

## **Challenges Facing Contribution of International Non-Governmental Organizations Development Programmes On the Socio- Economic Empowerment of Women In Makueni County, Kenya**

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**Abstract:** The study sought to assess the challenges facing the implementation of International Non-Governmental Organizations development programmes on the social and economic lives of the rural women in Makueni county. The research employed mixed Approach (qualitative and quantitative method) and descriptive research design in data collection. The study targeted women beneficiaries in Self Help Groups (SHGs) of World Vision and ActionAid programmes and key informants such as project and government officials in Makueni County. A total sample size of 162 members were selected using various sampling techniques which included multistage, purposive, snowball and random sampling. Open and closed headed questionnaires, Focus Group Discussion (FGD) guides and interview schedules were used to collect data. Descriptive statistics and Chi square tests were done using Statistical Package for Social Sciences (SPSS version 21) software. The study revealed that there were challenges related to INGOs as well as those related to women groups. The challenges related to women included limited access to and control over resources, limited involvement of local women beneficiaries, lack of collateral and enough funds, and GBV. The INGOs related challenges included limited entrepreneurship skills, impact of HIV/AIDs, leadership conflicts and societal /cultural practices. The study concluded that among the women related challenges, access to and control over resources was leading while limited entrepreneurship skills led in challenges facing INGOs development programs.

**Key Words:** Women socio economic empowerment, poverty, SHGs, Development, INGOs, challenges, Cash For Assets (CFA), Village Savings Lending Groups (VSLGs), MFIs.

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### **I. INTRODUCTION**

According to Duflo (2012), International Non-Governmental Organizations (INGOs) offer great input in the development agenda worldwide and are generally concerned with issues relating to social change in the society. They have sought to initiate development programmes in many parts of the world. According to World Economic Forum (2014), globally, the society and especially women, seem to be lagging in aspects of social economic empowerment. It is for this reason that women empowerment is one of the key issues in Sustainable Development Goals (SDGs). Lack of participation by women in development processes leads to problems such as high levels of food insecurity and increased poverty at household and national levels (Minh 2004, UNDP, 2010).

In Africa, women's socio-economic empowerment is hindered by several factors including religious, cultural, and social inequalities created by gender exclusion policies and practices, as well as by the type of development programs in place. Nonetheless, women can be liberated from such impediments through intervention programmes by INGOs such as World Vision, Oxfam, Red Cross, Amnesty International, the UN, and International Monetary Fund (IMF) as noted by Dibia and Dibia (2007). Nonetheless, INGOs may also face challenges that could be internal or external which can interfere with their initiated programs hence affect the intended outcome for the targeted beneficiaries.

Despite the efforts being made by the INGOs and the Kenyan government to empower the communities, the effect is scarcely felt by most of the rural women. Gender inequality persists especially in laws, poorly structured institutions, and mobility to access the market - due to lack of skills and capabilities (FAO, 2009; World Bank, 2008). Furthermore, World Bank (2008) contended that high rates of domestic violence and sexual assault, early pregnancies, and high school drop rates of girls are other challenges facing the contribution of INGOs towards socio-economic empowerment of women. In many parts of the world, women

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are limited in terms of education and training, business experience, discriminations, socialization or networking, and unwillingness to take risks (Tavershima,2012).Ghosh (2009) reported that successive national sample surveys in India showed increased proportions of women who perform unpaid domestic work out of compulsion rather than choice. Sen (2007) argued that women in developing countries are generally perceived as inferior by men; something that is deeply rooted in most cultures.

Women are therefore constrained by lack of authority to control and make decisions on the utilization of assets. The UN Women (2011) noted that women are not able to access microfinance resources because of several reasons. For instance, while men have the power to control the means of production such as land for access to resources, women do not have this control to enable them to access the same. Although the contribution of these INGOs development programs is expected to yield significant results in many parts of the World, there is need to ensure that there are minimal challenges.

Women are emerging as a development force that policy makers and INGOs cannot ignore. Despite the high influx of INGOs in Makueni County aimed at empowering women socially and economically, the poverty levels in the county remain high and gender inequalities continue to persist. This is evidenced by increased poverty levels, low participation in decision-making, limited access to and control over resources, high prevalence of domestic violence, lack of income generating activities, low literacy levels, low self-esteem, and poor health. This study therefore sought to establish the challenges facing the contribution of INGOs on the socio-economic empowerment of women in Makueni County.

