ROLE OF NON-GOVERNMENTAL ORGANIZATIONS ON WOMEN EMPOWERMENT IN MAKUENI COUNTY. A CASE STUDY OF WOMEN EMPOWERMENT PROJECTS IN KALAWA WARD.

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DECLARATION

This project is my original work and has not been presented for a degree in any institution

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This project has been submitted for examination with my approval as the university supervisor

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Juster Nyaga

Management University of Africa.

DEDICATION

I dedicate this project with love to my mother, siblings, Nieces and Nephew.

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I sincerely thank God who is the author of life and the supreme order of the universe. He outlined how life should be and gave the perfect place of women in the society. All glory and Honor to His Holy Name. He is the eternal source of empowerment.

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ABSTRACT

Despite the ever-increasing number of NGOs in Makueni County aimed at socio-economic empowerment of women, gender inequalities are persistent and poverty levels are high. According to Kenya Demographic and Health survey (KDHS, 2019) by Kenya National Bureau of Statistics (KNBS) the level of poverty in Makueni County is estimated to be 34.8%. This is evident by low participation of women in decision making process, control over ownership and access of resources and wealth, increased poverty levels, increased cases of gender-based violence. This has necessitated the need to establish the role of NGOs in women empowerment in Makueni County. The specific objectives of the study are to establish the role of NGOs in financial inclusion of women, the creation of awareness on property rights for women, role of NGOs in income generating activities for women and finally the role NGOs play in the resource accessibility for women. The anchor theory for this study is the Women Empowerment Framework by Sara Longwe and the other theories used in the study include Kabeers 3-dimensional model; the public goods theory of financial inclusion. The study population was 60 women groups in Kalawa ward, Makueni County who have benefited from the NGOs programs. The total number of respondents were 1254 and a sample size of 294 was used. Data collection was done by use of questionnaire and focus group discussions which entailed interviewing members of the women groups. Data analysis was done using SPSS and R programming software. The study adopted the descriptive, correlation and regression analysis. Qualitative data was coded into the specific objectives, and analysis was done through content analysis. Inferential statistics was used to test variable relationships while multiple linear regression analysis was used to explain the correlation between the variables. F-test ANOVA and t-test was used for these tests. Data is presented and visualized using charts and tables. The findings of the study are that financial inclusion, awareness creation on the right to own resources and property, income generating activities and resource availability influence women empowerment. The focus group discussions highlighted that the NGOs are doing very little in regards to awareness creation on the right of ownership of resources and property. The resources availability is another major challenge and the NGOs have done very little about this. Women cited that discrimination, being left out of development agenda, illiteracy and patriarchal nature of the society as the major challenge. The study recommendations are that NGOs, National and County Governments to provide linkage to markets for the products from the income generating activities by women groups. Both Government and NGOs should develop frameworks to engage women in development agenda.

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ACROYNMS AND ABBREVIATIONS

AAIK	Action Aid International Kenya
AMREF	African Medical Research Foundation
ANP	Applied Nutrition Project
CBOs	Community Based Organizations
FAO	Food and Agricultural organization
FBOs	Faith Based Organizations
FIDA	Federation International De Abogadas
FGM	Female General Mutilation
INGOs	International Non-Governmental organization
KDHS	Kenya Demographic Heath Survey
KNBS	Kenya National Bureau of Statistics
KNHRC	Kenya National Human Right Commission
KNLC	Kenya National Lands Commission
KWFT	Kenya Women Finance Trust
KWM	Kathonzweni Women Movement
NGOs	Non-Governmental Organizations
SDGs	Sustainable Development Goals
UN	United Nations
UNDFED	United Nations Development Fund for Women
UNDP	United Nations Development Fund
UNICEF	United Nations International Children Fund

OPERATIONAL DEFINITION OF TERMS

Access of Resources	The opportunity to use resources for the larger gain.
Awareness Creation	The process of conveying knowledge and skills that will lead to change in views and beliefs and inform people in decision making process.
Control of Resources	The ability to define and decide how a resource will be used and to impose the decision on others.
Empowerment	The degree of autonomy and self-determination in communities and people.
Financial Inclusion	The efforts aimed at making financial services and products available and affordable to all individuals regardless of their net worth.
Income Generating Activities	These are activities by people to increase their household income.
NGOs	Organizations not affiliated to government and don't operate for profit.
Women empowerment:	The process through which women redefine and extend what they can be and what they are capable of doing in the circumstances and situations they have been restricted.

CONTENTS

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter explains the background of NGOs, the problem statement, the study objectives, research questions, justification, scope and the chapter summary.

1.1. Background of NGOs

According to Folger (2019), NGOs can be defined as organizations which are not affiliated to government and do not operate for profit. NGOs however vary in their structure and nature of activities they carry out. According to their activities, NGOs can be divided into operational NGOs which focus on development and Advocacy NGOs which pursue social cause (Yanocopulus, 2017) NGOs include groups and institutions that are independent of the state and their objectives are humanitarian oriented rather than commercial (Metta, 2020). Humanitarian supporting groups and religious organizations fall under NGOs. These provide basic social services and amenities to the needy. These include FBOs, CBOs, and Women Groups etc.

According to Oluruntoba (2017), NGOs are seen as bodies of professionals formed to help alleviate the socio-economic problems of the needy in the society. The functions include ability of reaching out to the poor in the rural areas, carrying out projects aimed at empowering the communities and taking project that impact the socio-economic livelihoods of the people.

NGOs can be dated back in the 18th century. Back then the number of NGOs was estimated to be 1083 by 1914. These International non-governmental organizations were necessary during the anti-slavery and women suffrage movements which were at the peak during 1932-1934. The term NGOs became popular during the founding of United Nations in 1945. In the chapter 10 of the UN charter stipulates the rules for non-government organizations, affiliated to government or member states. (Folger, 2019)

In the resolution of 288(10) of the United Nations economic and social council of 1950, international NGO is defined as an organization not founded by an international treaty. Chapter 29 of agenda 21 recognized the role of NGOs and other groups. The United Nations gave NGOs the observer's status in its congresses.

In Kenya the roots of NGOs can be traced to philanthropy during the colonial times. NGOs activities were mainly focusing on welfare. During the colonial period there were only two types of civil organization since there was no freedom of association. These organizations were the so called people organizations and religious/philanthropic organizations. There was no specific legislative and institutional framework to support NGO sector prior to the 1990 NGO Act. After independence the government became supportive of NGO activities and a policy decision was taken to support the NGOs since they were seen as critical instruments in supplementing development programs. NGOs in Kenya were formed to fill the gap for government and market failure. They assumed the functions which had been abandoned by government especially in the provision of basic social services (Manji, 2018). NGOs sprang up to give people space to participate in the decision making process hence giving the marginalized a voice in the national arena. Kenya is well endowed with natural resources which have since time immemorial been unevenly allocated for development. Some NGOs were formed as agents of development to fight marginalization and to redistribute wealth and resources equitably to all citizens. Other NGOs were formed to advocate for socio-political change this is mainly seen in the policy advocacy programs which aim at keeping government accountable. (Brass, 2010), notes that in Africa the last 27 years has witnessed an increased growth in the influence and number of NGOs. In 1988 Kenya had only 267 registered NGOs, the number increased to 2511 by 2003 and by 30th June 2019 the number of registered NGOs in Kenya had hit 11262. Most of these registered NGOs operate in the education, relief and health sectors. (Ndakorerwa, 2017).

1.1.1. Roles of NGOs

Since 1980s NGOs have been key players in the development agenda by promoting democracy, promoting sustainable socio-economic development, advocating for human rights, supporting educational and cultural renewal and providing humanitarian relief. NGOs in developing countries address the gap between the poor and the rich as a result of government and market failure. NGOs are effective in their roles to deliver development to many people in remote areas at a low cost due to their rapid, innovative and flexible responses at the grassroots. NGOs have familiarity with social sector development and poverty alleviation and have experience with small scale development projects which require a lot of involvement by and familiarity with the target beneficiaries. In developing countries it is estimated that more than 50,000 NGOs are operating alongside hundred thousands of small grass root organizations that reach about 250 million poor people (Brass, 2010). Manji (2018) states that NGOs constitute a greater part of the development partners in any developing countries. NGOs over the years have made efforts to alleviate the social issues affecting women in developing world, Kenya included.

Through provision of micro finance facilities to rural women, NGOs provide income generation and support programs that boost the ability of people to attain self-reliance (Metta, 2020). Some of the programs by NGOs include financial empowerment, capacity building and opportunities to build social networks. According to Oluruntoba (2017), the emergence of NGOs was to fill the market and government failure. NGOs are hence critical to the process of development. The NGOs are continually being viewed as a key component in the sphere of development, economic growth and provision of goods and services that the state and the market has failed to provide.

NGOs have been in the fore front in promotion of financial inclusion among women. Women have been for a long time disadvantaged compared to their male counterparts in financial inclusion. According to Bennis (2016), in many households, only the males have bank accounts and are able to access financial services and products due to the patriarchal nature of the society. NGOs have taken initiatives to bring women on board in the financial world through the following initiatives: educating both women and men the importance of having women gain financial literacy and access to financial services and products (Esther, 2012); introduction of table banking systems where women groups are able to pull their monies together through a saving scheme and borrow loans at an affordable interest rate (Hedayat, 2010); and introduction of micro finance institutions at the grassroots which serve the needs of the women and give loans and financial education to women. Some of these financial institutions started by NGOs include Kenya Women Finance Trust (KWFT), Financial Services for Agriculture. (Bakare, 2014).

Over the decades, women have been deprived of their right to own property. This is majorly propagated by the patriarchal order of the society and lack of knowledge on the part of the women.

This has made women vulnerable to poverty, food insecurity and landlessness in case of bereavement by their husbands or fathers since they have no right over the land and property. Many women are not allowed to own land or any other property and all rights have been reserved to their male counter parts. NGOs have taken initiative to break this norm and give women their rightful share of land and property. NGOs have been educating women on their rights to own property. Particular in Kenya, FIDA-Kenya has been in the front line educating and creating awareness on the rights of women as stipulated in the Kenyan constitution of 2010 (FIDA, 2010). Other NGOs have also taken the initiative to educate both men and women concerning these rights and have helped women fight for their rights of land and property ownership. In Makueni County, Makueni Paralegal Community Association has taken this advocacy role for the past 8 years (Kithuka & Okwema, 2020).

Women are actively involved in productive activities which are in most cases not quantified in monetary terms. The largest percentage of agricultural production is done by women and they are not paid for it (FAO, 2011). The surplus when sold, the money goes to their male counter parts which disadvantages the women who have done the work. Recognizing this gap, NGOs stepped up and started initiatives known as Income Generating Activities (IGAs) to help women raise income. Some of these income generating activities include: pottery, bead works, growing and selling seedling, offering catering services as self-help groups (Schaumberg, 2016). The NGOs provide the seed capital for most of the startups and teach women on small enterprise management. Women have now been able to provide for their households and make decisions about income in their households since they contribute to the income. This has broken the vicious cycle of dependence and has contributed to the reduction of poverty levels among women. (Yanocopulus, 2017).

Accessibility of resources for women has been a major challenge especially in the rural settings. Women due to their limited capacities and capabilities have been on the receiving end since time immemorial. They are denied access, control and ownership of resources since they are viewed as the weaker being (Esther, 2012).Their lack of access and control over production resources has made them lag behind in terms of development and has heightened the poverty levels. NGOs have helped women have access to these resources through provision of alternative ideas such as helping women in self-help groups buy their own land which they use for their joint productive activities such as irrigation farming or building rental houses to help raise income. The NGOs have also provided access to water through the rain water harvesting programs, sand dam construction and borehole drilling. This has provided women with an opportunity to use the water resources for their socio-economic development (Kimani, 2016). The NGOs have also created awareness to both men and women to allow women to have access to the resources to enable them be economically empowered. This has led to the co-ownership of land which allows women to use the title deeds to acquire loans to run their small enterprises. The accessibility and control over land has allowed women to decide where to use the land for agricultural production bringing an end to food insecurity and hunger. (FAO, 2011).

1.1.2. Women Empowerment

According to Bennis (2016) women empowerment can be defined as the process through which women redefine and extend what they can be and what they are capable of doing in the circumstances and situations they have been restricted. Empowerment can be defined as the degree of independence and self-determination in societies and individuals. It denotes to both the practice of self-empowerment and expertise to allow them break the sense of hopelessness and lack of inspiration and to recognize and use their resources. The idea of empowerment can be traced back in the 1960s and 1970s and is linked to Paolo Freire's advocacy of popular education to enable marginalized, vulnerable and oppressed groups to develop critical conscious. Little (2015), defined women empowerment as the process of realizing women equal control over and accessibility of resources. In the global arena women empowerment is a policy priority because of its potential influence on the United Nations Sustainable Development Goals which target human development, wellbeing and poverty reduction. The most recent UN conference advocated for women empowerment as central to development. The Copenhagen campaigned for the recognition of empowering people especially women to strengthen their capacities in development. (Esther, 2012).

In the past three decades, there has been a solid growth in the global consciousness of the plight of women and poverty in the developing nations and the dire need for socio- economic, political and gender equity. This has been because women continue to be marginalized in the developing countries (Sadaqat, 2015). Since 1990s, women empowerment has been a component of development.

Women empowerment is a common topic of study and discussion in developing world where women's socio-economic status is low due to limited access to resources, persistence of patriarchal structures and gender discrimination (Zafar, 2020). The process of women empowerment is greatly hindered by societal beliefs in many parts of the developing countries. Women in these countries work for longer hours, have more responsibilities, get lesser schooling and are prone to poor health compared to their male counterparts. There has been notable growth in the volume of research that is focused on lives, experiences and conditions of women in developing world since 1980s. In 1975 there was an international call by the United Nations to commemorate international women's year which was the first step towards recognizing the socio economic problems of women. According to Kwamboka (2017), several women initiatives have emerged due to support of various United Nations agencies, international development institutions, World Bank, multinational corporations and private voluntary groups. These include: United Nations Development Fund for Women (UNDFED) as a component of United Nations Development Fund (UNDP) in 1984, the organization of Beijing world conference on women in 1995, the establishment of Millennial development goals in 2000, and the sustainable development goals in 2015. Almost every country has established policies, programs, government ministries and agencies to deal with the issues facing women (Esther, 2012).

