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**THE ROLE OF NON-GOVERNMENTAL
ORGANIZATIONS IN PROMOTING
SELF-RELIANCE FOR WOMEN IN RU-
RAL COMMUNITIES IN NANDI COUNTY,
KENYA**

ABSTRACT

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It has been observed that women make-up a greater portion of the population of Africa, and majority of them reside in the rural areas. In Kenya, most of the women contribute to the sustenance of their families through subsistence farming, animal husbandry and micro-enterprises. However, the incidence of poverty among women living in rural communities in Kenya tends to be disproportionately high, thus making them vulnerable to social and economic exclusion.

The factors that affect the ability of these women to be self-reliant include unequal access to education, lack of access to micro-finances, lack of skills for trade. Non-governmental organizations have over the years made efforts to alleviate these social issues affecting women, particularly in rural communities in Kenya.

The research aims to study the role Non-governmental organizations play in promoting self-reliance for rural women in Nandi County, Kenya. This objective will be achieved by interviewing the coordinators of Joyful women Organization and Pamoja Women Development Programme.

The study involved 8 staff members (females =5 and males =3) interviewed from two NGOs. The data generated from the interviews were coded with the themes of 'Roles and Challenges'. The results from theme role, shows that NGOs in Kenya play a crucial role towards the development of rural women in Kenya. On other hand, findings from challenge theme show that, the respondents believe the NGOs encounter some barriers that limit their ability to provide the required support services underlined in the study. Apart from the roles that undertaken by non-orgs in promoting self-reliance for rural women, lack of govt support, illiteracy and geographical location of rural communities were some of the barrier that hinders smooth operation and implementation of the NGOs programmes hence contributes to high rate of women in Nandi rural area to remain dependant on their husbands and families.

Keywords: Self-reliance, Non-governmental Organization, Rural Communities.

CONTENTS

1 INTRODUCTION	7
1.1 Statement of the Problem	8
2 REVIEW OF RELEVANT LITERATURE.....	7
2.1 Rural Women and Poverty in Kenya	7
2.2 The concept of Non-Governmental Organization	8
2.3 History of Non-governmental Organizations in Kenya	10
2.4 Laws Regulating NGOs in Kenya	11
2.5 Project Co-operation Partners.....	13
2.6 The Nature and Role of Non-Governmental Organizations.....	14
2.7 The Concept of Self-Reliance	15
2.8 Problems Militating Against Rural Women in Development and Self-Reliance	17
2.8.1 Access to Land, Finance, Credit and Other Inputs	18
2.8.2 Farm/Domestic Labour	18
2.8.3 Marginalization of Women	19
3 THEORETICAL FRAMEWORK.....	21
3.1 Self-Reliance Theory	22
3.2 People-Centred Development Approach.....	23
4 METHODOLOGIES AND METHODS.....	25
4.1 Research Design	25
4.2 Study Area.....	25
4.3 Data Collection.....	26
4.4 Research Process	27
4.5 Research Ethics.....	28
4.6 Data Analysis.....	28
4.6.1 Profile of correspondent.....	29
5 RESEARCH FINDINGS	30
5.1 Role of the NGOs in Empowering Women	30
5.2 Barrier to Implementation of NGO Projects for Women Empowerment	34
5.2.1 Lack of government support	34
5.2.2 Low education level.....	35
5.2.3 Gender Biases/ Stereotypes.....	36
5.2.4 Geographical Location.....	37
5.3 Research Limitations	38
6 CONCLUSION AND RECOMMENDATIONS	38
6.1 Conclusion.....	39
6.2 Recommendations.....	40
6.3 Professional Development.....	40
REFERENCES	41
APPENDIX 1. INTERVIEW QUESTIONS.....	48

APPENDIX 2. LETTER OF CONSENT.....50

1 INTRODUCTION

Non-governmental organizations today constitute a prominent part of the development machinery in many countries, particularly developing nations (New African Magazine 2018). Over the years, NGOs have become noted as agents of social change and development in developing countries (Attack 1999). In recent times, organizing and uplifting the status of women residing in rural areas are of paramount concern to many developing countries and Kenya is not an exception. In majority of developing nations, the women are expected to perform all kinds or forms of domestic tasks; thus, they are responsible for the care of ward/children, the ailing, and the aged family members (World Bank 2012). As home makers they are not left out in contributing substantially to the nation's economy as food producers, processors and sellers through the subsistence agricultural practices they have been confined to (Fofack 2013). In Africa, three quarter of the agricultural work is done by women; while in Asia, Latin America and the Middle East, women constitute half of the agricultural labour force (Prakash 2003).