## **II. RESEARCH METHODOLOGY**

### **2.1 Introduction**

The study was guided by the theory of change (Weiss, 1995) and gender analysis framework by Sara Hlupekile Longwe (1990). The theory provides a framework which ensures that programs are delivering the right activities for the desired outcomes. It illustrates how and why a desired change is expected to happen in a context. It is on mapping out what has been described as the "missing middle" between what a program or change initiative does and how these lead to desired goals being achieved. The framework helps planners to understand the practical meaning of women's empowerment and equality, as well as evaluate whether a development initiative supports this empowerment. The basic argument is that women's development can be viewed in terms of five levels of equality: welfare, access, "conscientization", participation, and control.

### **2.2 Study area**

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



Figure 1: Location of Makueni County

### 2.3 Data Collection Procedures

The target population comprised 193 SHGs of the women’s INGOs’ funded development projects, key informants and INGOs officials of WVK and AAIK in Makueni county and the total sample size was 162. The study employed purposive method to get the number of sub-counties, wards, and key informants from the county and INGOs. Multistage was used to get SHGs while snowball was used to get men respondents and simple random was used to get the total number of women beneficiaries. Questionnaires and interviews were used to collect data from the 162 respondents because the area covered was vast. The researcher distributed a total of 114 copies of the questionnaire to the women beneficiaries and interviewed the rest. Out of the 114 copies distributed, more than 80% were returned.

The questionnaires were administered to the women beneficiaries from the two INGO, namely WVK and AAIK at three places namely; Kanzokea, Kalawa and Kithuki. The interviews, which were semi-structured with open- and closed- headed questions were used for key informants, WVK and AAIK officials. The FGDs comprised of twenty-four women leaders from the four locations from each of the sampled SHGs. The FGD guide had open- and closed ended questions on the study objectives to allow in-depth discussions and explore aspects of concern in the study with the beneficiaries. Further, the FGD was administered in *Kikamba* to enable the researcher gather information from beneficiaries in a language they (the respondents) understood. Data was also obtained from secondary sources which included books, WVK and AAIK reports, journals, theses, and dissertations. This was done from several libraries including Kenyatta University Library.

#### **2.4 Data Analysis**

The study generated both qualitative and quantitative data. The quantitative data was analyzed using the Statistical Package for the Social Sciences (SPSS), version 21. Qualitative data was processed and analyzed through identification of main themes from the in-depth interviews as per study objectives. The next step was the classification of responses according to objectives. The responses were then integrated into the themes then presented in narrative and verbatim form.

### **III. RESULTS AND DISCUSSIONS**

#### **3.1 Demographic Information**

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

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

#### **3.2 Challenges Facing the Contribution of INGOs' Development Programs towards Women Socio-economic Empowerment.**

The study sought to establish challenges facing the contribution of INGOs' development programs on women's socio-economic empowerment. The analysis of the data revealed challenges at two levels: women group related challenges and INGOs related ones.

##### **Women Group Related Challenges**

Majority (98.7%) of respondents were facing challenges during implementation of INGOs development programs. The challenges faced included limited access to and control over resources, limited involvement of local women beneficiaries, lack of collateral and enough funds, and GBV. This is shown in figure 1

