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## **Influence of Income Generating Activities and Resource Accessibility on Empowerment of Women in Makueni County**

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# Influence of Income Generating Activities and Resource Accessibility on Empowerment of Women in Makueni County

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## Abstract

There is 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. Because of the 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 were to establish the effect of income generating activities and the resource availability on women empowerment. The anchor theory for this study is the Women Empowerment Framework by Sara Longwe and the other theory used in the study include Kabeers 3-dimensional model. 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. *The study found that* there was an influence of income generating activities on women empowerment. A unit increase in income generating activities was found to increase women empowerment by 0.323 units. The study also found that there was there was a negative influence of resource accessibility on women empowerment, implying that a unit increase in resource accessibility decreases women empowerment by 0.152 units. 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.

**Keywords:** *Women Empowerment, Income Generating Activities, Resource Availability*

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## **1.0 Introduction**

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 (Yanocopolus, 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 has 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).

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.

### **1.1 Statement of the Problem**

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

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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 no 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.

## **1.2 Research Objectives**

The study objectives were:

- i. To assess the influence of income generating activities on empowerment of women in Makueni County
- ii. To find out the influence of resources accessibility on empowerment of women in Makueni County.

## **1.3 Significance of the Study**

The study findings will 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. The research findings will 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. NGOs and women groups will 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.

## **2.0 Literature Review**

### **2.1 Theoretical review**

#### **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 most development literature has focused on how equality between men and women has been achieved in conventional sectors in the economy. This has been

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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. Longwe's 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 empowerment 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.

## 2.2 Empirical Review

### 2.2.1 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 of 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 Department 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 Entrepreneurs 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 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 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.

### **2.2.2 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 & 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. According to (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

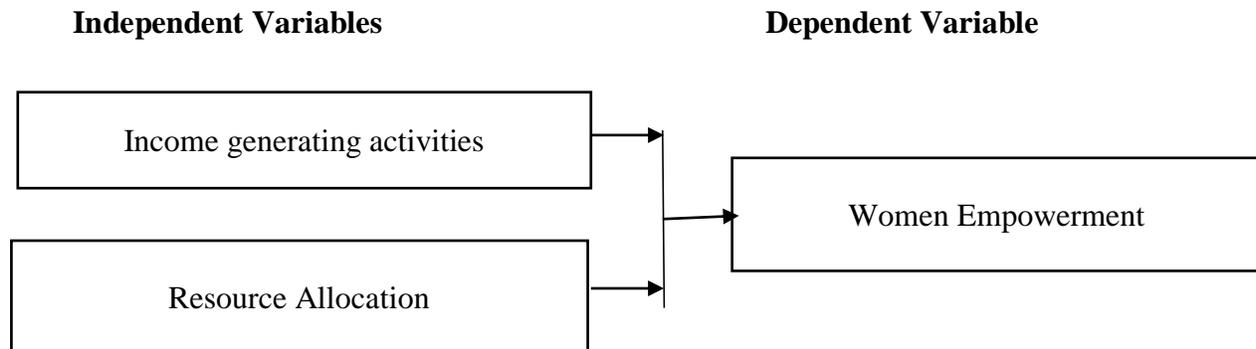
A study that focused on the experience of women rights to land and environment observes a strong bias against women on ownership and control (Kimani, 2016). Given the importance of land as an asset in matrimony, lack of ownership and control makes women dependent and deprives them control. A report done 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 & 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 Conceptual Framework

A diagrammatical presentation of the relationship between study independent and dependent variables is presented in the conceptual framework below:



**Figure 1: Conceptual Framework**

### 3.0 Methodology

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. 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. The reason for selecting 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 be 1254 members of those women groups.

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%.

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. 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.

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:  $Y_0 = \beta_1 + \beta_1 X_1 + \beta_2 X_2 + e$

Where;

$Y_0$  = women empowerment;  $\beta_0$  = Constant;  $\beta_1, \beta_2$  = Variables Coefficient;  $X_1$  = Income generating activities;  $X_2$  = resource allocation;  $e$ = error term.

## 4.0 Findings and Discussions

### 4.1 Reliability Analysis

Reliability is the degree to which an assessment tool produces consistent results. 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 & Judge (2007) a coefficient of 0.70 or more implies high degree of reliability of the data.