Agriculture has remained the backbone of Kenya's economy, employing about 75% of the labour force and accounting for about 65% of the total export earnings (Van der Walk 2008). According to Timmis (2018), 70% of women in Kenya work in the informal sectors, specifically in the agriculture sector which re-quire knowledge and finance to produce in large quantity. The rural women are not favoured in this sector as they lack both requirements (Goldman and Little 2015). These women find it relatively difficult to get credit facilities from traditional banking institutions compared to their male counterparts, which has been pegged as one of the indicators of gender based economic discrimination of women (Kimosopa, Otiso and Ye 2015). Studies on social issues affecting rural women in Kenya have been carried on for quite some time. Research has shown that rural women are unfavoured by wrong and primitive cultural practices that hinder them from engaging in economic activities (Thomas, Masinjila and Bere 2013).

Recent studies show that women account for nearly half of the world's small-holder farmers and produce 70% of Africa's food (Jamila Abass 2018). Prior to that, in a survey of nine African countries carried out in 1996 it was found that women's contribution to the production of food crops range from 30 per cent in Sudan to 80 per cent in

the Republic of Congo (Manuh 2008). Some international organizations and agencies such as the 1995 Nairobi Forward Looking Strategies for Advancement of Women held in Kenya, the 1995 Beijing Declaration, the 2000 Millennium Declaration of the United Nations Development Fund for Women (UNDFM), the Food and Agricultural Organization (FAO) and gender and Development Plan of action 2000-7 among others, have identified and recognized the predicament of women in developing countries. These agencies have enunciated laws and policies that offer enabling panacea for the integration of women into the conventional national economy. These organizations have all approved a plan of action to advance the conditions and rights of women in their communities, to promote women's socio-economic reliance. These plan of action include creation of employment, access to resources and credit, eradication of poverty and hunger, combating malnutrition/ poor health and illiteracy of women as well as to ensure the inclusion of women in all efforts at ensuring sustainable development (Chen et al 2005). The goal is that when all the plans of action have come in to play, these women residing in rural area would be independent and self-reliant.

1.1 Statement of the Problem

Women make-up more than half of the population of Africa and a greater percentage of that population reside in the rural areas (UN women.org 2015). In Kenya, most of the women have been neglected and they have consistently been shutout in socio-economic development and decision-making processes particularly in rural communities (Omoredede 2014).

The implication of this is that the incidence of poverty among these women living in rural communities tends to be disproportionately high, thus making them vulnerable to social and economic exclusion. The factors that affect the ability of these women to be self-reliant include unequal access to education, lack of access to resources, politics and religion among others (Kariuki 2013). All these factors stem from rural women being unfavoured by wrong and primitive cultural practices which hinders them from engaging in economic activities (Thomas- Masinjila and Bere, 2013).

In Kenya, women find it relatively hard to obtain credit facilities from traditional banking institutions compared to their male counterparts. The rural women are also under-represented in the workforce in the informal sectors (Goldman and Little 2015). This is where non-governmental organizations come in to fill the vacuum. Studies indicate that the significant role non-governmental organizations play include providing support to rural communities through skill acquisition, awareness campaign projects, counselling services and micro-loans (Brass 2010). Unfortunately, these women do not have the skills, knowledge or experience to use these resources to improve their means of livelihood. It is these lapses that some of the various non-governmental organizations established in Kenya try to fill and have over the years made efforts to alleviate these social issues affecting women in rural communities. The aim of the study is to explore the role non-governmental organizations play in strengthening the capabilities of rural women in Nandi County to achieve self-reliance. Following from the aim as stated above, these are the objectives that would be pursued throughout this research:

1. To examine the forms of support services the Non-governmental organizations provide for women in rural communities in Nandi County, Kenya.
2. To explore the barriers in implementing the programs and services in such rural communities.
3. To analyze the mechanisms and models applied to promote self-reliance in women in rural communities.