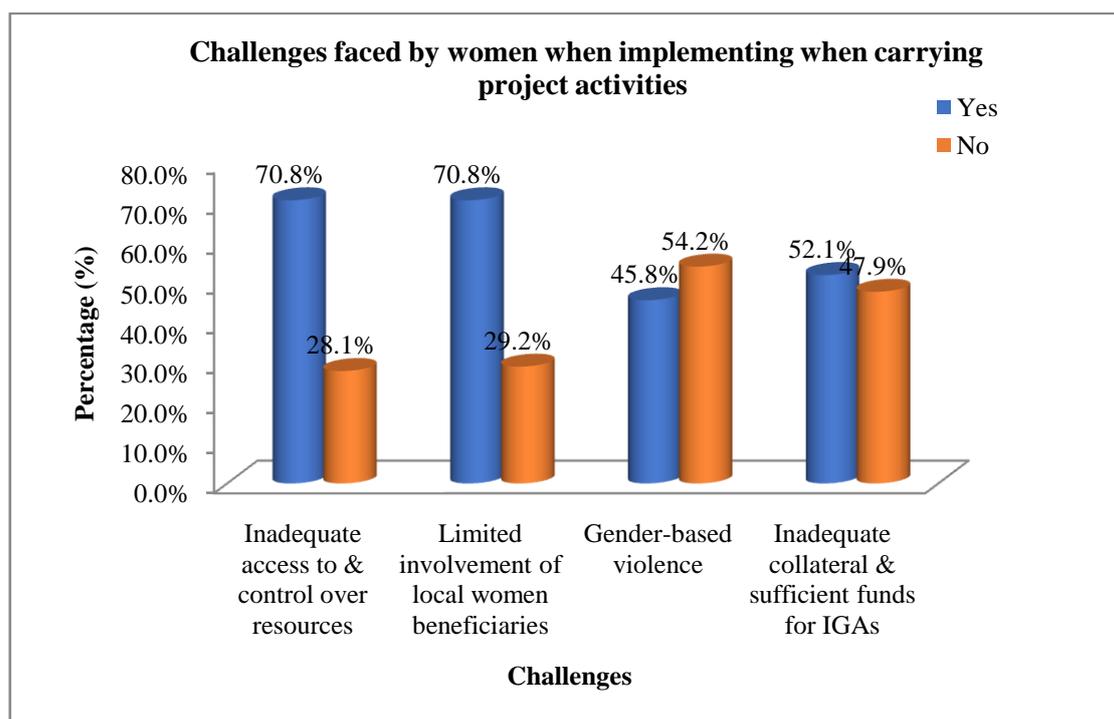


Figure 1: Women's respondents' view on challenges faced during implementation of INGOs' development programs

Majority (70.8%) of the women respondent's lack access to and control over resources, this is followed by limited involvement of local women in project decision making (70.8%). In GBV, about 45.8% indicated GBV as a challenge while 54.2% said it was not a challenge and this was attributed to much awareness and campaigns on women rights in the Makueni sub county. Lack of collateral and enough funds to support long term IGAs was indicated by 52.1% of the respondents as a challenge while 47.9% said that it was not a challenge. According to the above analysis, the contribution of INGOs' development programs to women socio-economic empowerment generally faced some challenges, which are further discussed in the subsequent section.

#### Limited access to and control over resources

The study established that limited access to and control of productive resources such as land, credit facilities, equipment, livestock, crops, and savings was a huge challenge to women groups in the implementation of INGOs' development programs. This was attested by 70.8% of the women respondents who expressed that they were not able to access and control resources, with only 29.1% indicating that they were able to access the resources. A baseline survey by ActionAid in 2013 revealed low involvement of women in household decision making. This was attributed to the fact that the community is patriarchal and cultural barriers affected the attitude of men towards women hence impediment to the realization of the rights of women and girls. Access means that women may have the right to use such resources if allowed but may not be able to make decisions on the finances earned or to control finances alone without the influence of the husband. This implies that most of the women who are in Cash For Assets(CFA) and IGAs programs do not have control over the land that they could start their own projects on. The women could as a result only implement these plans if their husbands approved of them.

This finding aligns with Munuvi's (2013) contention that women have no control over productive resources, especially land. The predicament above has also affected the ability of women to borrow loans from VSLGs and other MFIs to facilitate business. The women are not free to borrow loans from the MFIs and VSLGs without the consent of their spouses. Women in the FGDs also lamented as follows: From the above discussion, women can have access to credit facilities but lack control over the same due to control by their husbands. The women beneficiaries expressed that most of the loans they took and the income from their IGAs was channeled to other uses thereby making it difficult to repay the same. The findings are like Kereta's (2007) observation that women are challenged by lack of collateral which they can use to acquire loans from financial institutions; as well as by lack of enough funds to start long-term projects - due to lack of control over resources, such as land.

It was also observed that such control of resources has brought conflicts within the groups in instances where some members had defaulted in their loans' repayment. This concurs with Munga (2010) and Simojoki's

(2003) findings that it is difficult for the women groups to understand group systems that are formed to assist especially when default occurs: group members are not aware of their role and responsibilities as guarantors. The findings also pointed out that the issue of land inheritance was very complicated.

