

Effects of Income Generating Activities and Livelihood Programmes by International Non-Governmental Organizations on Women Social Economic Empowerment, Makueni County, Kenya

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ABSTRACT

This study sought to assess the effect of Income Generating Activities (IGA) and livelihood Programmes used by International Non-Governmental Organizations (INGOS) in their development projects to empower women social economically in the rural women of Makueni county. The research used mixed Approach (qualitative and quantitative method) and descriptive research design in data collection. The study targeted women beneficiaries in Self Help Groups (SHGs) by Action Aid (AA) and World Vision (WV) programmes as well as key informants such as project and government officials in Makueni County. A total sample size of 162 members were selected using various sampling techniques which included multistage, purposive, snowball and random sampling. Questionnaires, Focus Group Discussion (FGD) guides and interview schedules were used to collect data. Descriptive statistics and Chi square tests were done using Statistical Package for Social Sciences (SPSS version 21) software. The study revealed that Income Generating Activities are very key in empowering women social economically and INGOs needs to enhance more activities in the Self-Help Groups during the implementation of their development programmes.

Keywords: Cash For Assets (Cfa), Ingos, Livelihood, Income Generating Activity (Iga) Women Socio Economic Empowerment.

INTRODUCTION

Income-generating activities (IGAs) play a crucial role in the social and economic empowerment of women. The activities provide women with financial independence, increase their decision-making power, and improve their overall well-being, hence contributing to both individual and community development. Women's entrepreneurship has gained popularity around the world with a growing number of females to starting and running their own businesses (Endalew, 2020). Women's empowerment refers to treating women similarly in all life domains and equal access to opportunities as noted by Babbar (2022) and this is an important step in attaining sustainable development globally (Huis, 2017).

Income generating activity is one of the strategies that can be employed to empower women social economically and has a potential to influence their economic decision-making, access to resources and assets, increasing their mobility, and control over resources (Aboukhsaiwa, 2014). Women economic development and IGA are closely related as they play a major role in reducing inequality between men and women (Duflo, 2012). Lack of participation by women in development processes leads to problems such as high levels of food insecurity and increased poverty at household and national levels (Minh 2004, UNDP, 2010).

In Africa, women's socio-economic empowerment is hindered by several factors including lack of proper strategies in implementing Income Generating Activities. Nonetheless, women can be liberated from such impediments through intervention programmes by INGOs such as World Vision and Action Aid. Although the contribution of these INGOs development programs is expected to yield significant results in many parts of the World, there is need to ensure that there are proper strategies in implementing IGA. This study therefore sought

to assess the effect of IGA and livelihood programs employed by INGOs to improve the socio-economic empowerment of women in Makueni County.

LITERATURE REVIEW

Theoretical Framework

The study was guided by the theory of change (Weiss, 1995) and gender analysis framework by Sara Hlupekile Longwe (1990). The theory provides a framework which ensures that programs are delivering the right activities for the desired outcomes. It illustrates how and why a desired change is expected to happen in a context. It is focused on mapping out what has been described as the “missing middle” between what a program or change initiative does and how these lead to desired goals being achieved. 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. A study carried out by Mehta et al., (2011) in Jammu region, India with a sample of 10 women groups of 162 members found out that most members were economically weak prior to the group formation period. The group formation had a considerable positive impact on the socio-economic conditions, as well as on the reduction of poverty of the group members and their households. The study further indicated that empowerment through the groups had also contributed to increased self-confidence and positive behaviour change, for instance involvement in outdoor activities as compared to the pre-group period. In line with position, Kabeer (2012) and Karanja and Bwisa (2013) established that involvement in women groups enabled women to acquire resources from microfinance institutions, thus impacting on their (women) socio-economic conditions. In Pakistan, few studies have been carried out in the area of microcredit and women's empowerment. In addition, IGAs have helped women to build social networks and relationships that are important for their economic and social advancement. These networks equip women with access to information, resources, and support that can enhance the sustainability of their income-generating activities. Social capital, as discussed in social capital theory, plays a vital role in enabling women to overcome barriers to economic participation and to achieve sustained economic empowerment (Sharmin et., 2016).