Based on the foregoing, the research questions that would be covered in the study are thus:

1. What roles do non-governmental organizations play in promoting self-reliance in rural women in Nandi County, Kenya?
2. What barriers do these non-governmental organizations encounter in the implementation of projects and activities aimed at achieving self-reliance?

These research questions would be discussed in the following chapters.

The study is significant as it will aid to x-ray the various ways non-governmental organizations support the development of rural women. Furthermore, the research is geared towards investigating ways on how to achieve sustainable means of promoting self-reliance in rural women, to enable economic integration of the women in Nandi County, Kenya. The study was conducted in partnership with two non-governmental organizations that provide economic and social support for women in rural communities.

2 REVIEW OF RELEVANT LITERATURE

This chapter presents a review of relevant literature on the role of Non-governmental organization in promoting self-reliance for women in rural communities in accordance with the objectives of the study, as well as a theoretical framework for the analysis of the subjects under consideration.

2.1 Rural Women and Poverty in Kenya

Poverty is defined by societies using various yardsticks based on their socio-cultural and economic orientation (Kimani & Kombo 2010). The United Nations Beijing Platform for Action and Declaration provides that the manifestation of poverty includes but is not limited to lack of income and productive resources, which leads to resulting situations such as social discrimination and exclusion. As observed in the Republic of Kenya sessional paper No.3 of 1999, poverty in Kenya manifests in the form of illiteracy, hunger and lack of access to social services. Again, Kimani and Kombo (2010) opined that majority of women in Kenya are poor due to lack of access to education and lack of access to family assets and resources. Akin to this, the UNDP human Development report 2006 observed that the national poverty rate in Kenya was at 52%. Furthermore, a survey by the institute of economic Affairs 2008 revealed that majority of the percentage of poor people in Kenya are women, and 50% of these women live in rural areas.

According to Taylor, governments have recognized through various indicators of development that women constitute most of the people living in poverty. The inference to be drawn from these states of things is that majority of the households headed by women live in poverty. Thus, Kimani & Kombo (2010) are of the view that empowering women will in addition to alleviating poverty give them an opportunity to partake in national development. Again, low literacy rate has been linked to increased birth rate which in turn increases the number of people living in poverty. It has been opined that providing equal access to education for the girl child in Kenya is a paramount step to take to elevate women out of poverty (Kimani & Kombo 2010).

The yardstick for measuring poverty has been pegged at living on a dollar or less per day by various international organizations (UNDP 1995). Poverty among women has been linked to several factors such as unequal treatment in the labour market, disadvantaged position in the social system as well as an inferior status in the family (Kiriti & Tisdell 2003). According to Jodie Martin (2008), 70% of the poor people in the world are women. This implies that majority of the world's feminine population live on less than one dollar per day following the UNDP definition of poverty. Citing the UN division for the advancement of women, Kariuki (2013) opined that poor women have been denied access to material resources like land, education, credit facility and family inheritance. Some of the factors that have led to the "feminization of poverty" in Kenya include the socialization process of the feminine gender, imbalance in power sharing in the family, depriving the women of the ability to participate in decision-making in the family and limited access to education. Several recommendations were made following negotiations on critical issues about women and poverty at the Beijing platform for Action and Declaration 1995. They include: providing women with access to savings and credit facilities; implementing Laws to ensure equal access to economic resources for women; adopting macro-economic policies and development strategies aimed at addressing the needs of women in poverty; as well as setting up a ministry to oversee gender affairs amongst others.

2.2 The concept of Non-Governmental Organization

The term "non-governmental organization" could literally be said to refer to organizations that are:- (i) not government based; and (ii) not profit oriented (Yenacopulos 2017). These organizations however vary in themselves and the nature of the activities they organize. The nature of the services rendered by Non-governmental organizations has been categorized into two broad groups: operational non-governmental organizations which focus on development projects and advocacy non-governmental organizations which are organized to pursue social causes (World Bank 2007).