A recent study carried out by KNBS in partnership with the UN women, UNICEF and the state department for gender in 2020 shows that only twenty-nine percent of women can participate effectively and equally in economic, political and cultural life. The study accessed women empowerment based on paid employment, contraception, access to education, power to decision making among other socio-economic and cultural factors (KNBS, 2020).Their participation is largely dependent on a greater percentage on household condition. According to the study about 40% of women in urban areas are empowered which is almost twice the rate of women in the rural areas. Based on data from the Kenya demographic and health survey in 2014, the Kenya women's empowerment index is rooted strongly in existing policies and legislation. Kenya has made tremendous steps to improve women empowerment through legislative frameworks and policies such as act 2015 on domestic violence, eradication of FGM policy 2019, sexual offences act 2006 and National policy on gender.

According to Abass (2018) women constitute 50% of the total world's population and 70% of the world's poor people. Two thirds of the world's illiterate people are women and half million women die of pregnant related causes worldwide annually and 99% are from developing countries. According to UNICEF 2007 report women perform 66% of the world's work and produce 50% of the world's food but they earn less than 10% income and are owners of one percent of the wealth. Women's poverty is linked to absence of economic opportunities and autonomy which include access to credit, freedom to own land and property and to take part in decision making. In the world just a third of the world's women are economically active (Women, 2018). From this data it is evident that women are more disadvantaged and worse off than their male counterparts. In the last two decades NGOs both regionally and internationally have promoted development projects and advocacy programs that improve the situations of women in developing countries. According to the 2019 Kenya National Bureau of statistics Household Census report women make a greater proportion of the population in Kenya. These women are mostly found in the rural areas and contribute the greater part to the sustenance of families. However, the incidence of poverty is high making them vulnerable to socio-economic exclusions. Kenyan rural women contribute to more than 50% of agricultural productivity through labor force for both food and cash crop production. They are the major drivers of the agricultural sector yet they are not rewarded or recognized. Most of the benefits, subsidies and incentives are given in favor of men (Kimani, 2016).In Kenya and Africa in general, women make more than half of the population. (Women, 2018). Majority of these women reside in rural parts of the countries and have been marginalized and consistently shut out of major decision making and socio-economic development. The implication of this is that the incidence of poverty among these rural women tend to be high. The following factors hinder women from being economically independent and self-reliant; limited access to resources, unequal opportunities compared to their male counterparts, political, religious and cultural influence. This is where NGOs come to fill the vacuum. Studies show that NGOs play a crucial role in empowering women and alleviating these issues affecting women through skill acquisition, awareness creation, resource mobilization and allocation and policy formulation (Brass, 2010). In most developing countries Kenya included, the access of women to position of power and influence is restricted, their occupational options are narrow and they must struggle to balance activities outside their homes

1.1.3. Women empowerment in Makueni County

World vision is a strong advocate of women empowerment and believes that health, empowered and educated women are agents of change. In Makueni County, the World Vision has been supporting women empowerment by: partnering with faith based organizations, the county government and local communities to correct the adverse social practices that negatively affect women such as gender based violence and teen pregnancies; creating awareness on the gendered causes of poor health and wellbeing; building advocacy skills for girls and women at all stages of life that they become advocates for their rights leading to transformational change; empowering women through heath, clean water for domestic use, sanitation, education and livelihood programs to increase their socio-economic opportunities so that they build sustainable capital for themselves and future generations (Women, 2018).

Applied Nutrition Project (ANP) started by African Medical Research Foundation (AMREF) in the greater Kibwezi division has managed to increase food productivity of households, increase production by households of improved breed of small livestock's, increased accessibility to clean water and reduced the distance to water sources from estimated coverage of 5kms to 2kms.

Action Aid International Kenya (AAIK) has done awareness on women rights and this has led to reduction in number of gender-based violence. The NGO has used girl's forum to create awareness and this has led to high outcomes since cases are being reported. Awareness has been created to over 3000 women who have taken part in the international women says and the 16 days of activism organized by AAIK in partnership with Makueni county Government since 2014 to 2020. (Kithuka & Okwema, 2020).

Awareness of women rights has led to construction of one rescue center in the Makueni County Referral Hospital through the Kathonzweni Women Movement (KWM) one of the AAIK partners in Makueni. The KWM has been instrumental in the formation of the multi-sectoral GVB working group in Makueni County which has come up with the GVB training manual. The group has its own trained paralegals through support of AAIK and have a reporting mechanism which have positively impacted on the empowerment of women. (FIDA, 2010).

AAIK has worked through capacity building of communities to demand their rights through accountability, awareness and empowerment. It has collaborated with KAKAKI in the advocacy for accountability in the corporate arena. It has linked with the Kenya National Human Rights Commission (KNHRC), Kituo cha sharia and Kenya National Land Commission (KNLC) for support. Women have been able to participate in all aspects of life, document about land ownership and inheritance issues. (Hedayat, 2010).

Through collaboration with county government, INGO have created forums in schools and have used these forums in schools and have used these forums to sensitize students on effects of HIV/AIDS. This program has helped those affected through sensitizing them on the benefits of health living and providing supplements for them. (David, 2019).

Through Community Financial Action program, INGOs has helped women beneficiaries to borrow money from micro finance institutes such as KWFT and K-rep. The program has helped women participate in development process as a form of women empowerment since it has led to income generation among women. (Kithuka & Okwema, 2020).

1.2. Statement of the Problem

Half of the world's population are women, and it endures social, economic and political challenges. Globally, according to World Economic Forum (2014) the society and specifically women tend to lag behind in aspects of socio-economic empowerment. This is the reason why empowerment of women is part of the UN Sustainable Development Goals (SDGs). Lack of involvement of women in development process leads to challenges such as increased cases of food insecurity and high incidence of poverty (Morton, 2011). NGOs have initiated programs geared towards empowering women economically, socially and politically.

Despite the ever-increasing number of NGOs in Makueni County aimed at socio-economic empowerment of women, gender inequalities are persistent and poverty levels are high. According to Kenya Demographic and Health survey (KDHS, 2019)by Kenya National Bureau of Statistics (KNBS) the level of poverty in Makueni County is estimated to be 34.8%. This is evident by low participation of women in decision making process, control over ownership and access of resources and wealth, increased poverty levels, increased cases of gender-based violence, few or no income generating activities, poor health and low literacy levels among women. There is therefore need to establish the role played by NGOs in promoting women empowerment and how this leads to reduction of the socio-economic vulnerability of women. According to a study by KNBS (2020), it showed that in Kenya less than a third of women are empowered. This makes

29% of the total women in Kenya. 40% of women in urban area are considered to be empowered while only 22% of women in rural Kenya are considered to be empowered. The study by Kithuka & Okwema (2020), which was carried in Makueni on women empowerment was to establish the effect of International Non-Governmental Organizations development programme on the socio-economic empowerment in Makueni County. The study focused on role of International NGOs in socio-economic empowerment of women. There is limited study to establish the role of NGOs on women empowerment in Makueni County and it is to this effect that this study is carried out to establish the role of Non-Governmental Organization in women empowerment in Makueni County.

1.3. General Objective

To determine the role of NGOs on women empowerment in Makueni County. A case study of Women Empowerment Projects in Kalawa Ward.

1.3.1 Specific Objectives

i. To establish the effects of financial inclusion on women empowerment in Makueni County
ii. To determine the influence of right to ownership awareness on women empowerment in Makueni County
iii. To assess the influence of income generating activities on empowerment of women in Makueni County.
iv. To find out the influence of resources accessibility on empowerment of women in Makueni County.

1.4. Research Questions

i. What is the extent to which NGOs encourage financial inclusion to empower women in Makueni County?
ii. How does NGOs create awareness in ownership rights to empower women in Makueni County?
iii. What is the influence of income generating activities by NGOs on empowerment of women in Makueni County?
iv. What is the influence of resources accessibility on empowerment of women in Makueni County?

1.5. Significance of the Study

The following stakeholders will benefit from the findings of this study

1.5.1 Policy Makers

The study findings provide guidance and insight to public policy makers in both county governments, national government and development partners on the role of NGOs in women empowerment and this will help them formulate policies which support NGO activities and women empowerment programs. The research findings will help NGOs focus their energies and resources on women empowerment. The study will give policy makers an insight into the issues related to women empowerment programs by NGOs. The recommendations of this study can be used as strategic direction for solving problems around women empowerment.

1.5.2 Future Research

The research findings form a basis for further studies on the role of NGOs on women empowerment. Researchers and scholars will benefit from the information and data gathered from the study and this will add to the existing knowledge in the role of NGOs in women empowerment. The findings will be used as empirical literature in future studies by scholars.

1.5.3 NGOs and Women Groups

NGOs and women groups can use the study finding as basis for policy development. The study findings are expected to benefit the NGOs in their women empowerment endeavors. The NGOs will benefit by assessing, evaluating, and reviewing their practices and approaches as tools of effectiveness and efficiency the journey of women empowerment. The study findings will also shed light to the NGOs and women groups on what strategies to adopt for better outcome of their programmes and projects.

1.6. Scope of the study

The study was conducted in Kalawa ward which is one of the 30 wards in Makueni County. The target population was 60 organized women groups which have benefited from the activities, projects and programs of the NGOs in Makueni County. The study was carried out between March 2021 and October 2021.

1.7. Chapter Summary

This chapter gives an overview of empowerment both globally and locally. It looks at the emergence of NGOs in the international arena and in the Kenya context since the colonial era. It also gives the position of women in the socio-economic, cultural and political context and how this affects their way of life and how marginalization disadvantages women in the development agenda and the role of NGOs in ensuring inclusivity. The problem identifies the gap in women, empowerment and NGO activities and hence seeks to find the role NGOs play in the empowerment of women. The scope shows where the study will be conducted and the duration and gives the target population.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The theories related to the study were discussed in this chapter. The theories include; women empowerment framework, Kabeers three-dimensional model and the public goods theory of financial inclusion. In the empirical literature, the studies done on the variables will be discussed. In the conceptual framework, the study variables will be discussed and their relationship with the dependent variable. A model showing their relationship will be shown. The summary and research gaps will be discussed and finally operationalization of variables and the chapter summary will be given.

2.1. Theoretical Literature review

According to Blumberg, Cooper and Schindler (2011) theory is a collection of interconnected ideas, definitions, prepositions that have been put out to clarify or forecast a scenario. The main essence of theory is to provide a description to both an observed occurrences and a tentative certainty (Kerlinger & Lee, 2000). This study has utilized the Women empowerment framework by Sara Longwe as the anchor theory, it explains all the variables in the study; the Kabeers 3-dimensional model has been used to expound the resource availability variable; the public good theory of financial inclusion to explain the financial inclusion variable.

2.1.1. Women Empowerment Framework

Women empowerment framework was advanced by Sara Longwe in the year 1995. In this framework Sara Longwe argues that mot development literature has focused on how equality between men and women has been achieved in conventional sectors in the economy. This has been done at the expense of equality of women in the process of development. In her framework, development entails enabling people to transform their lives and be delivered from poverty. Her argument is that poverty does not arise from lack of productivity but is rather caused by exploitation and discrimination. Longwes framework is based on five levels of equality. The extent to which these are present in any sphere of socio economic life determines the level of women empowerment. These five levels of empowerment include: welfare, access, Conscientization, mobilization and control. (Longwe, 2002).

Welfare is the lowest level at which a development initiative will use to close gender gap. Welfare in this case means improvement in the socio-economic conditions such as income, housing and nutrition. This is a zero level of empowerment since women are only recipients of these benefits and they are not producing or acquiring them by themselves. Access is the first level of empowerments since women can now improve their own status relative to men on their own. This is possible due to increased access to the requisite resources. For instance, women in agriculture increase their productivity and welfare due to availability of water for irrigation, land, market for their produce and improved.

Conscientization is defined as the process through which women understand that their lack of status and welfare comparative to men is not due to their absence of ability and effort. It is realizing that women lack access to resources because of discrimination and prioritization of men in access to resources. Conscientization is therefore concerned with the urge to remove one or more of these discriminatory activities that hinder women from accessing resources. This process is driven by the need of women to understand the root causes of their problems and identifying possible strategies for action.

Mobilization is the step where action takes place. The first step of this level is women coming together to recognize and analyze the problem. They identify the strategies that will help solve the discrimination and the collective action to get rid of the practices. Communication at this stage does not necessarily concern the mobilization group but it connects with women movement, learning from success of other strategies by women in other strategies by women in other places and linking up with wider struggle for women rights. Leadership here involves taking the fore front in the mobilization process, providing space for organization and redirecting existing women organizations.

Control level is achieved when women have acted to ensure gender equity in decision making on access to resources so that they are in direct control in their access to resources. Women take what is rightly theirs and do not sit waiting to be given resources at the will of men. Information and communication play the role of spreading the development of successful strategies.

These levels in the framework are not linear but their relationship is a cycle such that increased control leads to better access of resources which therefore leads to improved welfare and socio economic status. This framework best suits the study since it seeks to address the access and control of resources which is a factor affecting women empowerment. (Kibe, 2014).

2.1.2. Kabeers 3- dimensional model

This model was developed by Naila Kabeer in 1999. Kabeer defines power as the ability of individuals to make choices. She states that those who are disempowered are either denied or limited in their choices. She therefore defines empowerment as a process through which disempowered people are given power to increase their ability of making strategic choices. (Kabeer, 2005). Kabeer argues that some choices lead to consequences that have greater significance than others. She differentiates the first order of choices from the second. The first choice are based on how we want our lives to be such as the career to pursue, how many children to have etc. second order choices have lesser consequences and although they are important that do not define the life parameters of an individual. Exercising these strategic choices however should not limit the ability of an individual to make future choices.