METHODOLOGY

Study area

The study was conducted in Makueni County which is located in semi-arid lower regions of the former Eastern Province and it is boundared by Machakos, Kitui, Kajiado and Voi counties. The county has 29 active NGOs operating in different sectors including WVK and AAK. The tools used were questionnaire, personal interviews and Focus Group Discussions. Below is a map showing Makueni county and its sub counties where the researcher conducted the studies mainly in Mbooni and Makueni sub counties.

Data collection procedures

The target population comprised 193 SHGs of the women's INGOs' funded development projects, key informants and INGOs officials of WVK and AAIK in Makueni county and the total sample size was 162. The study employed purposive method to get the number of sub-counties, wards, and key informants from the county and INGOs. Multistage was used to get SHGs while snowball was used to get men respondents and simple random was used to get the total number of women beneficiaries. The SHGs have adopted inclusion of men in their programmes as they realized that gender equality in development matters can enhance implementation of successful projects. There were few men in some SHGs and so snowball was the best sampling technique to be applied. Questionnaires and interviews were used to collect data from the 162 respondents because the area covered was vast. The researcher distributed a total of 114 copies of the questionnaire to the women beneficiaries and interviewed the rest. Out of the 114 copies distributed, more than 80% were returned.

The questionnaires were administered to the women beneficiaries from the two INGO, namely WVK and AAIK at three places namely; Kanzokea, Kalawa and Kithuki. The interviews, which were semi-structured with open- and closed- headed questions were used for key informants, 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. Data was also obtained from secondary sources which included books, WVK and AAIK reports, journals, theses, and dissertations. This was done from several libraries including Kenyatta University Library.

Data 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. 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.

RESULTS AND DISCUSSIONS

Demographic Information

The demographic characteristic for the respondents who had accessed the INGOs projects that were analyzed included gender, Age, Education level and occupation. The survey involved 162 respondents who were the main beneficiaries of the INGOs programs, drawn from various sub counties in Makueni County, whereby 81.8% were female respondents and 18.2% were male respondents. This group was drawn from various age group whereby a majority 44.2% were from the 41 to 50 years age bracket. In its quest to empower women who otherwise wouldn't get a chance in the formal sector due to their low education qualification the INGOs have enrolled majority of members/beneficiaries who have primary level education qualification i.e. 57.1% and 84.4% of respondents were involved in farming as their main occupation.

This cluster of respondents presents set of characteristics that will help clearly manifest how the INGOs are playing a role in empowering women in Makueni County through the various empowerment programs. For example by having a higher percentage of respondents being females as INGOs program beneficiaries, it is a clear evidence that the INGOs have the intentions of empowering women in the county.

Effects of Income generating activities (IGA) and Livelihood Programs

Financial Stability and Income Generation Among the key areas through which INGOs contributed to the empowerment of women is training them for entrepreneurship to enable them start small businesses. This has been possible through microfinance firms which provide loans to women either as individuals or as SHGs through Cash For Asset (CFA), livelihood and resilience programs. 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.

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). However, Braun (2010) observed that when women band together in a cooperative structure, both their economic and social standing in the household improves. A good example is one rural community in Bangladesh where women have formed an organic farming cooperative through which they have pooled their resources. The cooperative is able to extend loans to its members to buy seeds and other farming inputs (Braun, 2010). This study observed that members of SHGs have started economic activities such as crop farming.

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. Hunt and Kasynathan (2002) 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. However, a study conducted in Ecuador disclosed that more than 80% of women in the flower industry managed their own wages, and that their income brought economic improvement for them and enhanced their say on the use of their own gain (Dolan & Sorby 2003).

The aim of INGOs is to improve the welfare of the society through provision of small loans by MFIs via SHGs. Davis & Negash (2007) noted that 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 Bwisa (2013).

The Beijing platform for action of 1995 called for states to support women's access to credit from MFIs (UN, 1995). The platform encouraged links between financial institutions and NGOs for the purpose of supporting lending practices that include training and credit facilities for rural women. This action led to the setting up of a women's world banking network, which has supported women to access financial services through women financial institutions - a good example of this is the Kenya Women Finance Trust (KWFT) in Kenya. 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 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, especially the poor in the rural areas, who have no other sources of access to finance aid.