The diversity of Non-governmental organizations strains any simple definition (Lewis 2010). They include many groups and institutions that are entirely or largely independent of government and that have primarily humanitarian or cooperative rather than commercial objectives (Folger 2019). They are private organizations in developed nations

who render international development support; they may also be local or indigenous groups who are regionally or nationally organized; or a small group of people in villages (Lewis 2010). Many independent humanitarian support-providing groups fall under the broad heading of NGOs. They include religious organizations and charities that raise funds for the support and development of those in dire need, provide basic social support services and amenities including food, clean water, clothing, and shelter among others and promote community organization. Non-Governmental organizations also include community associations, workers/independent co-operatives, social/friendship/professional clubs and societies, women's groups and religious associations.

Non-governmental Organizations are also seen as a body of group of professionals formed with the objective of alleviating one or more forms of social problems of poor communities (Streeten 1997). The author opined that the functions of non-governmental organizations include the ability to reach-out to poor rural communities, to carry-out empowerment programs, and have the ability to undertake projects that have direct impact on the inhabitants of rural communities. Again, Non-governmental organizations are established to advance the development of communities through projects that support achieving self-reliance (Nikkhah & Redzuan 2010). By providing micro-finance facilities to women in rural communities, non-governmental organizations promote income generation and provide support programmes that aid in strengthening the ability of individuals and communities to attain self-reliance (langran 2002). These range from financial resources, education and skill acquisition, counselling services and opportunities to build social relations (Frankish 2003).

Furthermore, Non-Governmental Organizations have been viewed as groups of people with common interest in common settings and desires who wish to fulfil a common agenda (Dodo & Mabvurira 2014; Gberevbie 2013). It is the consensus that Non-Governmental Organizations (NGOs) are created by private individuals and groups to fill the gap left by States. This is in accord with the views of Akinboye and Oloruntoba (2017) that the emergence of Non-Governmental Organizations is as a result of the failure of the state to meet the yearnings of the people by providing the dividends of democracy to the populace. In recent years, there has been a proliferation of Non-Governmental Organizations in Asia, Africa and Latin America (Salamon & Anheier 1997; Bratton 1992). This lends credence to the fact that non-Governmental Organizations are

critical to the development enterprise (Osaghae 1997). They have become an inseparable part of the development landscape and discourse having challenged governments, multilateral organizations, and the private sector on major policy issues that will enhance sustainable infrastructure in the State. Non-Governmental Organizations are now increasingly viewed as critical contributors to economic growth and provision of infrastructures needed by the people (Fukuyama 1995; OECD 1995). Despite the growing importance, the activities and contributions of Non-Governmental Organizations to the wellbeing of the people in developing societies are yet to be properly understood by the people (Salamon 1994).

2.3 History of Non-governmental Organizations in Kenya

The evolution of Non-governmental Organizations in Kenya could be traced to the religious associations that existed during the colonial period (Kameri-mbote 2000-2). Over-time, these religious organizations focused on welfare, evolved into the present-day NGOs with improved services and developmental focus (Ibid). The NGOs that existed in the colonial era in Kenya did not design the charity organizations to aid the poor alone; it was also meant to serve the purpose of the colonialists to suppress nationalist struggles. The earlier organizations the Maendeleo ya Wanawake (MYWO) and the Christian council of Kenya (CCK) were funded by the government in schemes that were designed to subvert African resistance to colonial rule by the Kenyan Land and freedom Army (Mau Mau), during the period of the Mau Mau revolt from 1952-1960 (www.newafricanmagazine.com). It is important to note that the NGOs which existed in the colonial period and a short while after that were focused on rendering charitable services and projects that promote the welfare of the community alone, as issues of community development was exclusive to the government of the day (Section 4 of the Societies Act).

The religious associations that were first established in the colonial era were the Young men Christian association (YMCA) and the Young women Christian association. The indigenous NGOs that first existed were social welfare organizations formed to take care of the welfare of their members, and gender-specific associations such as the Maendeleo Ya Wanawake Organization (MYWO) established to improve the livelihood

of women-led households (Kingoro & Abdalla 2009). According to Hearn (2007), Africa has witnessed an astounding growth in the number of influence of NGOs since the 1980's. The history of NGOs in Kenya can be attributed to three sources: the early missionary expeditions, the colonial rule and the traditional roots of philanthropy and communal relationship (Manrique 2011). There was record of proliferation of indigenous NGOs from the 1980's which could be linked to the civil conflicts, poverty, failure of the government to provide social services and political uprisings at the time (Fowler 2000). Kameri-mbote (2000-2) highlighted the major factors that could have contributed to the exponential increase in the number of indigenous NGOs in Kenya.