Kabeer gives three dimensions of empowerment as pathways through which empowerment occurs. The first path way is resources which are conditions of choice and one is able to choose alternative options and they are referred to as preconditions in Kabeer's diagram. Resources are the means through which agency is carried out and are attained through social institutions and societal relationships. The second pathway is agency which is defined as the process through which an individual differentiates between the strategic choices and the second order choices and decides on either of the choice. Kabeer states that having resources alone is not enough as women should have ability to identify and use those resources. One has ability to define their goals and act upon them and is operationalized through decision making. Effective agency gives women a greater efficiency while carrying out their roles while transformative agency enables women to question the restrictions on their roles. Finally, achievement as the third dimension refers to the consequences of the choices made and they show the extent to which ones capabilities are achieved.

This model is relevant to the study since the independent variable relies on implementing agencies and in our case NGOs which provide the requisite resources, the knowhow and capacity required for empowerment.

2.1.3. Public good theory of financial inclusion

This theory was developed by Paul Samuelson in 1950s. This theory argues that the delivery of formal financial services to the entire population and ensuring unrestricted access to finance be treated as a public good. As a result, individuals cannot be excluded or denied access to financial services and products. All members of the population will enjoy these financial services without paying for them and the access to the services by one is independent of access by others. (Ozili 2020).

Under this theory, every member of the population is a beneficiary and no single member is left out. Any individual or business that operates a bank account can access debit cards freely and can use the Automated Teller Machines without being charged transaction cost. The suppliers of the financial services bear the sunk cost of offering the services. (Hedayat, 2010). Government may offer subsidies to help the suppliers curb the cost problems emerging from offering free financial services. Government can also deposit lump sum cash into the accounts of all members and make owning formal account the only requirement to access the free lump sum deposit. This will enable the individuals who cannot pay their debts and meet their basic needs to stand a chance of being economically empowered.

The theory has the following advantages: firstly, everyone benefits from the financial inclusion regardless of the social status, income level and demographic differences. This means both the poor, rich, men and women will enjoy the benefits of financial inclusion. The second advantage is that it will require public funding rather than private funding and this gives the government an opportunity to take responsibility in promoting financial inclusion. (Bakare, 2014).

The relevance of this theory in this study is it does not recognize the private sector agents and promoters of financial inclusion. The findings in this study will go a long way to review this theory. Either to affirm the theory or revise it to give the role of the private sector and NGOs in financial inclusion.

2.2. Empirical literature review

2.2.1. Financial Inclusion and Women Empowerment

A study conducted by Musingila (2011) on “Effects of Micro credit Finances on Women Empowerment in Mwingi North Subcounty, Kitui County” showed that women have limited access to financial facilities such as loans and credit facilities due to their lack of collateral. In most Kenyan communities, cultural factors hinder women from owning land and other assets which could be used as collateral for loans. Banking institutions have reservations giving loans without collateral.

A study by Robison (2013) on “Savings Constraints and Microenterprise Development” showed that financial inclusion can be transformative for women and enable them to manage risks better, have smooth consumption patterns even during economic shocks and enable them to fund household financial expenditures without depending on their male counterparts. (Robinson, 2013). Since women experience poverty in larger scale compared to males, giving women the right financial tools such as saving and borrowing money, making and receiving payments and managing risk is a key component of women empowerment. (Holloway, Rouse, & Niazi, 2017).

A study done by ILO (2011) on “factors that affect the women entrepreneurs in Kenya” showed that twenty percent of women in developing countries are less likely to have an account in a financial institution and only 17% are likely to have borrowed from the financial institutions formally. If when have access to loan facilities they lack access to other forms of financial inclusion such as savings, digital payments and insurance services. The requirements to have a male family member permission to open account restrict women from having accounts. Most women also lack financial education which limit the women from accessing and getting benefits from financial services. World Bank in partnership with other organizations has advanced financial inclusion for women (ILO, 2011).

A study by Holloway et.al (2017) on “Women’s Economic Empowerment through Financial Inclusion” cited availability and accessibility of financial tools as being one of the major barriers to women empowerment. In the study the role of NGOs in small scale enterprises owned by women was studied and factors such as lack of seed capital, lack of awareness on existing credit facilities long procedures for application of loans and lack of security are a major barrier to financial inclusion of women. This has in a great way hindered women empowerment since women are marginalized and excluded in financial matters. (Holloway, Rouse, & Niazi, 2017).

NGOS are providing financial literacy. This is essential in increasing financial literacy and helping women to achieve empowerment. Studies show that improving women access to financial services has proven to be an essential factor in unlocking the potential of women to manage their own resources and helps reduce the exposure of the rural women to poverty. Financial inclusions has improved women's growth, promoted sustainable and equitable growth which are essential ingredients of women empowerment. (Waruguru, 2011).

A study by Musingila (2011) on "Effects of Micro credit Finances on Women Empowerment in Mwingi North Subcounty, Kitui County" indicated that financial inclusion has led to women empowerment by improving women access to financial services by micro finance institutions. The microfinance institutions were offering training through networking and mentorship. This has led to improved financial skills to women and this has contributed to women being able to make financial decisions in their households since they have skills on budgeting and savings. The study concluded that women who participate in micro finance activities have improved social networks, increased skill acquisition and improved leadership qualifications leading to improved women empowerment in decision making. (Musingila, 2011).

2.2.2. Awareness creation in ownership right and Women Empowerment

The rights to ownership and access to property among women is a crucial component of women empowerment. It gives them access to resources and better living standards. It is an important aspect for women and girls in family setting either by choice or circumstance. There are a lot of issues regarding rights for women to own, access, use and manage land and property. The discriminatory practices that women and girls should ask for permission to use land and property from their male counterparts is retrogressive. The complex myriad of cultural, social and legal factors and obstacles hinder women from achieving equal rights to ownership of land and property with their male counterparts. (Brass, 2010).

A study by Esther (2012) on "Women Empowerment and Economic Development" indicated that most women lack awareness on their rights to own land and property and they rarely have the power to enforce these rights. Other than lack of awareness of their rights to own property as women, most of the women are ignorant of the laws which provide guidance on matters related to purchase, acquisition and registration of land and property. In most cases when women are bereaved, they do not know the procedure of seeking legal redress concerning succession matters and this makes them vulnerable and most people take advantage of this to deprive them their right of ownership. (Esther, 2012).

A report done by FIDA in 2010 on "Every mile counts. Building a legacy of women rights protection in Kenya. Annual report" shows that most laws cannot be easily understood by women since they are drafted in technical terms. Given the high levels of illiteracy among women, it discourages women from actively participating in the processes of acquiring, selling or leasing out property. This leaves the responsibility fully on their male counterparts who end up registering the property under their names hence disadvantaging the women. Most rural women due to the low illiteracy levels do not have access to the new constitution which guarantees them of their rights to land and property. This therefore hinders women from effectively claiming their land and property rights when need arises. (FIDA, 2010). Due to the identified legal, cultural and social obstacles, the rights to property rights for women are continually abused. This leads to the impoverishment of women.

A study by Akinola and Adeoye (2018) on "Women, Culture and Africa's Land Reform Agenda", Kenyan women rights to land and property have continued to lag behind despite the existence of a progressive legal frameworks. Customary law governs 65% of the property and land in Kenya and it often disadvantages women in their rights to own property and land. Rights of women not living on the land governed by the custom law are limited by the patriarchal nature of Kenyan society (Akinola & Adeoye, 2018).

NGO's being an important player in development process and in the forefront of the campaign for women empowerment and rights of women, many NGOs have gone ahead to fill the gap through capacity building initiatives. NGOs have conducted campaigns on awareness of women rights to own land and property and to rally support. This is very important even in countries where there are formal legislations in place to protect the rights of women. Lack of knowledge on legal protection is a barrier to women claiming their rights and the existing socio-economic norms hinder the attainment of human rights on land and property.

The UN women increased the knowledge and awareness of approximately 15,000 women who are affected or infected with HIV. This was done in a bid to overcome the barriers on the right of women over land and property. The increased awareness together with availability and accessibility of legal aid has led to increase in the ability of women to report to property related and inheritance violation and to seek legal redress. Action Aid has made efforts to help widows to learn and claim their rights. (Women, 2018).

A study conducted by Eunice Keli Wambua (2013) on the "Role of Women Organizations in Empowering Women in Mwingi District" indicated that most women are not aware of their rights to ownership of assets and land. The patriarchal nature of the society has the land under ownership of male. 85% of the women respondents indicated that the land they use is under their husbands or the male counterparts in the family. They are not aware of their right to own matrimonial property and this deprives them of ownership and access to the land and property to use it for their social economic empowerment.

A study by Elishiba Kimani (2016) on "Perception of Youth on Women Right to Ownership and Control of Matrimonial Property" showed that culture, family economic status and family are determinants of the rights to women having access to land and property. The study showed that despite youth who were respondents of the study acknowledging the rights of women in property ownership as enshrined in the Kenyan constitution 2010, they still hold to the belief that women should not own property. This retrogressive culture has contributed to the declining socio-economic empowerment of women. (Kimani, 2016).

2.2.3. Income generating activities and Women Empowerment

Income-generating activities are the economically sustainable projects which the rural women undertake to help themselves in the socio- economic sphere. These projects are used to satisfy the needs of the local people and integrate local women in the process of decision making. This helps to promote knowledge and grassroots innovations. Women will be empowered by increasing their opinions and a greater bargaining power in their homes and the community at large. This increased women empowerment and giving them safe spaces has a significant influence in the household and the community at large. Studies have shown that income generating activities have succeeded in empowering women in rural setting. (Aboukhsalwan, 2014).

Most NGOs in Kenya have organized women groups into small informal groups and have empowered them on matters savings and small credit facilities. These small groups are organized into table banking programs among the rural women. This enables the women to raise their level of income and improve their living standards. This is done through the provision of savings, credits and other financial resources, training and capacity building for women to start their own credit and savings facilities. (Metta, 2020).

Gender lobbying by NGOs has led to increase in emphasis on targeting women in micro finance programmes. In developing countries and particularly Kenya, most programmes such as table banking or group banking known as the *Chama's* have emerged and most of these programmes have the largest members being women.

According to Kabeer, women access to income generating activities leads to women empowerment through savings and access to credit facilities. This enables women to invest in their own economic activities and assets. This leads to women having more controlling role in the activities of the households. This further leads to increase in women productivity and income. (Kabeer, 2005).

A review conducted by Haijing (2014) on "An eye for insight into Emerson's thought of self-reliance" indicated that participation of women in income generated activities helps strengthen the bargaining position of women in household making them influence strategic decisions of the household. Since women who take part in income generating activities understand the principle of saving, investing and profit making, they are able to make informed choices on where to channel the household finances. Decision making is one of the key components of women empowerment.

A study by Charles (2019) on “Assessing the impact of Income Generating Activities Funded by the Depatyment of Social development in Uitenhance Eastern Cape” indicated that increasing women access to income generating activities gives women capacity to invest in more existing activities, acquire assets and raise household economic contribution through their visible capital contribution. This will lead to women empowerment since increase in participation in economic activities will raise women income and control over household income (Charles, 2019).

A study by Judith Kwamboka (2017) on the “Assessment of the Influence of Table Banking in Women Empowerment among Women Enterprenuers a Case Study of Siaya District” indicated that table banking among women has enabled women to start and run several income generating entrepreneurship projects. This has led to women empowerment since they are able to save and obtain loans for investment from these table banking groups. The rural women are empowered through the table banking initiatives to get access to financial services, fight poverty, attain financial stability and freedom and operate profitability. This increases the disposable income among many rural women. (Kwamboka, 2017).

A study by Omorode (2014) on “Organizing Rural Women for socio economic development and self reliance in Nigeria Challenge” stated that the main income generating activities among women is merry go round. The women contribute equal amounts on regular basis either weekly, monthly or bi-monthly. The collected amount is given to one member at a time until all members have received the funds. Another income generating activity identified is the making of ornaments, baskets and pots by women groups. These items are sold in the open markets, on the roadside and partner with supermarkets and tourist sites to sell these items to local and international tourist to earn income. Women also do catering services in organized groups and they are paid during events such as weddings, *harabees,* funerals and other social events. When women have access to income generating activities, the income of household increases and this increases the status of women. Increase in independent income will create increase in income under the control of women. Household bargaining and gender relations improve since women can make decisions about savings and credit. All these will contribute to women empowerment.

In study done by Charles (2019) on “Assessing the impact of Income Generating Activities Funded by the Depatyment of Social development in Uitenhance Eastern Cape” shows that income designed and sponsored by NGOs to empower women and alleviate poverty. The study shows

23.58% of women had nothing of income before NGO involvement and 62.68% were under low income category. After involvement of NGOs, 46.27% of women who participated were grown to high income level. This leads to enhanced decision making about important aspects such as health, education and consumptions. Women are able to interact with the outside world socially, economically and politically on issues affecting them, their households and the community when they have income.

2.2.4. Resources Accessibility and Women Empowerment

In developing countries particularly Kenya and Africa in general, ownership and control of property is basically male dominated (David, 2019). In a study by Akinola and Adeoye (2018) on “Women, Culture and Africa’s Land Reform Agenda” the situation worsens in marriage setting where women are considered as properties of their husbands. In these scenarios, women are not considered to be legitimate owners of the matrimonial property neither are they allowed to have control over the property or resources.

(FIDA, 2010)whose focus was on building a legacy of women and protection rights in Kenya observes that marginalization of women is still a challenge. A study by David (2019) raised a concern on how women have remained disfranchised in access, ownership and control of property, resources and accumulation of wealth. This has disadvantaged women in their pursuit of socio-economic empowerment since they cannot access these resources to their benefit. They have no power on the usage of the resources and this has led to frustrations in the efforts of women empowerment.

