilience through the CFA/FFA program.

Furthermore, the findings indicated low contribution on access to and control over resources. This was attributed to limited opportunities from women to control the productive resources and the income gained. Men seemed to have control when it came to decision-making on what the women earned in INGOs development projects. However, due to awareness creation, a portion of the women in SHGs were able to make joint decisions with their spouses on income usage. The study established that majority of women were not able to make decisions on economic, social, and political issues alone and therefore need for the INGOs to involve local women in participation of gender issues for more representation.

Among the key challenges facing INGOs' development programs were limited entrepreneurial training, cultural beliefs and practises, impact of HIV/AIDs, and leadership conflicts. Women also faced insurmountable roadblocks in their endeavour to work with the INGOs. Such roadblocks included inadequate access to and control over the resources, and utilisation of INGOs resources in a patriarchal system. The patriarchal system holds that decision-making in the households is a preserve of men. It is noteworthy that the INGOs' development programs' strategies should have helped to bridge the poverty gap by creating awareness to both men and women and carrying out capacity building. Creation of awareness can enhance women's freedom in relation to their (women) access and control of productive resources as well as addressing GBV.

The study consequently concludes that there is still a need for the INGOs' development programs to work towards empowering women more on participation in decision-making at all levels, to reduce dependence on INGOs hence improve the overall socio-economic empowerment of women. This is because for many years

there has been huge influx of INGOs in Makueni County, all of them undertaking development projects yet minimal change on participation and livelihood of women. Most of these INGOs target women and children who are more vulnerable. All these notwithstanding, the rate of poverty in Makueni County has continued to persist despite the many INGOs in the County and one wonders whether the contribution of the INGOs' development projects has resulted in women socio-economic empowerment or in overdependence. Overall socio-economic empowerment of women would translate to actualization of the SDGs.

5.3 Recommendations

Based on the discussions and conclusions, the study makes the following recommendations towards enhancing contribution of INGOs' development programmes to women socio-economic empowerment in Makueni County.

b) The INGOs

There is need for the INGOs operating in Makueni County to carry out thorough investigations on the type of development projects that fits specific WSHGs. At the same time, caution ought to be exercised to avoid duplication of development activities and utilisation of similar beneficiaries by different INGOs. They should also address issues of access and control of productive resources, cultural practices, and participation of women through more awareness of their rights. The INGOs should focus on resource mobilisation targeting the government (national and county) and other donors to invest in value addition to fetch better markets for farmers and reduce losses which affect mostly the women. This will reduce the issue of dependence of women on their husbands and INGOs funding.

c) The County Government of Makueni

The County Government of Makueni should partner with the national government and INGOs within the county and come up with good policies that will enhance women socio economic empowerment. There is need for more capacity building on entrepreneurship skills on women to increase their borrowing, lending, and saving skills. Also, the county government needs to provide more agricultural and livestock extension officers in the field to train and facilitate income diversification to reduce dependence on agriculture and livestock farming in the area.

d) Women SHGs

The women groups should advocate for more trainings on participation and decision making as well as good representation on development issues. They should also seek for professional guidance and counselling of their group members to help the survivors of GBV.

5.4 Suggestions for Further Research

Based on the scope and the findings of this study, the researcher, makes the following recommendations for future research:

- I. An examination of the INGOs strategies that can enhance women's access to and control of resources for successful socio-economic empowerment.
- II. An assessment of the effectiveness of the trainings initiated by the INGOs in ensuring sustainability of the initiated programs and their impact on the household in terms of socio-economic empowerment.

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APPENDICES**APPENDIX I: Introduction Letter****RE: Dear Respondent**

I am a student at Kenyatta University, pursuing a PhD. I am currently conducting a study on ‘Socio-Economic Contribution Assessment of International Non-Governmental Organizations of Women in Makueni County, Kenya. Please feel free to complete the questionnaire and make additional notes where necessary. All information will be treated confidentially, and the responses will only be treated as group data in the final report.

Your time in completing this questionnaire will be greatly appreciated.

Thank you.

Yours faithfully,

Elizabeth Kithuka.

APPENDIX II: Questionnaire for Women Beneficiaries

The information provided in these questionnaires is confidential and will be used for academic and not for any other purpose.

SECTION A: BIO DATA (tick appropriately)

1) What is your Age?

- a) Below 18 Years
- b) 18 to 25 Years
- c) 26 to 40 Years
- d) 41 to 50 Years
- e) Above 50 Years

2). What is your educational qualifications?

- a) Informal
- b) Primary
- c) Secondary

3). What is your religion?

- a) Muslim
- b) Christian
- c) Any other_____

4). What is your gender?

- a Female Male

5). What is your occupation?

- a) Unemployed
- b) Farmer
- c) Business

- d) Formal employment
- e) Any other _____

SECTION B: Types of development programs carried out by INGOs to empower women socially and economically.