The NGOs were viewed as a solution to facilitate the inclusion of the citizenry in the decision-making process in the budding democratic government. Also, the uneven distribution of resources and development necessitated the establishment of these organizations to advocate for the redistribution of development and resources to reach the rural communities. Again, the failure of the government to provide the needed social and economic leadership necessitated the establishment of NGOs to fill the gaps where the government had failed particularly in the area of providing social services. Some other NGOs were set-up to create public awareness on political issues and advocate for social change while acting as a watchdog over the government at the time (Kingoro & Abdalla 2009).

2.4 Laws Regulating NGOs in Kenya

The NGOs in Africa are often faced with laws that suppress the extent of their involvement in issues of provision of social services, welfare and development of the people, as well as laws that are incapacitating. The reasons behind the state of event is not far-fetched since the government has been the major actor in implementing policies, regulating and providing social services to the citizenry prior to 1980's (Kingoro & Abdallah 2009). Registration and operation of NGOs in Kenya are regulated by the Non-governmental organization Coordination Act, 1990. Prior to the enactment of the Act, NGOs were registered under various legislative frameworks thus making it difficult to regulate their activities holistically. NGOs then could be registered as a limited liability company under the companies Act, a trust under the Trustees Act, in arrangement with

the government through the ministry of culture and social services, the Attorney-General's office or through individual legislations such as the Kenya Red Cross Society Act (Jillo & Kisinga 2009). The Law was enacted to unify regulation and registration of both existing and intending NGOs. Section 25(1) & (2) of the NGO Coordination Act provides for six months transition period for NGOs that are registered under any of the existing legislations to apply and obtain a certificate of registration pursuant to the Act. On the other hand, Section 10 of the Act provides for the compulsory registration of all NGOs in the manner prescribed by the Act. Section 22 of the Act makes it a punishable offence for any person to operate a non-governmental organization without registration and a certificate. The Act further establishes the non-governmental organization coordination board charged with the function of registering national and international; to coordinate the work of all the NGOs in Kenya; to publish a code of conduct for the regulation of the activities of NGOs in Kenya; and to provide policy guidelines to the NGOs in the area of national development (Section 7 of the NCA Act).

Furthermore, the Act establishes the NGO council which is a self-regulatory council comprising of a forum of all NGOs in Kenya. The council has the function of advising the NGOs on issues of code of conduct, as it pertains to matters of the activities which the NGOs engage in (Section 24 of the NGOC Act). The enactment of the Public Benefit Organization Act made some changes to the legal framework for regulation of NGOs in Kenya. The Act repeals the NGO Coordination Act. Section 5 of the Public Benefit Organization Act defines a PBO as a "voluntary membership or non-membership grouping of individuals or organizations, which is autonomous, non-partisan making, non-profit making and which is 1) organized and operated locally, nationally or internationally, ii) engages in public benefit activities in any of the areas set out in the sixth schedule, and iii) registered as such by the authority. The Act defined a public benefit activity as an activity that promotes public benefit by enhancing economic, environmental, social or cultural development or advocating on issues of general public interest. The Act establishes the PBO regulatory authority which has the power to bestow PBO status on organizations. The sixth schedule to the Act enumerates several objectives that can be pursued by an organization to qualify to obtain a PBO status. The Act includes improvements on accountability and transparency in the management of NGOs. It seeks to provide a single comprehensive legal framework for regulation of non-profit organization, and to provide a more enabling environment for organizations carrying-on public

benefit activities. The PBO Act set out criteria regarding NGO registration, set timelines for processing applications as well as tax incentives and government funded benefits for organizations conducting public benefit activities. However, despite the decision of the high court in *Trusted Society of Human Rights Alliance vs the Cabinet Secretary Devolution and Planning & Others* mandating the cabinet secretary to commence the PBO Act within 14 days, but it was not carried out. Again, another high court decision of May 13, 2017 which ordered the interior cabinet secretary to publish in the gazette within 30 days, the commencement date of the PBO Act was not adhered to.