A study that focused on the experience of women rights to land and environment observes a strong bias against women on ownership and control (Kimani, 2016). Given the importance of land as an asset in matrimony, lack of ownership and control makes women dependent and deprives them control. A report done by (FAO, 2011)on food and agriculture with specific focus on closing gender gap in agriculture, observed that legitimate property ownership by women has both direct and indirect socio-economic benefits to the family, community and the country at large.

It is estimated that 1% of land is owned by women and 6% is jointly owned by men and women. The access to land and property by women is a key determinant on the level of women empowerment and household living standards and the food security for households and the economy. The level of access to and control over resources is a basic consideration when determining the level of women empowerment. According to Brody and Dworkin (2013), only 16% of women in Ethiopia had full ownership of resources and family assets prior to the NGO intervention program. After the intervention, the number of women enjoying ownership and access of resources and assets increased to 43.28%.

NGOs have been fundamental in encouraging women's participation in the process of land policy which aids in increasing women access to and control over land. NGOs have helped in advocacy for land reforms and reports show that women have been able to gain access to land through land reforms where women have participated in the state policy making process. SIDA has been supporting the development of land policies which are gender responsive through: offering support to rural women organization to participate during formulation of land policy, in land reforms through provision of financial support, dialogue with government and provision of safe spaces for civil society to interact with representatives from government. (Manji, 2018).

2.3. Summary and research gaps

Table 1**:** Summary and Research Gaps

Author (s)	**Year of Study**	**Title of Study**	**Methodology**	**Findings**	**Key Gaps**
Eunice Wambua Keli	2013	Role of women organization in empowering women in Mwingi district	Quantitative by use of correlation and regression analysis	Majority of women groups who create awareness on land and property ownership do not own assets and property themselves since they believe that men should be the owners of property.	The study did not focus on the rights of women to own and control and the creation of awareness to women on their rights to own property is not focused on the ultimate goal of women pursuing their rights of property

Author (s)	**Year of Study**	**Title of Study**	**Methodology**	**Findings**	**Key Gaps**
				in mobilization of resources women groups have mobilized resources to empower women and there are income generating activities that empower women	ownership. The study did not explore what NGOs are doing to ensure women empowerment.
Wilkins Muhigi,	2017	Role of NGOs in youth economic empowerment – a case study of saint Charles lwaga in Kibera Kenya.	Quantitative by use of correlation and regression analysis	The study established that the trainings and capacity building done to the young people by the NGO helped them start income generating activities to improve their socio-economic status	The study focused only on the young people and did not explore what NGOs are doing towards women empowerment
Diriba & Sori	2020	The effect of NGOs on socio-economic empowerment of women. Empirical evidence from NGOs operating in Ethiopia	Quantitative by use of correlation and regression analysis	There was significant change in income levels for women between the prior involvement of NGOs and post involvement of NGOs in Ethiopia. NGOs	The study did not focus on the role NGOs has played on women empowerment in Kenya. This is what this study is trying to achieve.

Author (s)	Year of Study	Title of Study	Methodology	Findings	Key Gaps
				activities have significantly abled women to enjoy access and ownership of resources.	
Annah Katuku Musingila	2011	Effect Of Micro Credit Finances On Women Empowerment In Mwingi North Sub County In Kitui County	Quantitative by use of correlation and regression analysis	High number of women are involved in decision making in households and the micro credit facilities has empowered women to make decisions on income and finances	The study did not capture the role NGOs play in micro finance towards women empowerment.
Metta Alfred	2020		Quantitative by use of correlation and regression analysis	NGOs play a role in ensuring women participate in socio-economic development for rural women	The study did not focus on awareness to right of property ownership and the accessibility of resources. It focused on financial inclusion and income generating activities

2.4. Conceptual framework

This is the total and logical orientation of everything that forms the thoughts, plans, structure and implementation of the entire research process (Kivunja, 2018). It is the overarching term that relates to all concepts and ideas around the research project.

Conceptual framework is logically arranged in a structure that helps to give a clear picture of how variables in a study relate to each other (Grant, 2015). It helps the researcher to identify the overall view of the phenomenon under study. It is the easiest way a researcher can ascertain the solution to the defined problem (Coker, 2015).

Conceptual framework has the independent and dependent variables. A variable is defined as a characteristic that can be manipulated, observed or controlled by the researcher. It changes or varies in value depending on the treatment given. (Adum, 2018). Independent variables is the input variable which partially or totally causes a specific outcome. It is the stimulus that influences a response to affect an outcome. It affects the value of another variable but it is not affected by variations in another variable. (Kivunja, 2018). Dependent variable is the outcome variable that is caused by the independent variable either in part or in totality. The value of this variable change as a result of change in another variable (Adum, 2018).

There is a cause and outcome correlation between the independent and dependent variable. The independent variable is the cause while the dependent variable is the effect. (Babbie, 2011). The dependent variable in our study is women empowerment. The independent variables are resource mobilization, ownership awareness creation, income generating activities and access and control over resources.

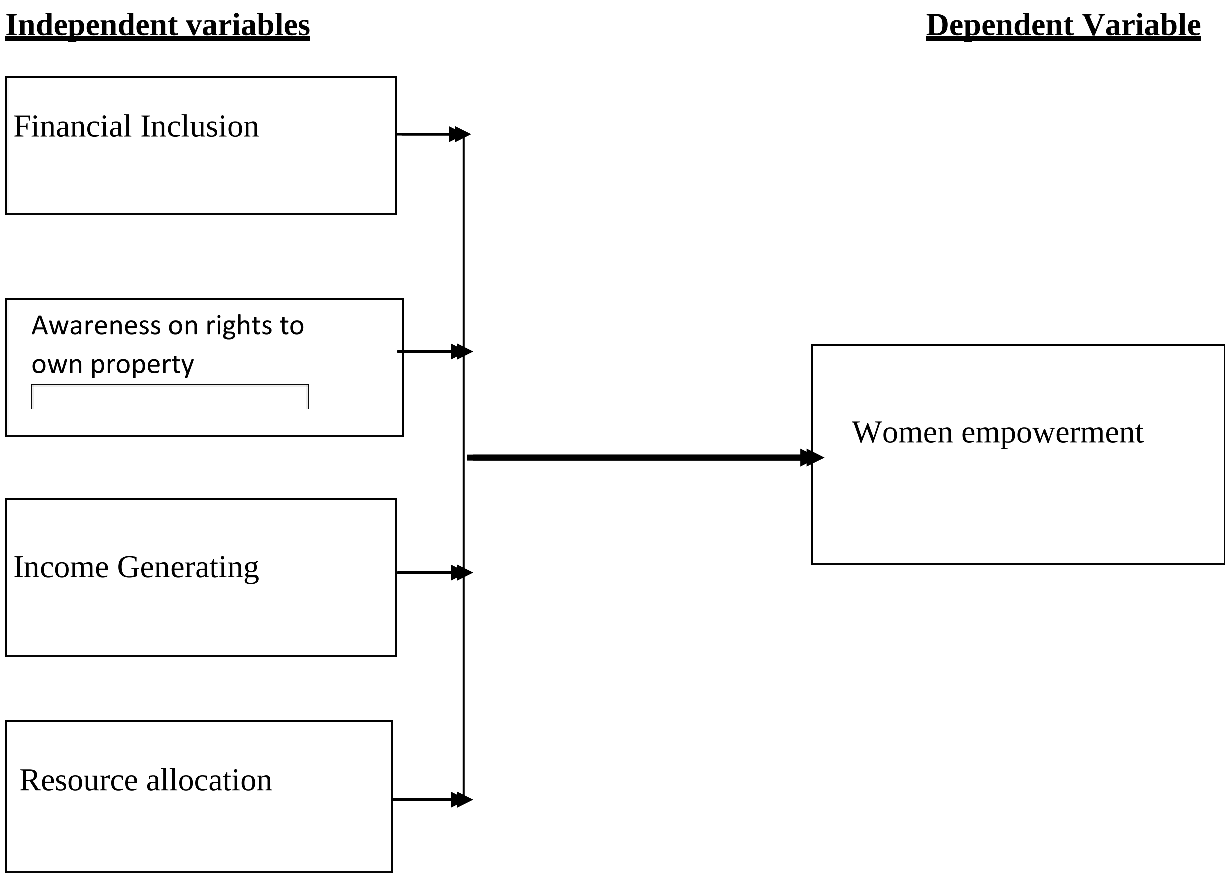

Figure 1: Conceptual framework

2.5. Operationalization of variables

Table 2 Operationalization of Variables

Variable	Type of variable	Indicators	Measurement's scale	Tools of analysis
Financial inclusion	Independent	• Access to financial services and products • Usage of the financial services • Quality of services-product match clients' needs	Linkert scale	Description, Correlation and Regression analysis
awareness creation on rights to own property	Independent	• level of ownership of property • impact on participation on matters regarding ownership, access and control • level of awareness on the existing laws regarding their rights	Likert scale	Description, Correlation and Regression analysis
Income generating activities	Independent	• level of income • participation in income generating activities • level of support on IGAs by male counterparts	Likert scale	Description, Correlation and Regression analysis
Resource Accessibility	Independent	• level of access to resources • easiness of access to resources • level of awareness on the benefits by the male counterparts	Likert scale	Description, Correlation and Regression analysis
Women Empowerment	Dependent	• level of empowerment • confidence in decision making • ability to participate in politics	Likert Scale	Description, Correlation and Regression analysis

2.6. Chapter summary

Women empowerment can be explained using models and underpinned by a theoretical framework. These models and theories that are relevant have been discussed. The chapter has discussed the theoretical framework, empirical framework, conceptual framework and operationalization of variables.

In the theoretical framework the framework of empowerment by Sara Longwe, Kabeers three-dimensional model and the public goods theory of financial inclusion has been discussed. In the empirical framework, details of the variables have been discussed and what other researchers have done on the variables.

The conceptual framework shows the interface of and relationship between the independent variables and the dependent variable which is women empowerment.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

3.0 Introduction

Details on how the research was carried out, data collection and analysis. The chapter defines the design of the research, population under study, sample size and techniques used in sampling, instruments and procedure of data collection, pilot test, ethical consideration, data analysis and presentation, and ethical consideration.

3.1 Research Design

This can be defined as the plan developed to obtain answers to research questions (Blumberg, et.al, 2011). The study adopted correlational research design. Correlational research involves measuring two or more variables and assessing the relationship between them, without manipulating the independent variable. Correlational research involves observing two or more variables to establish statistically corresponding relationship between them.

3.2 Target population

According to (Sekaran, 2010) population refers to the entire group of people, objects or phenomena that the researcher is interested in investigating. Population of a study is a whole group of objects with common features (Zikmund & Griffin, 2013). The study population for this research was the projects in Kalawa ward, Makueni County done by NGOs. The key respondents were women groups which have benefited from these projects. Target population is defined as the entire set of units for which the data for the study was used to make inferences. The reason for selecting the ward is because it houses most NGOs in the county hence it was easy to get respondents who have interacted with the NGOs and benefited from NGO programs and projects. The target population is 60 registered women groups. The respondents were 1254 members of those women groups. The distribution of the groups according to the study objectives is described in the table below.

Table 3**:** Distribution of Target Population

NO	Description of Target Group	Number of women Groups involved
1.	Groups involved in Income Generating Activities	21

2.	Groups involved in table banking and group savings(Chama's)	15
3.	Groups involved in property rights advocacy	13
4.	Groups involved in advocacy for access to resources	12

Source: Makueni County Government Public Participation Office (2021)

3.3 Sample and Sampling technique

A sample can be defined as a subset of objects, items or people which are taken from the larger population for purposes of measurement and should be representative of the population to ensure that findings of the research can be generalized form the research sample to the population as a whole. (Wilson, 2010). A sample can also be defined as a smaller set of data that a researcher selects using predetermined methods from the larger population. Taherdoost (2016) defines sampling as the process of choosing a representative from the population for a study. The study sample is 294. This is the acceptable sample size. Taherdoost (2016) recommends that any large sample should form at least 10% of the target population. The research used stratified random sampling technique which is defined as a method where the population under study is divided into sub groups (strata) and from each stratum a random sample is taken. This method is used in situations where there is a great variation within the population.

The sample size for the study is calculated at 95% confidence level with a margin of error of 5%

The sample size was calculated using the formula below as given by Zikmund (2010).

n = Z^2pq/ e^2

Where:

n = is the preferred sample size for a target population of > 10,000

Z = table value from the normal table for a confidence level of 95% which is 1.96

p = the percentage in the target population that assumes the characteristics being sought.
In this case a 50:50 basis is assumed which is probability of 50% or 0.5

q = (1-p) is the balance from p to add up to 100%. That is 1-p, which in this case is 100%-50% which is 50% or 0.5

e = acceptable error at the confidence level of 95% which is 5% or 0.05.

The formula for the sample size was:

n = n = Z^2pq/ e^2

n = (1.96^2x 0.5 x0.5) /0.05^2

n = 384

The sample size for a population of less than 10,000 is adjusted as shown below using the formula recommended by Zikmund (2010).

nf = n/ (1+n)/N

Where:

nf = the preferred sample size

n = the sample size

N = the target population which in this case is 1254

After substitution we get:

n = n/ (1+n/ N)

n = 384/ (1+384 /1254)

n = 294

3.4 Instruments

The choice of tool for data collection highly depends on the attributes of the subjects, problem question, research topic, objectives, design, expected data and results (Christensen, 2017).This study used questionnaire for data collection. A questionnaire is a research instrument with a series of questions for purposes of getting information from respondents. (Blumberg, et.al, 2011). The questionnaire had closed and open-ended questions and a 5-point Likert scale. The questionnaire was divided into seven parts.

One was demographic information of the respondent, the other four explored the independent variables under investigation and how they influence the dependent variable and the fifth one on the dependent variable which is women empowerment. The last part was a focus group discussion was administered through interviewing the members. The tool was piloted in the same context and improved prior to the study.