Asiyanbola, (2005) also noted that the deep-rooted patriarchal and family structures assign women subordinate roles in the household and in the community, in turn contributing to the low participation of women in decision-making regarding development agenda. The findings point out that access to and control of resources is a big challenge facing women in relation to the implementation of INGOs' development programs. The result of this scenario is negative socio-economic empowerment for the women. The study therefore noted that access and control over resources, especially land comprises women's participation in INGOs' development programs. The women depend on decisions made by men. The following table shows respondents view on authority to make decision, control of finances, sell or buy of land.

#### **Limited involvement of the local women beneficiaries in project activities**

About 70.8% of the participants expressed that there was a challenge with the INGOs in involving the local women beneficiaries in the project activities. However, 29% of the women respondents indicated that there were no limitation in involvement of local women beneficiaries. The women groups felt that the INGOs did not fully involve them to participate in all the stages of project activities, especially in decision-making on the type of program to be initiated by the INGOs. The women expressed that the INGOs sometimes decided for them regarding which project activities to implement and even how to implement without getting their views. Hancock (1981), in his book *Lord of Poverty*, articulated that involvement of the recipients is essential in the process of developing and empowering people.

Beneficiary participation is an important stage of participation in the implementation reality of any development project. Recipients' involvement in all phases of the project can result in increased sense of ownership; maintenance of assets; strengthening of local organizations; and increasing confidence to undertake self-initiated development (Bond & Hulme, 1999; Lewis & Kanji, 2009). According to Jan and Hayat (2011), sustainable development is possible only, if the beneficiaries of the development program participate in the process of development.

#### **Lack of collateral and sufficient funds to support long term IGAs.**

According to the findings (figure 1), 52.1% of the respondents considered lack of collateral and readily available funds to support long-term IGAs as a challenge. As a result of these, women in SHGs are barely able to carry out project activities. About 47.9 % of the respondents disagreed with the proposition.

The women beneficiaries were of the view that their groups faced the challenge of raising capital for the projects that they wanted to undertake. They also underlined that the profit accrued from the IGAs was small and that the amounts required in many instances exceeded the capital outlay that the groups had: an indication that financial position was a challenge affecting the group members. The situation was also worsened by frequent crop failure. Majority of the households have their crop farming as the main source of income and farming is mainly rain fed (AA, 2018). This agrees with Krishna's (2003) findings that women are challenged by lack of collateral which they can use to acquire loans from financial institutions and lack of enough funds to start long-term projects. This has affected their attitudes towards the INGOs' development programs and sometimes they do feel that they are not making any progress. They indicated that default rate on loan repayments was also high among women group members and this affected group cohesion.

The women reiterated that recovery of assets interferes with gender relations in households as spouses deny them assets in future to access resources. The findings relate with those of Schincks (2010) that MFIs' resources could leave many households indebted with a negative impact on the households. This negatively affects gender relations and consequently, the INGOs towards women socio-economic empowerment.

In view of the above, this study underlines that these challenges render INGOs' programs vehicles for poverty, thus increasing women disempowerment. The scenario also creates a general feeling to women beneficiaries that INGOs, instead of being the main vehicle for poverty alleviation, disempower women by creating a donor funding dependence.

#### **Gender-based violence**

The study revealed that a small proportion of women beneficiaries expressed GBV as a challenge facing women socio-economic empowerment. This was attested by 45.8% of the respondents agreed on the proposition while 52.1% said no. Although the situation has improved a lot as a result of women's awareness through AAK, there are still a few issues of GBV that need to be addressed. There are no clear structures to deal with GBV cases and some women have been harassed by the area administration during the reporting of such issues. One of the barriers identified during baseline survey was lack of participation of women due to low education levels among women and lack of economic empowerment. This again contributed to lack of confidence hence inability to fight GBV (AA, 2018). The situation has affected self-confidence and self-esteem

of women beneficiaries, resulting in poor performance in development projects. Consequently, women socio-economic empowerment has been affected.