6) Which Criteria do the INGOs follow when selecting beneficiaries of the project?

- a) Local leaders
- b) Project Officials
- c) Local leaders and Project officials
- e) Local leaders, Project and county government officials

7). Mention the types of development programmes carried out by INGOs in your area.

Tick appropriately.

INGO Programme	Type of INGO	
	World Vision	Action Aid Kenya
a) Education		
b) Water and sanitation		
c) Livelihoods and resilience e.g food assistance		
d) Fighting against gender-based violence		
e) Disaster Risk Reduction Management		
f) Leadership and governance		
g) Cash for assets/Food for assets		
k) HIV/AIDS/Support groups		

SECTION C: Effects of contribution of INGOs development intervention program on women socio-economic empowerment

8). Mention effects of contribution of INGOs on the following areas towards women socio-economic empowerment after project intervention. Tick appropriately

Contribution/Effects	Low	Medium	High
a) Education			
b) Access to Water and Sanitation			
c) livelihood and resilience			
d) Awareness on women and Girls rights			
e) Cash for Assets (CFA)			
f) leadership and governance			
g) HIV/AIDS support			
h) Gender-based violence			
i) Access to and control over resources			

9). How is the decision making in the household with regards to the way income usage?

- a) Women decide themselves.
- b) Women decide jointly with their husbands
- c) Husband decide alone
- d) Relatives

10). Do men help women in carrying out household responsibilities? Tick appropriately.

a) Not very much b) Much c) Very much

11). Indicate how INGOs contribution has affected women's socio-economic decisions at the household under each of the following levels of empowerment.

a). Economic empowerment

	NO	YES
Can access household property as land, title deed		
Household savings and utilisation		
Can have control of household properties		
Access to resources such as land, property		
Can access loan and utilise alone		
Can open bank account alone		

b). Socio Empowerment

	NO	YES
Ability to negotiate sexual and reproductive decisions		
Ability to control resources such as land, property		
Ability to have control over their lives; self -esteem, confidence, self-worth		
Make decisions on when to go to the market, attend community forums and act on important issues		
Autonomy in household decision making on time useage		

Ability to disclose any incidences of domestic violence in the family and in the community		
--	--	--

c). Political Empowerment

	NO	YES
Capacity to elect leaders of your choice during elections		
Ability to join political party of your choice		
Capacity to vie for leadership position		
Can attend community leadership meetings freely		

12). Do you think the INGOs need to diversify their development programs for more effectiveness towards women' socio-economic development?

Yes

No

SECTION D: Challenges facing implementation of INGOs development programmes.

13). Are there challenges that you are facing as a woman when carrying out project activities?

Yes

No

14). If your answer is yes, can you mention whether the following challenges are women related or INGOs related. Tick appropriately.

Type of Challenge	Women based	INGO based
Inadequate access to & Control over resources		
Limited involvement of local women beneficiaries		
Limited entrepreneurship skills		

Leadership conflicts within SHGs		
Societal and cultural practices		
Gender Based Violence		
Impacts of Support groups/HIV/AIDs		
Inadequate collateral and sufficient funds to support IGAs		
Any other.....		

APPENDIX III: Interview Schedule for INGOs Officers

The information provided in these questionnaires is confidential and will be used for academic and not for any other purpose.

1. What type of development intervention programs are being provided by the INGOs?

Contribution of INGOs towards Women Socio Economic Empowerment

2. In which ways do you think the INGOs project activities have contributed towards women socio-economic empowerment?
3. Do women have equal share of labour in the household?
4. If no what do you think should be done to improve the condition?
5. In your own opinion, whom do you think controls family resources?
6. If it is men, what do you think should be done to improve the condition of women to access resources?

Challenges facing implementation of INGOs' programmes towards socio-economic empowerment of women.

7. What challenges do women face when carrying out project activities?
8. What are some of the factors affecting women SHGs and INGOs during the implementation of INGOs development programs?
9. In your own opinion, suggest some of the strategies that can be employed to empower women both socially and economically.

STRATEGIES

What strategies do you think can be employed by INGOs to empower women socio-economically?

Strategies to improve INGOs development projects

Strategy	Yes	No
Involve the women recipients in project design and planning		
Involve men in project activities		
Enhance awareness on access to and control over resources		
Training in entrepreneurial skills		
Increase time for project activities		

Strategies to enhance specific women socio-economic empowerment.

Strategy	Yes	No
Awareness raising on women rights and gender equality		
Introduce different types of collateral and sufficient funds		
Capacity building among women entrepreneurs		
Address Sexual Gender- Based Violence		

APPENDIX IV: Interview Schedules for Men Beneficiaries

The information provided in these questionnaires is confidential and will be used for academic and not for any other purpose.