3.5 Pilot Study

Pilot study is the starting point in obtaining data in the research process (Gibbs, et.al, 2015). The main aim of conducting a pilot study is to identify potential errors before they become costly problems, provide an estimation of the required time for the actual data collection and give guidance on the modification of the tool and the data collection modalities. The pilot study is carried out to ensure that the tool is manageable, relevant and effective. Pilot study helps identify weakness in the design of the tool and provide alternative data for choosing probability sample (Blumberg, et.al, 2011). During the research, the participant of the pilot study was included in the main study. The pilot study drew subjects from target population. A 1% sample from the population was used for the pilot test (Taherdoost, 2016). The pilot study was carried out in one women group which was excluded from main study sample.

3.5.1. Validity

Validity measures the degree to which what is supposed to be measured is measured. If validity is high then it means that the research gives results which are in tandem with the real characteristics, variation and properties in the real world (Adum, 2018). Validity is measured by comparing the results to other relevant theory or data. The validity of this research was estimated through three types of evidence as explained below which were evaluated through statistical methods and expert judgement. Criterion validity measured the extent to which findings of the measure relate to other valid measures of the same theory. The construct validity measured the extent of adherence to existing theory and knowledge of the concept being measured. Content validity measured the degree to which measurement cover all the aspects of the concept being measured. (Christensen, 2017).

3.5.2. Reliability test

Reliability refers to the consistency in the use of methods of measurement. If same results can be achieved consistently by applying same methods under same circumstances, then the measurement is reliable (Gibbs, et.al, 2015). In this study, reliability was considered throughout the data collection process. There was deliberate effort to ensure that results are precise, stable and reproducible. The methods for data collection were applied consistently and the conditions for the research were standardized. The research study adopted Cronbach's alpha as a measure to test reliability. This measure gives the strength of the consistency.

3.6 Data collection procedure

This is the process of collecting and measuring raw and unprocessed information on variables of interest that can be processed into meaningful information (Gill, et.al, 2010). This process enables one to answer the stated research questions, test hypothesis and evaluate outcomes. Due to the scatteredness of the sample across the ward, the questionnaires were distributed to women groups during their meetings and after they fill, the data collection clerks collected the form. Interviews were conducted for the focus group discussions where the women gave success stories of their interactions with the NGOs and highlight challenges and give possible solutions and suggestions on how better the NGOs can help them.

3.7 Data analysis and presentation

This entailed data entry, cleaning and coding. The analysis of the quantitative data was done through descriptive statistics, and the presentation was done through charts, tables and in prose. Qualitative data was coded into the different objectives and analyzed by content analysis. Content analysis is a research tool that is used to determine, quantify and analyze the presence of certain concepts, themes and phrases within some qualitative data. (Wilson, 2010). The Statistical Package for Social Sciences (SPSS) software and Microsoft Excel were used in data analysis.

To test variable relationships inferential statistics was used and regression analysis and correlation analysis were to determine relationship between the variables. F-test ANOVA and t-test was used for these tests. The Pearson correlation analysis showed how independent variables influence the dependent variable.

The regression model is as follows: $Y_0 = \beta_0 + \beta_1 X1 + \beta_2 X2 + \beta_3 X3 + \beta_4 X4 + e$

Where;

Y_0 is women empowerment

β_0 is constant

β_1, β_2, β_3, β_4 Are coefficients of the study variables

X1 is financial inclusion

X2 is awareness creation on rights to own property

X3 is income generating activities

X4 is resource accessibility

e is the error term

3.8 Ethical consideration

In research, ethics are well defined and established rules and guidelines that define the conduct of research. The requirements of research ethics are that researchers should protect the dignity of their respondents. (Fouka & Mantzorou, 2011).

3.8.1. Informed consent

According to Beauchamp and Childress (2001) informed consent is the ability of the respondent to self-determine in action according to personal plan. The respondent can make the decision to participate in the study if he/she understands the risks and benefits of the study.

Information was provided to the respondents and this included: why the study is being conducted; the duration of participation of the respondent; detailed description of the procedure; a statement detailing that the participation is voluntary; information on steps taken to ensure confidentiality, privacy, data protection and duration of storage of personal data; details of handling the findings of the research; statement offering the respondent the opportunity to withdraw from the study without consequences and any other information that is important for informed decision making by the respondent.

3.8.2. Voluntary participation

This implies the fact that the respondent knowingly and voluntary and in a clear way gives consent (Arminger, 1997, p.330). Emphasis is laid on obtaining the information truthfully. The respondents were briefed on the nature and importance of the study and that their participation is on voluntary basis and there are no consequences for failure to participate in the study.

3.8.3. Confidentiality

This involves safeguarding the information that the respondents have given with trust that it will not be shared to others without permission expect in ways that are consistent with the original disclosure. (Blumberg, et.al 2011). The information shared by respondents was treated with utmost secrecy and used only for the purposes of this research.

3.8.4. **Privacy**

Privacy refers to respondents and to their awareness on restricting people from accessing them and information about them and no respondent should be coerced to provide information to the researcher that the participant does not wish or is uncomfortable to reveal. (Gill, et.al, 2010). The privacy of the respondents was guaranteed by assuring them of the non-disclosure of their identities.

3.8.5. Anonymity

Anonymity means that the identity of respondents is not known to researchers**.** (Brinkmann, 2015)**.** The researcher assistant was vigilant to ensure that none of the respondents indicates their names or identification in the research questionnaire that were used.

3.9 Chapter summary

The chapter has highlighted the research design which is correlational study design. The target population is given as 60 women groups with the target respondents being 1254 women in the groups, the sample was 294 women from the groups. Pilot study was carried out in one group of 20 women which was excluded in the main study. The sampling technique employed was stratified random sampling in each group. The instruments of study were questionnaires and focus group discussions, the data was analyzed using SPSS and visualization using charts and tables. Ethical considerations were factored during the study.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.0. **Introduction**

This chapter presents empirical results of the variables to establish the role of Non- Governmental Organizations on women empowerment: A case study of women projects in Kalawa Ward Makueni County. This was done through analysis of data, interpretation and discussion of the research findings. The study used both descriptive and inferential techniques of data analysis. The frequencies, mean and percentages were generated. The inferential analysis technique was used to establish the linear relationship between the dependent variable and the independent variables. Multiple Linear Regression was performed under the inferential analysis.

4.1.Response rate

Table 4: Response Rate

Rate Response	Respondents	Percentage
Returned	235	100
Not Returned	0	
Total Distributed	235	100

Source: Author (2021).

4.2.Reliability Analysis

Reliability is the degree to which consistent results are produced by the tools for assessment. Cronbach's Alpha test was used to test reliability of the proposed constructs and the research findings indicated that According to Mugenda and Mugenda (2003), and Robins and Judge (2007) a coefficient of 0.70 or more implies high degree of reliability of the data. In the table 5 below, the Cronbach's Alpha for all factors were above the required coefficient of 0.70 indicating that the study results are highly reliable.

Table 5: Reliability Results using Cronbach Alpha

	Cronbach's Alpha	Comment
Financial Inclusion	.759	Accepted
Awareness Creation	.899	Accepted
Income generating activities	.840	Accepted
Resource accessibility	.939	Accepted
Women Empowerment	.879	Accepted

Source: Author (2021)

Table 6: Convergent Validity for variables

	AVE
Financial Inclusion	.840
Awareness Creation	.676
Income generating activities	.621
Resource accessibility	.757
Women Empowerment	.590

Source: Author (2021)

4.3.Demographic Information

The demographic characterizes in reference to age bracket and education level of the respondents are analyzed in this section.

4.3.1. **Age of the respondent**

Most respondents are between the ages of 36-45 years while the least are above 55 years of age**.**

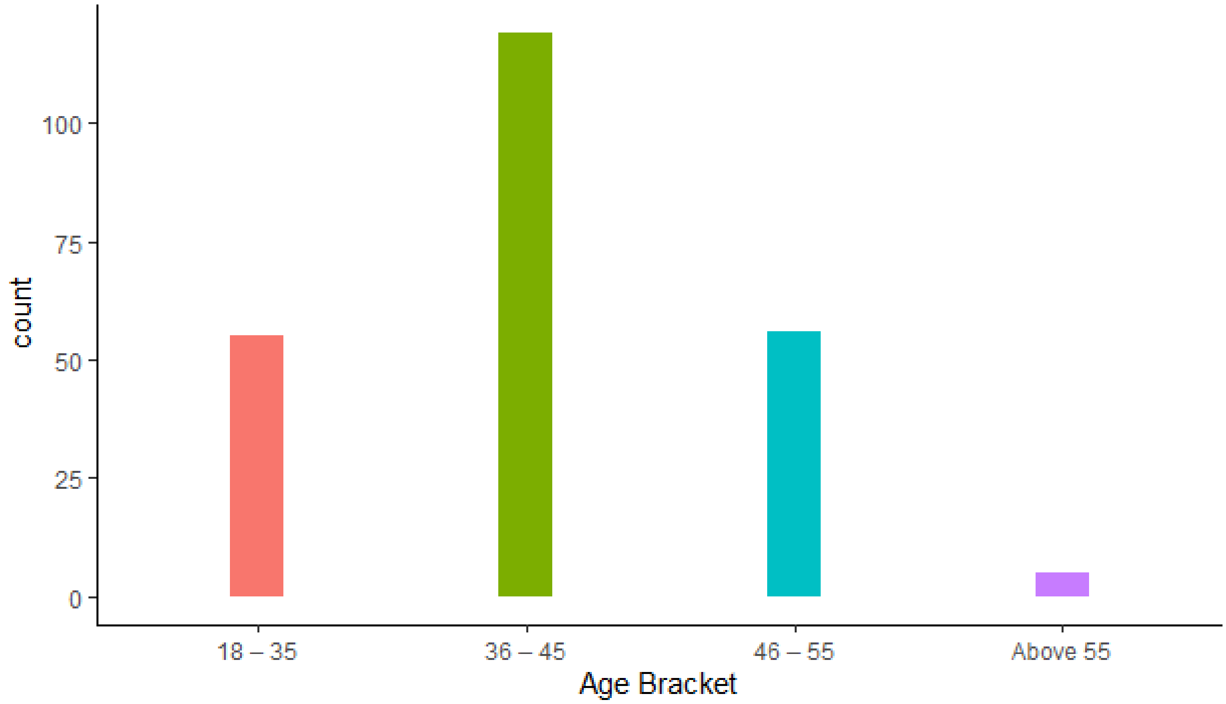

Figure 2: Age of the respondent

Source: Author(2021)

4.3.2. **Education level of the respondent**

Majority of the respondents are secondary school graduates while the least have masters' degree

Figure 4.2 Education level of the respondent

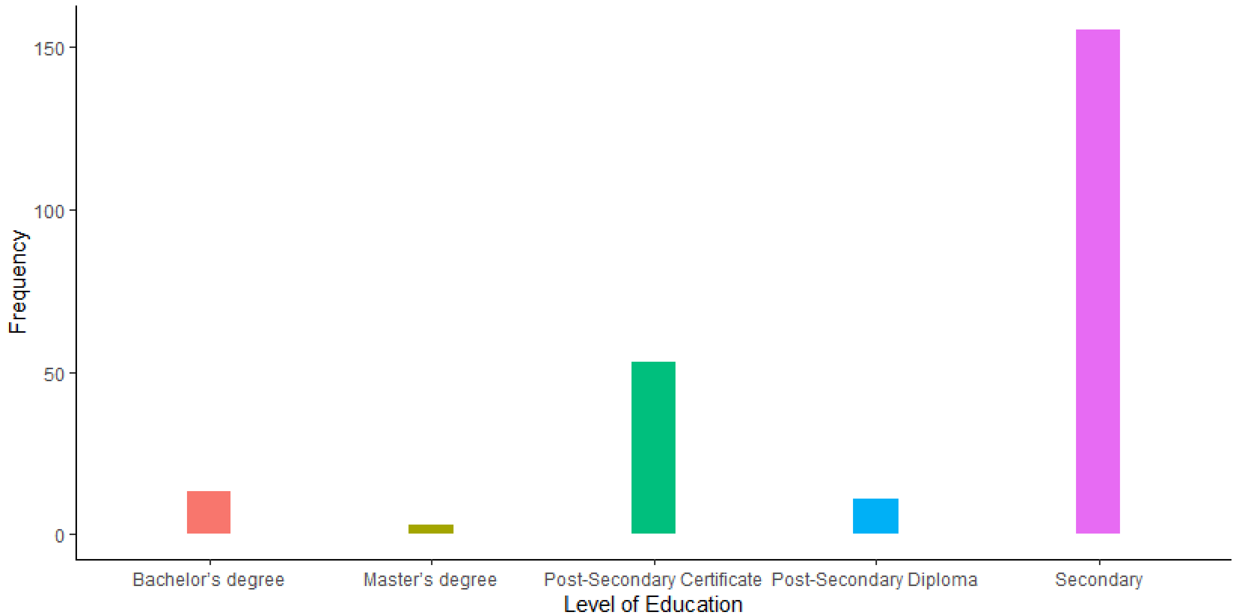

Figure 3: Education level of the respondent

Source: Author (2021)