Increased Community Participation and Social Status Apart from the household impact, IGAs have proved to improve women's social status and their participation in community activities. Economic empowerment through income generating Activities allows women to engage more actively in community affairs, such as participating in social groups, local governance, and cooperatives (Kabeer, 2012). Their visibility and participation in the public sphere have contributed to women's social empowerment hence key contributors to the community's economic well-being (Swain & Wallen, 2009).

Livelihood and Resilience Program

The impact of livelihood programs on women's social and economic empowerment is multifaceted, affecting many aspects such as skill development, social inclusion, income generation and long-term financial stability. Livelihood and resilience is a program through which the INGOs train women groups on drylands development (DryDev) 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. This can be reduced through enhancing livelihood programs within the community. 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 as well as growing

pasture for both selling and for livestock. These are all aimed at empowering the woman socio-economically (AA, 2015).

The WVK program initiatives, namely Food For Assets (FFA) and Cash For Assets (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). This has resulted to increased women social and economic empowerment. World Vision Kenya and AAIK has implemented the livelihood and resilience program in Makueni County. This is a long-term mechanism of ensuring sustainable mitigation measures to guarantee food security. Resiliency 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 yield. 01/21/7/2018.

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). In line with this, FAO (2011) reported that food security is the ability of an individual or household to always meet all their food security needs, the food should be well-balanced, of enough quantities, and of the preferred types. 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 fruits. In addition, the women are trained on how to dig boreholes as a long-term measure to support horticultural farming and hence improve food security.

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). Groups play a vital role in women economic empowerment by encouraging women to save as a group, and to start up IGAs that would enable them have access to their own resources. 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.

The above study findings agree with Buvinic (2010) and GOK (2011) who put forth that women produce most of the food that is consumed locally and are responsible for household food security in many rural areas. This enhanced their self-confidence and self-esteem; as well as enabled them gain control over factors of production on an equal basis with men (Kamau, 2014).

Women economic empowerment alone has profound impact to both the individual and for the broader socio-economic fabric of societies. It is increasingly acknowledged that economically empowered women contribute significantly to the education, health and economic well-being of their families and communities as noted by Kabeer (2012). Livelihood programs and Income-generating activities (IGAs) are essential tools in empowerment process, exposing women to opportunities hence increased income, acquire skills, and assert greater control over their lives (Mayoux, 2010). Additionally economic empowerment extends beyond just increasing women's access to income but also enhances their ability to make decisions, exert control over resources, and influence the institutions and structures that shape their lives (Malhotra et al., 2002). IGAs and livelihood initiatives serve as tools for promoting women's financial independence and increasing their bargaining power within the family and community. The following are some of the livelihood activities done by the women Self Help Groups (SHGs) through Cash For Assets (CFA) by World Vision and Action Aid in

Makueni county. This is called water pond and is used to enhance horticultural farming by using the collected water.



Water pan constructed by WVK in Kanzokea

The above diagram shows a water pan provided by the World Vision to help in enhancing farming in the area as the place is very dry. They sell the crops which act as IGA among the women.

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 Village Self-Lend Groups (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 more 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 (Syombua, 2011). The findings therefore communicate that when women pool their resources together, they can do a lot.

CONCLUSION AND RECOMMENDATIONS

The assessment of income-generating activities (IGAs) and livelihood programs as strategies for women's economic empowerment reveals a multifaceted impact that goes beyond mere financial independence. These initiatives are key to enhancing women's decision-making power, social status, and overall well-being, particularly in rural women in low- and middle-income countries where structural inequalities continue to persist. The study consequently concludes that there is still a need for the INGOs' development programs to work towards empowering women by working out the best strategies of improving IGA and Livelihood programmes that the INGOs can employ to empower women socio economically so as to reduce their much dependence on INGOs. This will improve the overall socio-economic empowerment of women. Based on the

above discussions and conclusions, the study makes the following recommendations towards the effects of IGA and Livelihood programs on the social economic empowerment of women in Makueni County. IGA and livelihood programs should be designed to be culturally relevant and provide more participation of local communities to ensure sustainability. Focus on improving women's access to education and skills development, which are critical for their economic and social empowerment. Efforts should be made to improve women's access to credit and financial services through ownership of property and resources as well as to support their participation in markets. There is also the need for more capacity building on entrepreneurship skills on women to increase their borrowing, lending and saving skills through proper collaboration of the INGOs and the county government.

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