**International non-governmental organizations’ related challenges to women socio-economic empowerment**

The study asked the respondents to confirm whether the following indicators caused any challenges to the INGOs in their process of implementing development programs towards women socio-economic empowerment. The findings are presented in figure 2

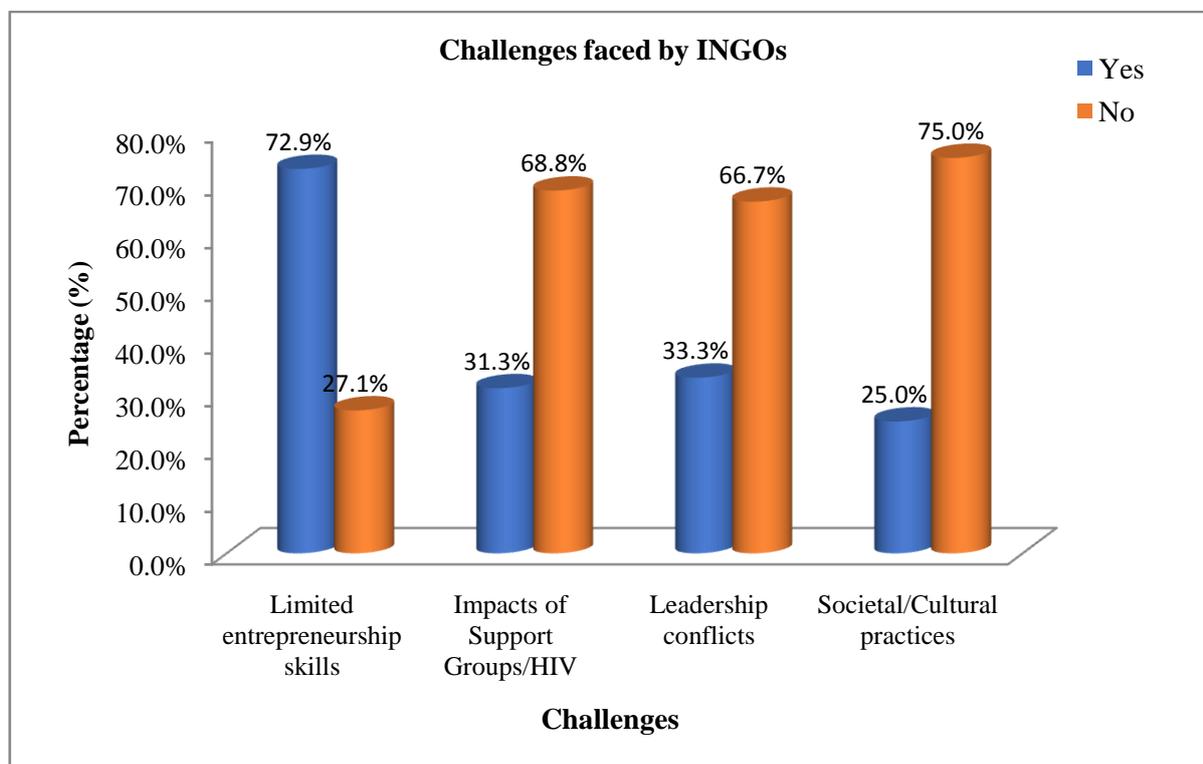


Figure 2 challenges faced by INGOs

According to the results presented in figure 2, there was limited entrepreneurship skills (72.9%), this was then distantly followed by impacts of HIV/AIDS (31.3%), and finally leadership (33.3%). These challenges are discussed in the next sections.

**Limited entrepreneurship skills.**

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

As highlighted in figure 1 about 72.9% of the respondents expressed that limited entrepreneurship skills were a big challenge to the implementation of project activities, while 27.7% did not think so. Most of the women groups attributed this to few INGOs’ staff and county officers who were allocated to oversee many groups, which made them not to be efficient in their trainings. Although the problem was affecting women groups, it was also a big challenge to the INGOs officials because they operated on fixed budgets (AA, 2018).

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

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

Once the groups received the loans, they invested in money and advanced the profits to the members as loans. The members thus used the money to start up their own businesses. However, this money advanced to individuals as loans was not enough, and the individuals had to top up with additional funding from friends or loans from other sources. Mutugi (2006) observed that individuals who are dissatisfied with this little amount often found themselves trapped in the groups because leaving the groups often means forfeiting all individual investments in the group. The situation has caused group wrangles which the INGOs' officials have found challenging and some women groups have disintegrated as a result. This reality compels the women to invest in low-profit ventures such as selling vegetables which with time become saturated, resulting in many losses and inability to repay the loans, an eventuality that was noted.