4.3.3. Benefitted from programmes and projects implemented by NGOs

Majority of the respondents have benefited from NGO programs and projects**.**

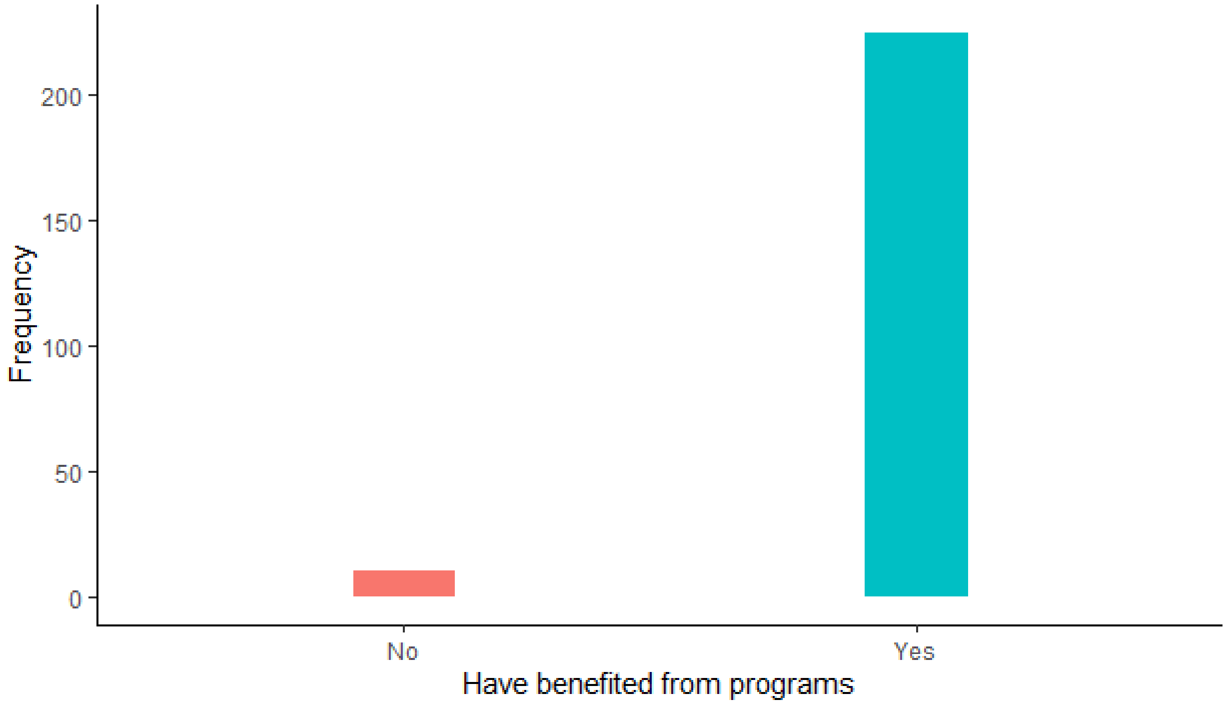

Figure 4 : Beneficiary of NGO programs

Source: Author (2021)

4.4.Determinants of women empowerment

This section analyses the determinants of women empowerment. They include financial inclusion, awareness creation, income generating activities and resource availability. From Table 7 the respondents gave their views on their perception of how financial inclusion, awareness creation, income generating activities and resource availability influence women empowerment in Kalawa Ward, Makueni County.

Table 7: Determinants of women empowerment

Determinant	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)	Mean	Std Dev.
Financial Inclusion	71(30.38)	127(54.04)	20(8.60)	14 (6.04)	3 (0.93)	4.068	0.8208
Awareness Creation	10 (3.5)	18 (7.98)	25 (10.96)	158(67.4)	24(10.10)	2.28	0.878
Income generating activities	62(26.64)	81 (34.55)	31 (13.53)	48 20.77)	12 (4.51)	3.52	0.988
Resource availability	9 (3.83)	22 (9.04)	46 (19.57)	98(42.02)	60(25.53)	2.235	1.0485

Source: Author (2021)

4.4.1. Financial inclusion

Majority of the respondents (54.04%) agreed that financial inclusion had great influence in women empowerment. 30.38% strongly agreed that financial inclusion had influence of women empowerment. 8.6% were neutral on the role of financial inclusion on women empowerment. 6.04% disagreed that financial inclusion influences women empowerment while 0.94% strongly disagreed. 87.7% of the respondents agreed that NGOs provide financial education to women while 4.3% were neutral and 8.1% disagreed. 82.2% of the respondents agreed that NGOs provide financial awareness programs to encourage women to make better informed decisions. 90.6% agreed that NGOs help form small units like self-help groups and help these groups in accessing savings and credit facilities. 75.3% of the respondents agreed that NGOs provide a link to enable women access savings and credit facilities. 86.4% of the respondents agreed that NGOs have helped women access financial service and products which match their needs.

4.4.2. Awareness Creation

Majority of the respondents (67.40%) disagreed on the role of awareness creation on the right of property and resource ownership in women empowerment. 10.96% were neutral on the influence of awareness creation on the right of property and resource ownership in women empowerment. 10.10% strongly disagreed, 7.98% agreed while 3.5% strongly agreed on the influence of awareness creation on the right of property and resource ownership on women empowerment. 80.9% of the disagreed that NGOs have ensured better access to information regarding rights to ownership of land and property, 11.1% of the respondents agreed while 8.1% were neutral 81.2% of the respondents disagreed that NGOs support initiatives of women that aim at addressing land and property issues concerning women, 11% of the respondents agreed while 7.7% were neutral. 80.4% of the respondents disagreed that NGOs strengthen women groups support models on rights to ownership of land and property, 11.9% agreed while 7.7% were neutral. 67.7% of the respondents disagreed that NGOs provide legal information and capacity development on land rights, only 11.9% agreed while 20.4% of the respondents were neutral. The study findings therefore imply that awareness creation on rights of property and resource ownership influences women empowerment in Kalawa ward.

4.4.3. Income generating activities

Majority of the respondents (34.55%) agreed that income generating activities influence women empowerment. 26.64% strongly agreed on the influence of income generating activities on women empowerment. 20.77% Disagreed while 13.53% were neutral while 4.51% strongly disagree on the influence of income generating activities on women empowerment.94.5% of the respondents agreed that NGOs provide training on income generating activities, 4.2% were neutral while 1.3% disagreed. 59.2% of the respondents agreed that offer credit facilities/ start-up capital business, 17% were neutral and 23.8% disagreed. 42.5% of the respondents agreed that NGOs have sensitized men on the importance of women participating in income generating activities, 26.8% were neutral while 30.6% disagreed. 83.9% of the respondents agreed that NGOs run programs that encourage women to participate in income generating activities while 8.5% were neutral and 7.7% disagreed. 60% of the respondents disagreed that NGOs play a key role in providing linkages for the products generated by NGOs while 25.9% agreed and 14% were neutral.

4.4.5. Resource availability

Majority of the respondents (42.02%) disagreed that resource availability influence women empowerment. 25.53% strongly disagreed. 19.75% were neutral, 9.04% of the respondents agreed while 3.83% strongly agreed that resource availability influence women empowerment. 14.9% of the respondents agreed that NGOs have ensured better access to information regarding rights to ownership of land and property while 16.6% were neutral and 68.5% disagreed. 12.8% of the respondents agreed that NGOs support common initiatives of women that aim at addressing land and property issues concerning women while17% were neutral and 70.2% disagreed. 10.7% of the respondent agreed that NGOs strengthen women groups support models on rights to ownership of land and property while 17.4% were neutral and 71.9% disagreed. 13.2% of the respondents agreed that NGOs provide legal information and capacity development on land rights while 27.2% were neutral and 59.6% disagreed.

4.5.Diagnostic test results

In this section, the tests for the assumptions made by the diagnostic test were done. These include: normality, homogeneity of variance and multicollinearity.

4.5.1. Tests for Normality

The assumption is that error terms (residuals) are normally distributed for a linear regression. As indicated in Table 8, the test for normality was performed using Kolmogorov-Sminorv test. The p value was greater than 0.05 indicating that the assumption for normality was not violated. The null hypothesis is that the residuals distributed normally. The alternative hypothesis is that the residuals are not distributed normally. Since the p-value is greater than 0.05 we fail to reject the null hypothesis.

Table 8: Test for Normality

	Kolmogorov-Smirnov			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Standardized Residual	.102	235	.090	.889	235	.120

Source: Author(2021)

4.5.2. Multicollinearity test

It is assumed that the independent variables in parametric tests should not have a high correlation which means that there should not be multicollinearity. The multicollinearity was tested using Variance Inflation Factor (VIF). When the VIF value is less than 0.5 it indicates that multi-collinearity does not exist and if the VIF id more than 5 then multi-collinearity exists. Table 9 below shows that there was no violation of the no-multicollinearity assumption since VIF is less than 5

Table 9: Test for Multicollinearity

		Collinearity Statistics	
Variable		Tolerance	VIF
	Financial Inclusion	.745	1.343
	Awareness Creation	.667	1.499
	Income generating activities	.769	1.300
	Resources Accessibility	.686	1.457

Source: Author (2021).

4.5.3. Heteroscedasticity test

Breusch Pagan test was used to investigate if the assumption of homoscedasticity was violated. The null hypothesis was that the variance of the residuals was constant vs the alternative that the variance was not constant. The p value for the test was greater than 0.05 indicating that the assumption was not violated.

Table 10: Breusch Pagan test for Heteroscedasticity

	Chi-square test	P value
	.71	0.405

Source: Author(2021)

4.6.Inferential Analysis

According to Sekaran (2003), if a study intends to examine the relationship between variables then correlation and regression analysis are the best suited for the analysis. A 5% level of significance was tested in the study. With this significance level then the researcher has 95% chances of making the right conclusion that there exists a significant relationship between the dependent and independent variables.

4.6.1 Pearson Correlation coefficient between women empowerment and various independent variables.

Table 11: Correlation Analysis

		Y	X1	X2	X3	X4
Y	Pearson Correlation	1				
	Sig. (2-tailed)					
X1	Pearson Correlation	.591**	1			
	Sig. (2-tailed)	.000				
X2	Pearson Correlation	-.154*	-.195**	1		
	Sig. (2-tailed)	.018	.003			
X3	Pearson Correlation	.289**	.441**	.090	1	
	Sig. (2-tailed)	.000	.000	.167		
X4	Pearson Correlation	-.241**	-.151*	.555**	.082	1
	Sig. (2-tailed)	.000	.021	.000	.212	

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Author (2021).

There is a strong positive correlation between Financial Inclusion(X1) and women empowerment, a weak positive correlation between income generating activities(X3) and women empowerment. There is a weak negative correlation between awareness creation to rights of ownership of resources and property (X2) and women empowerment. There is a weak negative correlation between resource accessibility (X4) and women empowerment.

4.6.2. Simple linear regression on the influence of each independent variable on the dependent variable

4.6.2.1 Regression Analysis of the Influence of Financial Inclusion (X1) on Women Empowerment (Y)

The first objective of the study was aimed at establishing the influence of financial inclusion on women empowerment.

The model summary in Table 12 demonstrates the coefficient of determination as indicated by Adjusted R square to be 0.347 implying that 34.7% of Women Empowerment is explained by Financial Inclusion.

Table 12: Model summary for Financial Inclusion(X1) and women empowerment (Y)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.591a	.350	.347	.49176

a. Predictors: (Constant), X1

Source: Author (2021).

In Table 13 the ANOVA was used to show the overall model significance. Since the p-value is less than 0.05, then X1 had a significant explanatory power on Y (F=125.343 and p-value <0.05).

Table 13: ANOVA for Financial Inclusion(X1) and women empowerment (Y)

Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	30.312	1	30.312	125.343	.000b
	Residual	56.346	233	.242		
	Total	86.658	234			

a. Dependent Variable: Y, b. Predictors: (Constant), X1

Source: Author (2021).

From Table 14 regression equation can be written as:

Y= 1.721 + 0.611 X1

Where X1 is Financial Inclusion and Y is women empowerment.

The regression equation above shows that when financial inclusion (X1) is held constant at zero, women empowerment (Y) would be 1.721 units. There is an influence of financial inclusion on women empowerment. A unit increase in financial inclusion increases women empowerment by 0.611 Units. Since the p-value is less than 0.05 we conclude that there is a significant influence of financial inclusion on women empowerment. This is in line with a study done by Shivangi Bhatia (2019) on Empowering Women through Financial Inclusion: A Study of Urban Slum in India. The findings indicated that there is significant influence of financial inclusion levels on economic, social and political empowerment of women in slums. The study also showed that even the less educated women in the slums had joined banking systems and were aware of financial inclusion schemes. Both NGOs and Self-help Group in India are playing a vital role in creating awareness on financial inclusion. The results of the Focus group discussion of the study conducted in Kalawa ward shows that NGOs are encouraging table banking among women and are encouraging them to open bank accounts for their savings and transactions. The NGOs also offer financial education in matters regarding books of accounts and financial decisions. The NGOs are educating men on the importance of women owning bank accounts. The only challenge is the accessibility of the bank facilities. The area is remote and the bank agents most of the times do not have float for deposits or the network fails.

Table 14: Regression coefficients between financial inclusion (X1) and women empowerment (Y)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.721	.224		7.670	.000
	X1	.611	.055	.591	11.196	.000

a. Dependent Variable: Y

Source: Author (2021).

4.6.2.2 Regression Analysis of the Influence of awareness creation on the right of property and resource ownership (X2) on women empowerment (Y)

The second objective of the study was designed to establish the influence of awareness creation on the right of property and resource on women empowerment. The literature that was reviewed in this study as well as theoretical reasoning associated awareness creation on the right of property and resource with women empowerment.

The model summary in Table 15 demonstrates the coefficient of determination as indicated by Adjusted R square to be 0.020 implying that 2% of women empowerment is explained by awareness creation on the right of property and resources.

Table 15: Model Summary of awareness creation on the right of property and resource ownership (X2) on women empowerment (Y)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.154a	.024	.020	.60254

a. Predictors: (Constant), X2 Source: Author (2021).

In Table 16 the ANOVA was used to show the overall model significance. Since the p-value is less than 0.05, then of awareness creation on the right of property and resource had a significant explanatory power on women empowerment. (F=5.693 and p-value <0.05).

Table 16: ANOVA table for the influence of awareness creation on the right of property and resource ownership (X2) on women empowerment (Y)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.067	1	2.067	5.693	.018b
	Residual	84.591	233	.363		
	Total	86.658	234			

a. Dependent Variable: Y, b. Predictors: (Constant), X2

Source: Author (2021).

From Table 17 regression equation can be written as:

Y= 4.485 -0.122 X2

Where X2 is of awareness creation on the right of property and resource and Y is women empowerment.