**Table 1: Reliability Results using Cronbach Alpha**

	Cronbach’s Alpha	Comment
Income generating activities	.840	Accepted
Resource accessibility	.939	Accepted
Women Empowerment	.879	Accepted

**Source: Author (2021)**

All the factors showed that the Cronbach’s Alpha were above the required coefficient of 0.70 thus the results of the study are highly reliable as indicated in Table 1.

### 4.2 Income Generating Activities

#### Descriptive Statistics

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.

### Regression Analysis

The study sought to establish the influence of income generating activities on women empowerment. The literature that was reviewed in this study as well as theoretical reasoning associated of income generating activities with women empowerment.

**Table 2: 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), income generating activities

Source: Author (2021)

The model summary in table 2 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 3: ANOVA Results on Income Generating Activities and Women Empowerment**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	7.241	1	7.241	21.243	.000 <sup>b</sup>
	Residual	79.417	233	.341		
	Total	86.658	234			

a. Dependent Variable: Y

b. Predictors: (Constant), income generating activities

Source: Author (2021)

In table 3 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 4: Regression Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.050	.254		12.003	.000
	X <sub>1</sub>	.323	.070	.289	4.609	.000

a. Dependent Variable: Y

Source: Author (2021)

From table 4 regression equation can be written as:

$$Y = 3.050 + 0.323 X_1$$

Where  $X_1$  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 24% of women had nothing of income before NGO involvement and 63% were under low-income category. After involvement of NGOs, 46% of women who participated were grown to high income level. The focus group discussion highlighted that woman 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.

### **4.3 Resource Availability**

#### **Descriptive Statistics**

Majority of the respondents (42%) disagreed that resource availability influence women empowerment. 26% strongly disagreed. 20% were neutral, 9% of the respondents agreed while 4% strongly agreed that resource availability influence women empowerment. 15% of the respondents agreed that NGOs have ensured better access to information regarding rights to ownership of land and property while 17% were neutral and 69% disagreed. 13% of the respondents agreed that NGOs support common initiatives of women that aim at addressing land and property issues concerning women while 17% were neutral and 70% disagreed. 11% of the respondent agreed that NGOs strengthen women groups support models on rights to ownership of land and property while 17% were neutral and 72% disagreed. 13% of the respondents agreed that NGOs provide legal information and capacity development on land rights while 27% were neutral and 60% disagreed.

#### **Regression Analysis**

The study sought 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.

**Table 5: Model Summary 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), X<sub>2</sub>

**Source: Author (2021)**

The model summary in table 5 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 6: ANOVA Table for Resource Accessibility on Women Empowerment**

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

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

**Source: Author (2021)**

In table 6 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; p-value <0.05).

**Table 7: Regression Coefficients of Resource Accessibility on Women Empowerment**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.548	.098		46.583	.000
	X <sub>2</sub>	-.152	.040	-.241	-3.797	.000

a. Dependent Variable: Y

**Source: Author (2021)**

From table 7 regression equation can be written as:

$$Y = 4.548 - 0.152 X_2$$

Where X<sub>2</sub> 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 & 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 can 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.

### Overall Multiple Regression Model

**Table 8: Table of Coefficients**

Model		Unstandardized Coefficients		Standardized Coefficients		Sig.
		B	Std. Error	Beta	t	
1	(Constant)	1.848	.281		6.588	.000
	X <sub>1</sub>	.066	.066	.059	.989	.324
	X <sub>2</sub>	-.122	.040	-.194	-3.093	.002

a. Dependent Variable: Y

**Source: Author (2021)**

Table 8 shows is a significant influence of income generating activities on women empowerment ( $\beta_1 = 0.066$ ; P-value<0.05). This implies that a unit change in income generating activities increases women empowerment by 0.066 units. Again, there was a negative significant relationship between resource accessibility and women empowerment ( $\beta_2 = -0.122$ ; P-value < 0.05). This implies that a unit change in resource accessibility decreases women empowerment by 0.122 units.

### 5.0 Conclusion

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.

### **6.0 Recommendation**

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.

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.

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