#### **Impacts of Support Groups/HIV**

The study findings point out that (68.8%) expressed that HIV/AIDS was not a challenge, while 31.3% considered it a challenge. These results point to an improvement in the program which was attributed to the work of INGOs operating within the community, thus indicating a few challenges. The improvement was attributed to the support given to PLWHA, though this was not consistent. Some of the challengers were financial support for programs, and poor management which lacked transparency and accountability within the women groups. These created negative perception by the women group members involved with HIV/AIDS, as they believed that they do not receive all the financial support meant for them. The findings showed sense of dependence among the recipients which lead to more disempowerment (Swindler & Walkins, 2009). The study established through key informant that the area had many people hiding their HIV status and were suffering quietly. Similarly, any development project should leave women beneficiaries more self-reliant and therefore socio-economically empowered (Cohen 2008; Fisman & Miguel 2008).

#### **Leadership conflicts**

There were two levels of leadership challenges: those within the women SHGs, and those within the INGOs. About 66.7% of the respondents expressed that there were no leadership challenges to project work, while 33.3% expressed that there were leadership challenges, attributable mostly to issues within the SHGs especially concerning the women group leaders. A few of the women groups experienced leadership crises and it was evident when leaders left the group before their terms were over thus causing frequent "constitutional crisis." Although just about 33.8% of the respondents expressed that there were leadership conflicts, these are normal in any group. The conflicts affected the implementation of development programs as the INGOs' officers had to spend time in solving group conflicts. This affected a few groups but could not be ignored as it could derail development projects and programs. There was also the problem of the leaders not being transparent on the use of revolving funds. This study agrees with Mersland and Eggen (2007) findings that a major challenge in women groups is due to poor organization. Well trained staff can prudently plan and utilize the resources in the

It was therefore important for the INGOs to come up with the best strategies of dealing with the above challenges in order to empower women socio-economically.

### **IV. CONCLUSIONS AND RECOMMENDATIONS**

The findings indicated that women needed more entrepreneurial skills such as record keeping and saving and financial management of the loans as many diverted the loans to other uses. This resulted in women being unable to repay the loans they took. Additionally, the findings revealed that among the women related challenges, inadequate access to and control over productive resources was the main challenge facing women beneficiaries. This was followed by limited involvement of the women beneficiaries into development projects, followed by gender roles, disapproval of women by their spouses in participating in development activities, and lack of collateral and enough funding for IGAs. Finally, a small percentage (33.8%) of the respondents expressed that GBV was also a challenge. The above challenges affected the contribution of INGOs' development projects on women's socio-economic empowerment. It is therefore important for the INGOs development programs to find solutions to the above challenges by implementing the necessary strategies to eliminate the challenges in the implementation of development programmes towards the socio-economic empowerment of women in Makueni County.

#### **Conclusions**

The study consequently concludes that there is still a need for the INGOs' development programs to work towards empowering women more on participation in decision-making at all levels, to reduce dependence on INGOs hence improve the overall socio-economic empowerment of women. This is because for many years there has been huge influx of INGOs in Makueni County, all of them undertaking development projects. Most of these INGOs target women and children who are more vulnerable. All these notwithstanding, the rate of poverty

in Makueni County has continued to persist despite the many INGOs in the County and one wonders whether the contribution of the INGOs' development projects has resulted in women socio-economic empowerment or in overdependence. Overall socio-economic empowerment of women would translate to actualization of the SDGs.

### **Recommendations**

Based on the above discussions and conclusions, the study makes the following recommendations towards the challenges facing the implementation of INGOs' development programs to the socio-economic empowerment of women in Makueni County. There is need for the INGOs operating in Makueni County to address issues of access and control of productive resources, involvement and participation of women through more awareness of their rights. There is also need to address cultural issues and gender based violence.

The INGOs should focus on resource mobilization targeting the government (national and county) and other donors to invest in value addition to fetch better markets for farmers and reduce losses which affect mostly the women. This will reduce the issue of dependence of women on their husbands and INGOs funding. There is also the need for more capacity building on entrepreneurship skills on women to increase their borrowing, lending and saving skills. Also, the government need to provide more agricultural and livestock extension officers in the field to train and facilitate income diversification to reduce dependence on agriculture and livestock farming in the area. The women groups should advocate for more trainings on professional guidance and counselling of their group members in order to help the survivors of GBV.

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