The regression equation above shows that when of awareness creation on the right of property and resource is held constant at zero, women empowerment would be 4.485 units. There is an influence of awareness creation on the right of property and resource on women empowerment. A unit increase in awareness creation on the right of property and resource decreases women empowerment by 0.122 Units. Since the p-value is less than 0.05 we conclude that there is a negative significant influence of awareness creation on the right of property and resource on women empowerment. This is in line with a study conducted on “Bariers facing women in access, control and ownership of land" done by Mary Chepkemoi. It shows that 56% of the respondents felt that training on women rights to ownership of property would contribute to women ownership of land. The study agrees with Ireri (2016) recommendation that women should be educated on their rights to own property and resources. A study conducted by Eunice Keli on "the Role of women organizations in empowering women; a case study of Mwingi district". The findings of the study showed that 66% of the women respondents are aware of their rights to own property. And only 54% do not own assets and property. The study showed that majority of the assets are owned by the male counterparts. A study done in Nepal on "Barriers to women ownership of land and property" by International Organization to Migration in 2011 showed that only 10.9% of women have land and property in their names. This however does not translate to control of the property. The control is solely under men and they are the main decision makers in matters regards to use or disposing the property. The focus group discussion in Kalawa showed that most of the women do not own resources and property but their husbands allow them to use them for productive activities. NGOs have done some sensitization on importance of having women own property but the cultural norms are hindering the smooth transition. Men still believe that women owning property will lead to insubordination and lack of respect.

Table 17: Regression coefficients on the relationship between of awareness creation on the right of property and resource and women empowerment

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.485	.123		36.539	.000
	X2	-.122	.051	-.154	-2.386	.018

a. Dependent Variable: Y

Source: Author (2021).

4.6.2.3 Regression Analysis of the Influence of income generating activities on women empowerment.

The second objective of the study was designed to establish the influence of income generating activities (X3) on women empowerment (Y). The literature that was reviewed in this study as well as theoretical reasoning associated of income generating activities with women empowerment.

The model summary in Table 18 demonstrates the coefficient of determination as indicated by Adjusted R square to be 0.080 implying that 8% of women empowerment is explained by income generating activities.

Table 18: Model Summary of income generating activities on women empowerment.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.289a	.084	.080	.58382

a. Predictors: (Constant), X3

Source: Author (2021).

In Table 19 the ANOVA was used to show the overall model significance. Since the p-value is less than 0.05, then income generating activities had a significant explanatory power on women empowerment. (F=21.243 and p-value <0.05).

Table 19: ANOVA Table for relationship between income generating activities (X3) and women empowerment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.241	1	7.241	21.243	.000b
	Residual	79.417	233	.341		

Total	86.658	234

a. Dependent Variable: Y b. Predictors: (Constant), X3

Source: Author (2021).

From Table 20 regression equation can be written as:

Y= 3.050 + 0.323 X3

Where X3 is income generating activities and Y is women empowerment.

The regression equation above shows that when income generating activities is held constant at zero, women empowerment would be 3.050 units. There is an influence of income generating activities on women empowerment. A unit increase in income generating activities increases women empowerment by 0.323 Units. Since the p-value is less than 0.05 we conclude that there is a positive significant influence of income generating activities on women empowerment. This is in tandem with a study carried out by Eunice Wambua (2013) on the role of women organization in women empowerment in Kitui which concluded that activities by the women groups raised income which they use to meet basic household needs such as food, clothing and school fees for their children. This has contributed to the raising of living standards of the women (Wambua 2013). In another study done by Charles (2019) on "Assessing the impact of Income Generating Activities Funded by the Department of Social development in Uitenhance Eastern Cape" shows that income designed and sponsored by NGOs to empower women and alleviate poverty. The study shows 23.58% of women had no income before NGO involvement and 62.68% were under low income category. After involvement of NGOs, 46.27% of women who participated were grown to high income level. The focus group discussion highlighted that women are now more able to be involved in the decision making of the household since they are contributing to the household budget. They are consulted before expenditure is incurred or an investment is made. This has given women confidence to make decision on finances which is a key component of empowerment.

Table 20: Regression Coefficients on the relationship between income generating activities (X3) and women empowerment (Y)

Model		Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	3.050	.254		12.003	.000
	X3	.323	.070	.289	4.609	.000

a. Dependent Variable: Y

Source: Author (2021).

4.6.2.4 Regression Analysis of the Influence of resource accessibility on women empowerment.

The second objective of the study was designed to establish the influence of resource accessibility on empowerment. The literature that was reviewed in this study as well as theoretical reasoning associated resource accessibility with empowerment.

The model summary in Table 21 demonstrates the coefficient of determination as indicated by Adjusted R square to be 0.054 implying that 5% of women empowerment is explained by resource accessibility

Table 21: Model Summary of the Influence of resource accessibility on women empowerment**.**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.241a	.058	.054	.59182

a. Predictors: (Constant), X4

Source: Author (2021).

In Table 22 the ANOVA was used to show the overall model significance. Since the p-value is less than 0.05, then resource accessibility had a significant explanatory power on women empowerment (F=14.415 and p-value <0.05).

Table 22: ANOVA Table for the relationship between the Influence of resource accessibility (X4) on women empowerment (Y).

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.049	1	5.049	14.415	.000b
	Residual	81.609	233	.350		
	Total	86.658	234			

a. Dependent Variable: Y, b. Predictors: (Constant), resource accessibility

Source: Author (2021).

From Table 23 regression equation can be written as:

Y= 4.548 – 0.152 X4

Where X4 is resource accessibility and Y is women empowerment.

The regression equation above shows that when resource accessibility is held constant at zero, women empowerment would be 4.548 units. There is an influence of resource accessibility on women empowerment. A unit increase in resource accessibility decreases women empowerment by 0.152 Units. Since the p-value is less than 0.05 we conclude that there is a negative significant influence of resource accessibility on women empowerment. This is in line with a study done in Ethiopia by Brody and Dworkin (2013), which shows only 16% of women in Ethiopia had full ownership of resources and family assets prior to the NGO intervention program. After the intervention, the number of women enjoying ownership and access of resources and assets increased to 43.28%. The focus group discussion highlighted that since ownership of resources is by the male counterpart, women have limited access to the production resources. They only use the land parcels they are shown by their husbands for agricultural purposes and whether the parcel is enough or not they are not able to complain. The NGOs have only worked with women who ca access the productive resources without arousing conflict. This has been detrimental to women empowerment agenda. The discussion pointed out that most of these grey areas are as a result of men not being involved in the onset of the programs which leaves them out and they do not get to understand the benefits of allowing women access these resources.

Table 23: Regression Coefficients between of the Influence of resource accessibility (X4) on women empowerment (Y**)**

		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	4.548	.098		46.583	.000
	X4	-.152	.040	-.241	-3.797	.000

a. Dependent Variable: Y

Source: Author (2021).

4.6.3 Multiple Linear Regression.

The study findings are explained. The overall model for the study was:

$Y = \beta 0 + \beta 1X1 + \beta 2\ X2 + \beta 3\ X3 + \beta 4\ X4 + \varepsilon$

Where Y =, the dependent variable and X's are the independent variables where X1 = financial inclusion, X2 =awareness creation on the right of ownership of property and resources, X3 =income generating activities, X4 = resource accessibility and ε is the error term. β's are the coefficients of the model.

4.6.3.1: Aggregated Research Model

The model summary in Table 24 gives the coefficient of determination indicated as R squared to be 0.368 implying that 36.8% of women empowerment is explained by financial inclusion, awareness creation on rights to ownership of property and resources, income generating activities and resource accessibility.

Table 24: Overall Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.615a	.379	.368	.48379

a. Predictors: (Constant), X4, X3, X1, X2

Source: Author (2021).

In Table 25 the ANOVA showed the overall significance of the model. Since the p-value is less than 0.05, this means that the whole model is significant. (F = 35.062 and p value <0.05).

Table 25: Overall ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	32.826	4	8.206	35.062	.000b
	Residual	53.832	230	.234		

	Total	86.658	234

a. Dependent Variable: Y,   b. Predictors: (Constant), X4, X3, X1, X2

Source: Author (2021).

Table 26: Table of coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.848	.281		6.588	.000
	X1	.565	.062	.547	9.083	.000
	X2	.043	.050	.055	.862	.390
	X3	.066	.066	.059	.989	.324
	X4	-.122	.040	-.194	-3.093	.002

a. Dependent Variable: Y

Source: Author (2021).

4.6.3.2. Influence of financial inclusion on women empowerment

The results in table 26 show that there was a significant influence of financial inclusion on women empowerment ($\beta 1 = .565$ P-value<0.05). This suggests that a unit change in financial inclusion increases women empowerment by 0.565 units.

4.6.3.3. Influence of Awareness creation on rights to ownership of resources and property on women empowerment

The results in table 26 above shows there is a significant influence of awareness creation on rights to ownership of property and resources on women empowerment ($\beta 1 = 0.043$ P-value<0.05). This implies that a unit change in awareness creation on rights to ownership of property and resources increases women empowerment by 0.043 units.

4.6.3.4. Influence of income generating activities on women empowerment.

Table 26 above shows is a significant influence of income generating activities on women empowerment ($\beta1 = 0.066$ P-value<0.05). This implies that a unit change in income generating activities increases women empowerment by 0.066 units.

4.6.3.5 Influence of resource accessibility on women empowerment

Again, there was a negative significant relationship between resource accessibility and women empowerment ($\beta4 = -0.122$ P-value < 0.05). This implies that a unit change in resource accessibility decreases women empowerment by 0.122 units.

The multiple linear regression model is given by:

$$Y = 1.148 + 0.565X1 + 0.043\,X2 + 0.066\,X3 - 0.122\,X4$$

Where X1 is financial inclusion, X2 is awareness creation on the right to own resources and property, X3 is income generating activities and X4 resource availability.

4.7.Limitation of the study

The study was conducted in the era of COVID- 19 pandemic where all social gathering exceeding 15 people were prohibited. It was difficult to get majority of the members in the groups and this limited our number of respondents from the targeted 294 to 235 who showed up in the meetings.

The vast area of the ward made it difficult to traverse the ward and this forced the research assistant to collect data at the time when there were organized official public barazas by the county or national government to be able to reach majority of the respondents.

Most respondents due to COVID-19 pandemic were afraid of touching the printed papers and this necessitated the research assistant to be filling the questionnaire as they respond. This consumed a lot of time than anticipated.

4.8.Chapter summary

The chapter gives the findings of the research. It shows the demographic data of the respondents and shows the correlation between the independent and dependent variables. The chapter explains the hypotheses tested and gives the model and how each independent variable as stated in the specific objective influences women empowerment.

CHAPTER FIVE

SUMMARY, RECOMMEDATIONS AND CONCLUSIONS

5.0. Introduction

This chapter gives the summary of the study findings. Conclusion are drawn from the findings in chapter four and recommendations are suggested on how both the National and Makueni County Government and the Non-Governmental Organizations can make improvements towards ensuring women empowerment is achieved. These are presented per each variable as indicated in the specific objectives.

5.1. Summary of findings

5.1.1. Demographic Characteristics

Majority of the respondents (50.6%) are aged between 36 -45 years, 23.8% are aged between 46 - 55 years, 23.4% are between 18 -35 years and only 2.1% are above 55 years. Majority of the respondents (66%) are secondary school leavers, 22.6% have post-secondary certificate, 4.7% have post-secondary diploma, 5.5% have bachelor's degree and 1.3% have master's degree. None of the respondent has PhD. 95.7% of the respondents have benefitted from NGOs activities with only 4.7% not being beneficiaries. 16.6% of the respondents have been helped by NGOs to start vegetable farming as an income generating activity, 10.6% engage in artisan products, 17.9% in small business enterprises, and 18.3% in animal rearing while the majority 46.6% are engaged in poultry production.

5.1.2. Effect of financial inclusion on women empowerment

The study findings indicated that financial inclusion has a significant positive influence on women empowerment. The coefficient of determination as indicated by Adjusted R square to be 0.347 implying that 34.7% of Women Empowerment is explained by Financial Inclusion. The focus group discussions highlighted that the majority of women are members of table banking groups which enable them to save and take loans at a lower interest rate. This has enabled women to have access to credit facilities to run their businesses without having to give collateral for their loans as opposed to banking and microfinance facilities. There is a gap on availability of financial institutions which are accessible to women and this has limited the number of women who are able to access banking facilities and have an account with banks. Most of the savings are done through table banking and chamas.

5.1.3. Influence of awareness creation on the right of property and resource ownership

The study findings indicated that awareness creation on the right of property and resource ownership has a significant influence on women empowerment. The coefficient of determination as indicated by Adjusted R square to be 0.020 implying that 2% of women empowerment is explained by awareness creation on the right of property and resources. Majority of the respondents (67.40%) disagreed on the role of awareness creation on the right of property and resource ownership in women empowerment. 80.9% of the disagreed that NGOs have ensured better access to information regarding rights to ownership of land and property. 80.4% of the respondents disagreed that NGOs strengthen women groups support models on rights to ownership of land and property. 67.7% of the respondents disagreed that NGOs provide legal information and capacity development on land rights. The focus group discussion highlighted that NGOs are doing too little in regard to awareness creation on rights to own resources and property.

5.1.4. Influence of income generating activities on women empowerment

The study findings indicated that income generating activities has significant influence on women empowerment. The coefficient of determination as indicated by Adjusted R square to be 0.080 implying that 8% of women empowerment is explained by income generating activities. Majority of the respondents (34.55%) agreed that income generating activities influence women empowerment. 94.5% of the respondents agreed that NGOs provide training on income generating activities. 59.2% of the respondents agreed that offer credit facilities/ start-up capital business. 83.9% of the respondents agreed that NGOs run programs that encourage women to participate in income generating activities. 60% of the respondents disagreed that NGOs play a key role in providing linkages for the products generated by women groups. The focus group discussion highlighted that the income generating activities were the main source of livelihoods for the women. The challenge however is market linkage and the issue of brokers buying their product at a cheaper price which discourages majority of the women producers and they settle on selling their produce locally. The post-harvest loss is a major challenge for the women doing vegetable farming and other perishable farm produce such as milk and eggs.