1. What kinds of development project activities are provided by the INGO?
2. Mention some the ways in which the INGOs programs have helped in empowering women socio economically.
3. What are some of the constraints in the household that women face when accessing resources?
4. Who decides on how resources are to be controlled and utilised in the households?
5. Who should have power to utilise resources in the households?
6. Mention social-cultural factors that hinder women from deciding on how to control and utilise family resources?
7. In your opinion, who should control resources at the household level?
8. Do you think women should be allowed to have land, title deeds bearing their names only?
9. Do you think the programs provided by the INGOs (World Vision/ActionAid) are helping women socio-economically? Explain how
10. Mention challenges facing INGOs as they carry out project activities?
11. Do you think the INGOs development intervention programmes are empowering women as they should?
12. What strategies do you think can be applied by INGOs to empower women both socially and economically?

APPENDIX V: Interview Schedule for Key Informants within the County

The information provided in these questionnaires is confidential and will be used for academic and not for any other purpose. Feel free to respond appropriately.

1. Mention some of the INGOs working within the County that are dealing with empowerment of women?
2. Mention some of the development projects initiated by the World Vision and ActionAid.
3. Do you think their programmes are empowering women as they should?
4. If no, what do you think should be done or added to their programmes so that they address women issues well?
5. Do they consult the county government on the nature of programmes to initiate within the community?
6. What challenges do you think the following groups face during project activities?
 - a. Women/ men beneficiaries
 - b. Project staff officials
7. Mention some of the strategies that can be used to enhance access, control and utilization of resources by women.

APPENDIX VI: Focus Group Discussion Guide for Women Beneficiaries

The information provided is confidential and will be used for academic and not for any other purpose. Feel free to answer appropriately.

1. What type of development project activities are you involved in?
2. Can you mention some of the development programmes offered by INGOs within your region?
3. What is the effect INGOs development programs to Socio-economic empowerment of women?
4. Do you think the INGOs programmes are empowering women sufficiently?
5. If no what do you think should be done?
6. What are some of the challenges that you are facing as you work with INGOs?
7. Suggest some of the ways you think the challenges can be solved.

APPENDIX VII: Research Authorization from the University

KENYATTA UNIVERSITY
GRADUATE SCHOOL

E-mail: kubps@yahoo.com
dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 57530

Our Ref: C82/37937/15

Date: 21st May, 2018

The Director General,
National Commission for Science, Technology & Innovation,
P.O. Box 30623-00100,
NAIROBI

Dear Sir/Madam,

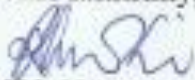
RE: RESEARCH AUTHORIZATION FOR MS. ELIZABETH KITHUKA - REG. NO. C82/31615/15

I write to introduce Ms. Kithuka who is a Postgraduate Student of this University. She is registered for a Ph.D. degree programme in the Department of Gender & Development Studies in the School of Humanities & Social Sciences.

Ms. Kithuka intends to conduct research for Ph.D. thesis entitled, "Assessment of International Non Governmental Organisations Contribution to Socio-Economic Empowerment of Women in Makeni County, Kenya".

Any assistance given will be highly appreciated.

Yours faithfully,


MRS. LUCY N. MBAABU
FOR: DEAN, GRADUATE SCHOOL

RM/cao

APPENDIX VIII: NACOSTI Research Authorization



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

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NACOSTI, Upper Kabete
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P.O. Box 30623-00100
NAIROBI-KENYA

Ref. No. **NACOSTI/P/18/48467/23118**

Date: **14th June, 2018**

Elizabeth Mukai Kithuka
Kenyatta University
P.O. Box 43844-00100
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Assessment of international Non Governmental Organisations contribution to socio-economic empowerment of women in Makueni County, Kenya”* I am pleased to inform you that you have been authorized to undertake research in **Makueni County** for the period ending **13th June, 2019.**

You are advised to report to **the County Commissioners and the County Directors of Education, Makueni County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit a **copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.


BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:


The County Commissioner
Makueni County.

The County Director of Education
Makueni County.

APPENDIX VIX: NACOSTI Research Permit

THIS IS TO CERTIFY THAT:
MS. ELIZABETH MUKAI KITHUKA
of KENYATTA UNIVESITY, 0-90100
Machakos, has been permitted to
conduct research in Makueni County
on the topic: ASSESSMENT OF
INTERNATIONAL NON GOVERNMENTAL
ORGANISATIONS CONTRIBUTION TO
SOCIO-ECONOMIC EMPOWERMENT OF
WOMEN IN MAKUENI COUNTY, KENYA
for the period ending:
13th June,2019

Permit No : NACOSTI/P/18/48467/23118
Date Of Issue : 14th June,2018
Fee Received :Ksh 2000




.....
Applicant's Signature


[Signature]
Director General
National Commission for Science,
Technology & Innovation

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3. Upon request of the Commission, the Licensee shall submit a progress report.
4. The Licensee shall report to the County Director of Education and County Governor in the area of research before commencement of the research.
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