2.5 Project Co-operation Partners

Joyful Women Organization

One of the non-governmental Organizations that have been established to promote self-reliance of women in rural communities in counties in Kenya is the Joyful Women Organization. This non-governmental organisation has been working towards the empowerment of rural women using different strategies to assist such women (JOYWO 2019). The organisation was established in 2009 and it now has more than two hundred thousand (200,000 members). The organisation has also had members saving going to the tune of twenty-one million dollars (\$21 million). The organisation manages over 12,000 women groups in the country. More specifically, the organisation has been in the forefront of empowering women using table banking which is a project that helps rural women to access micro-credit facilities, as well as providing skill acquisition.

Table banking involves organizing women in groups where they save some small amount of money for a pre-determined period, which is then given to the women individually as capital for businesses to increase their income generation (Gichuki, Mutuku and Kinuthia 2015). The organization also has training programs that economically empowers women through acquisition of commercial skills that enhance their crafts and farming practices to better improve their finances and make them self-sufficient. The organization boasts of having trained over 4,000 women since inception. The organization further has market access programs where it works with market agents to provide markets to the rural women (JOYWO 2019). This market linkage helps women to eliminate

middlemen and access customers directly, thus significantly increasing the earnings of rural women.

Pamoja Women Development Program

Pamoja women Development Program (PAWDEP) is a leader in providing micro-finance solutions to women groups running small scale industry and farming. They seek to empower women financially to run viable, competitive, and rewarding enterprises that can compete locally and internationally. The word 'Pamoja' means 'togetherness' in Kiswahili. The organization was founded in 2003 as a Non-Governmental Organization (NGO) and duly registered in Kenya in 2004. Legally, PAWDEP has been operating under the Kenya Non-Governmental Organizations Coordination Act of 1990. Recognizing the role played by the women in the provision of family needs in their households in communities, the organizations clients are all women.

The main objective of PAWDEP is to empower poor rural and urban women both socially and economically through development of sustainable economic activities, hence alleviating poverty in the country. This is in consideration of the fact that there are different strata of economically disadvantaged women population in Kenya. The programs are diversified to serve start-up businesses including capital investment and asset finance for medium businesses. They also provide a diversified portfolio of women groups' financial products.

2.6 The Nature and Role of Non-Governmental Organizations

Non-Governmental Organizations have a long history in Kenya. They existed in pre-colonial traditional states in Kenya in forms of groups or associations' that enabled participation, communication, influence and the flow of information between the citizens and the County, as well as means of social economic assistance, control of social existence and survival to citizens (Ikelegbe 2013). During the military era, various administrations treated non-governmental organizations like enemies, and readily clamp down on them through various decrees and regulations designed by the military to discourage the people from participating in their activities. Under the civilian administration, desires to participate in service delivery and the conducive atmosphere has encouraged the

activities of NGOs to be improved among the citizens (Uwem & Afzai 2009). The important role NGOs play has increased in recent times. It has become so important that no government desirous of meeting the essential needs of its citizens for national development can ignore them (Essia & Yearoo 2009).

A dynamic non-governmental organization is essential to the sustenance of any nation's development. This shows that NGOs are pivotal to social, economic and political development. The role of NGOs can be viewed from three dimensions. These according to Yohannes (1997) include: developing the capacity of governments to apply the principles of accountability, transparency, and openness; working towards gaining the commitment of all elected officials, public servants, and NGOs to good governance; and improving the quality of governance.

NGOs have across the world become non-state emergent agents for providing critical social welfare, social services, humanitarian services, socio-economic empowerment, political participation, human capital development and productive economic activities. This view is supported by the assertion of Akinboye and Oloruntoba (2007) that NGOs facilitate the process of inclusion of the people who would otherwise be excluded in terms of accessing the benefit of the state and participating in governance. Over the years, NGOs have utilized protest and campaigns to bring about accountability in governance through people-oriented policies that will enhance development in the country. The important role of NGOs is evident in the roles they are playing that cuts across major aspect of human life, like health, social environment, and economic development. From the foregoing, it shows that without the involvement of NGOs, there would be overwhelming hunger and poverty (Ajayi 2006). In this regard, non-governmental organizations are the engine of democratic governance and development of nations.