5.1.5. Influence of resource availability on women empowerment

The study findings indicated that resource availability has a significant influence on women empowerment. The coefficient of determination as indicated by Adjusted R square to be 0.054 implying that 5% of women empowerment is explained by resource accessibility. There is an influence of resource accessibility on women empowerment. A unit increase in resource accessibility decreases women empowerment by 0.152 Units. Since the p-value is less than 0.05 we conclude that there is a negative significant influence of resource accessibility on women empowerment. Majority of the respondents (42.02%) disagreed that resource availability influence women empowerment. 68.5% disagreed that NGOs have ensured better access to information regarding rights to ownership of land and property. 70.2% disagreed that NGOs support common initiatives of women that aim at addressing land and property issues concerning women. The focus group discussion highlighted that NGOs are doing very little concerning advocating for resource availability to women. This has limited the participation of women in productive activities which would contribute to their socio-economic wellbeing.

5.1.6. Challenges hindering women empowerment

The following challenges were highlighted by women groups as the greatest barriers towards achieving women empowerment. They include: Exclusion of women from peace tables; Limited participation in political and public life; policies and laws which discriminate women and hinder them from having control of their resources; patriarchal nature of the society; retrogressive cultural practices, exclusion from policy making and decision making forums; illiteracy among women; limited access to resources; under representation in decision making forums; limited market linkages; lack of support from their male counterparts; inadequate capital to start their businesses; limited access to credit facilities due to lack of collateral; limited facilitators and trainers on investment, entrepreneurship, saving and credit access and management.

5.2.Recommendations

5.2.1. Policy makers

Both National and County Government to provide safe spaces for women to participate in development agenda. Develop guidelines on the engagement of women in development agenda. National and County government to provide policy guidance on awareness creation on rights to own property and production resources by women. Develop policy which safeguards the constitutional right to property and resource ownership by women. Develop a framework with which women complaints against discrimination on matters of property ownership can be anchored on.

NGOs, National and County Governments to provide linkage to markets for the products from the income generating activities by women groups. Develop marketing strategy for the products and market them. Introduce value chain addition for the agricultural products to minimize post-harvest losses. Sensitize men on the importance of women participating in income generating activities, land and property ownership and resource accessibility. Hold sensitization forums and bring on board constitutional experts and development practitioners to talk to the men.

5.2.2 Research and Academia

Further studies to be done in other wards and counties to confirm the findings. Studies to be done on the role of NGOs in women empowerment with the target population being the NGOs. This will help establish the extent to which NGOs have had efforts in the process of women empowerment. Studies to be carried out on factors hindering women empowerment in Makueni especially kalawa ward, Kitise/ Kithuki ward, Mavindini ward and Nguu Masumba ward which are the poorest wards in the county yet they have majority of NGOs working in the areas. This will help establish why the areas continue being impoverished despite the many NGOs driving development agenda. The recommendations will help in reengineering the strategies and approaches employed by the NGOs to achieve better results.

5.3.Conclusion

The research concluded that financial inclusion influences women empowerment. When women are able to access savings and credit facilities, they can borrow to invest and use their savings in doing businesses or investing in assets which generate income. This gives women confidence in participating in household decisions about finances. The ability of women being involved in major decision making is a component of women empowerment. The financial inclusion gives women capacity to meet their basic needs thorough savings and borrowing. This has enabled women pay fees for their girls who in most cases are not educated in favor of the boy child. This contributes to women empowerment since the girl child is able to access education. Participation in the table banking helps women learn book keeping and financial management which makes them make better financial decisions and empower the women financially and economically.

The research concluded that awareness creation in right to own resources and property influences women empowerment. The ownership of property and resources makes women access financial services since they can use title deeds and assets to acquire loans from financial institutions and banks. The ownership of land and assets will enable women to make production decisions such as which parcel of land will be used for farming or livestock rearing. Ownership of property will allow women sell land and use the proceedings to invest or educate their children. With women owning property, they are able to survive the discrimination from their family members against owning their matrimony property once the husband dies. This will cushion them against delving into poverty.

The research findings conclude that income generating activities influences women empowerment. When women are engaged in these activities they are able to increase their disposable income and this contributes to increase in their living standards. Women are able to make decisions when they are financially stable and they will be listened to. The ability to have income in their pockets gives them confidence to participate in development agenda and air their views and table their challenges. With these income generating activities women are able to employ other women in their ventures and this contributes to the overall empowerment of women.

The study findings conclude that resource accessibility influences women empowerment. The accessibility of production resources such as land, water, capital and other enablers such as good roads, and electricity allows women to increase their productivity. This access allows women to make production decisions and gives them an upper hand toward economic and financial advancement. The accessibility of all factors of productions makes the women to be independent and not depend on their male counterparts for survival. This is an important aspect of women empowerment according to Sara Longwe, access to resources and control is among the levels of women empowerment.

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APPENDICES

APPENDIX 1: LETTER OF INTRODUCTION

Dear Respondent,

I am a postgraduate student in the School of Management and Leadership, Management University of Africa, pursuing a Master's degree in Development Studies (Development Economics). One of the requirements to the award of the degree would be to write a dissertation in my area of specialization. I am carrying out a research study on **The Role of NGOs in Women Empowerment**.

You have been selected as one of the respondents for the study. I kindly request you to spare some time from your busy schedule to fill in the attached questionnaire to the best of your knowledge and ability. Please note that the information provided will be used for academic purpose only and will be treated with utmost confidentiality.

Thank you.

JANET NDUKU MUTUA

MDS/9/00046/1/2020

APPENDIX II: LETTER OF APPROVAL FROM UNIVERSITY

The Management University of Africa

MUA

Sponsored by the Kenya Institute of Management

Date: 2nd September 2021

TO WHOM IT MAY CONCERN

JANET MUTUA– MDS/9/00046/1/20

This letter serves to introduce the above named who is a (**Master of Arts in Development Studies)** student and is interested in carrying out research on **Role of Non- Governmental Organizations on Women Empowerment, A Case Study of NGO Projects In Kalawa Ward**

Any assistance accorded to her in pursuit of this study will be greatly appreciated.

Yours Sincerely,

Juster Nyaga
Dean, School of Management and Leadership

APPENDIX III: NACCOSTI LETTER

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR
SCIENCE,TECHNOLOGY & INNOVATION

Ref No: 393714

Date of Issue: 01/October/2021

RESEARCH LICENSE

This is to Certify that Miss.. Janet Nduku Mutua of The Management University of Africa, has been licensed to conduct research in Makueni on the topic: ROLE OF NON-GOVERNMNETAL ORGANIZATIONS IN WOMEN EMPOWERMENT. A CASE STUDY OF WOMEN EMPOWERMENT PROJECTS IN KALAWA WARD for the period ending : 01/October/2022.

License No: **NACOSTI/P/21/12901**

393714

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR
SCIENCE,TECHNOLOGY &
INNOVATION

Verification QR Code

NOTE: This is a computer generated License. To verify the authenticity of this document,
Scan the QR Code using QR scanner application.

APPENDIX IV: QUESTIONNAIRE

SECTION A: DEMOGRAPHIC INFORMATION

1. Kindly tick the appropriate age bracket.

	Age in years	Tick (√)
1.	18 – 35	
2.	36 – 45	
3.	46– 55	
4.	Above 55	

2. Please indicate your highest level of education

	Highest level of education	Tick (√)
1.	Secondary	
2.	Post-Secondary Certificate	
3.	Post-Secondary Diploma	
4.	Bachelor's degree	
5.	Master's degree	
6.	PhD	

3. I have benefitted from programmes and projects implemented by NGOs

Yes ☐

No ☐

SECTION B: FINANCIAL INCLUSION

Kindly rate as appropriate in a scale of 1 to 5 (where 1=strongly disagree, 2= disagree, 3=neutral, 4= agree, 5= strongly agree).

NO	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	NGOs have provided financial education to women groups					
2.	NGOs provide financial awareness programs to encourage women to make better-informed financial decisions.					
3.	NGOs have helped form small units like self-help groups and handhold these groups in accessing savings and credit facilities					
4.	NGOs have provided a link to enable women access financial institutions					
5.	NGOs have helped women access financial services and products which match their needs					

SECTION C: AWARENESS CREATION ON THE RIGHT OF PROPERTY AND RESOURCE OWNERSHIP

Kindly rate as appropriate in a scale of 1 to 5 (where 1=strongly disagree, 2= disagree, 3=neutral, 4= agree, 5= strongly agree).

NO	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	NGOs have ensured better access to information regarding rights to ownership of land and property					
2.	NGOs support common initiatives of women that aim at addressing land and property issues concerning women.					
3.	NGOs Strengthen women group support models on rights to ownership of land and property.					
4.	NGOs provide legal information and capacity development on land rights					

SECTION D. INCOME GENERATING ACTIVITIES

NO	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	NGOs have provided training on income generating activities					
2.	The NGOs offer credit facility/startup capital for our businesses					
3.	NGOs have sensitized men on the importance of women participating in income generating activities					
4.	NGOs run programs to encourage women to participate in income generating activities					
5.	NGOs play a key role in providing market linkages for products generated by women groups such as *kiondos* and crafts articles					

Kindly tick the income generating activities NGOs have helped you start

NO	Income Generating Activities	Tick
1.	Poultry rearing	
2.	Animal (goats, cows, sheep) rearing	
3.	Small Business Enterprises	
4.	Vegetable Farming	
5.	Artisan products such as Kiondos	

SECTION E: RESOURCE ACCESSIBILITY

NO	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	NGOs fight against discrimination in access to land, housing, property and other productive resources among women					
2.	NGOs are in the fore front in advocating for increased access of essential resources to women such as land for agriculture and water for consumption					
3.	NGOs sensitize men and women on the economic importance of women owning and having access to land and property					
4.	NGOs play a key role in Land reform processes, such as land-titling projects and resettlement schemes to ensure women have access to and control over land					

SECTION F: WOMEN EMPOWERMENT

NO	Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1.	I have economically advanced through increased income and return to labor					
2.	I have access to opportunities and life chances, such as skills development or job openings					
3.	I have access to assets, services and the support required to advance economically					
4.	I have decision-making authority in different spheres including household finances.					
5.	I have confidence to take part in development agenda					
6.	I am able to participate in politics and social activities without discrimination					

SECTION G: GENERAL QUESTIONS

1. What are the challenges hindering women empowerment

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……………………………………………………………………………………………………
……………………………………………………………………………………………………

2. In your view what should be done to enhance women empowerment by both NGOs and the government

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………………………………………………………………………………………………………...

APPENDIX V: FOCUS GROUP DISCUSSION QUESTIONS

1. What is the current situation of land and property ownership among women in the households?
2. What are the prevailing challenges regarding ownership, access and control over property?
3. Are there examples of cases of land ownership and inheritance which have been resolved due to the sensitizations NGOs have done concerning women rights over property?
4. How have the NGOs activities helped in income generating activities and improvement of livelihoods?
5. How has the NGO activities helped women in decision making in the household and participation in development issues?
6. What are some of the quick wins and success stories that the NGOs has enabled women achieve in the area?
7. What is the general perception of men with regard to women’s socio-economic empowerment pre NGO and post NGO intervention?
8. Which areas are still unexplored and are of great importance to the process of women empowerment?
9. What role has both county and National government played to support the initiative of the NGOs?
10. What would be the recommendations to both levels of government regarding the women empowerment movement?

APPENDIX VI: THE TARGET POPULATION

NO	WOMEN GROUP NAME	NUMBER OF WOMEN
1.	Woni wa kalawa women group	18
2.	Nguma SHG	20
3.	Kyeni kya Nduani SHG	25
4.	Ilolondo	34
5.	Kyamusoi Ndwae Ngone Mwaitu	32
6.	Eitu Amuuti SHG	15
7.	Young Ambitious Ladies	30
8.	Makolongo women group	15
9.	Friends association	20
10.	Kyeni kya kisomo SHG	20
11.	Atui Aseo SHG	15
12.	Pamoja Twaweza SHG	30
13.	Kanini Kaseo Women Group	25
14.	Nthembe SHG	10
15.	Kinyambu Women Group	15
16.	Muangeni Women Group	25
17.	Mandoi SHG	30
18.	Kambi mawe SHG	15
19.	Malivani SHG	10
20.	Kivandini Silk group	20
21.	Kaseve women for power	25
22.	Kusyaaniwa SHG	10
23.	Ngaasya nzeo women group	15
24.	Kativani women group	30
25.	Musikoyo women Group	16
26.	Ngaeke mwaeka SHG	22
27.	First Ladies women group	12
28.	Business Women’s Clubs	30

29.	Reading Club	15
30.	Purrfect Friends	20
31.	First Ladies women group	25
32.	Business Women’s Clubs	16
33.	Reading Club SHG	12
34.	Purrfect Friends	32
35.	Maendeleo Silk Group	46
36.	Women’s League SHG	15
37.	Daisy Dukes Women Group	20
38.	Pink Ladies SHG	25
39.	Star Busts SHG	10
40.	The Rack Pack Women Group	12
41.	Polar Bears women group	35
42.	Bowling Leagues women group	20
43.	The Grapeful Girls	30
44.	Ladies Circles	15
45.	Kangeroos	20
46.	Cheetah Girls	25
47.	Newcomers Club	12
48.	Dumbledore’s Army	15
49.	Hustlin’ Honeys	32
50.	Biashara women group	46
51.	Kilimo bora SHG	15
52.	Cheetah Girls	20
53.	Run Amok	25
54.	She Sharks	10
55.	The Cowbelles	20
56.	Wanawake wakulima group	15
57.	Women in business SHG	15
58.	Musuke SHG	12

59.	Tetheka Nesa SHG	30
60.	Jubilee women group	10
	TOTAL	**1254**