2.7 The Concept of Self-Reliance

Self-reliance as an approach has been viewed as a viable mechanism for achieving effective community development in developing nations (UNHCR 2001). Fonchingong & Fonjong (2003) opined that the concept of self-reliance occupies a central position in issues of community development and is inter-connected with related concepts such as

self-help, indigenous participation and rural development. In western cultures, self-reliance is a socially desired achievement which connotes the ability to take control of one's life and apply personal initiatives without depending on others (Kalberg 2015). It has been associated with the idea of community in order to achieve the desired level of development (Schaumberg & Flynn 2016). The philosophical concept of self-reliance adopts a different approach to individual or community development by focusing on the power of independence, creativity, originality and belief in personal capabilities and resilience. It rejects the need for external aid and promotes the value of taking personal initiatives in decision-making (Uwem 2016).

According to Anyanwu (1992), community development in most African countries has depended significantly on voluntary cooperative efforts among the members of the community. This follows a traditional socially desired trait that clearly underscores the virtue of self-reliance. Earlier scholars of Self-reliance defined it as “development on the basis of a country's (region's) own resources, involving its populations based on the potentials of its cultural values and traditions” (Galtung 1980). In current literature, it has been defined as “the social and economic ability of an individual, a household or a community to meet essential needs in a sustainable manner and with dignity” (UNHCR 2001). The need for community participation in decision-making and self-reliance for community development have been expressed by several scholars. Self-reliance in community development demands that community members apply their knowledge and skills to the resources at their disposal. These corroborates Anyanwu (1992) observations that the development of related skills and attitudes of a people can enable them to satisfy their basic needs, become self-reliant, and to reduce excessive dependence on agencies external to their communities.

Furthermore, Marinova and Hossain (2006) have identified five key characteristics of self-reliance for community development. They include the element of simplicity, which is built on the values and pride attached to the need for the development of the present natural environment. The second feature of self-reliance is the idea of responsibility, which is the obligation of a community, perceives it has, to develop itself in a sustainable manner. Thus, a self-reliant community takes the responsibility for its actions in utilizing the resources it has as much as possible to become self-sufficient (Marinova and Hossain 2006). The third characteristics is the idea of respect for other

members of the community, the natural resources found within the community, and most importantly respect for socio-cultural norms and traditions of the community to ensure the sustainability of the community. Another feature of self-reliance noted by the scholars is the element of commitment from the members of the community to ensure the continued independent management and control of their resources. There is need for commitment on the part of the community to guarantee the provision of its basic needs and economic security, rather than rely on aid from external agencies or bodies. Lastly, the scholars identified creativity as an important element of self-reliance for community development

The concept of self-reliance has been viewed to be inter-related with the principles of self-help and mutual help. Self-help enables the local people to exploit to their advantage resources, which would otherwise lie dormant and thereby perpetuate the dependence of the community on aid from external agencies and bodies (Fonchingong and Fonjong 2003). The application of self-help for community development can increase the competence and confidence of a community in handling its affairs. The habit of self-help is a prerequisite for survival in the modern world (Anyanwu 1992). Self-help initiatives enable the people to look inwards by rallying local resources and efforts. This has apt application to the concept of community development, which stresses the importance of people increasing their sense of responsibility towards the sustenance of their community. The principle of self-help incorporates into the community development process the means of offering ordinary citizens the opportunity to share in making important decisions about their living conditions (Anyanwu 1992). This approach emphasizes the fact that development should be centered on the people.

2.8 Problems Militating Against Rural Women in Development and Self-Reliance

Women are the moral fiber of the rural economy in most Sub-Saharan Africa. 80% of the economically lively female labour force is engaged in agriculture. Also, women comprise 47% of that labour force (Eshiet 2006). In Kenya, agriculture and food production is the major activity of the rural women. It has been stated earlier that women's responsibilities and labour inputs often exceed those of men in most areas in Africa. For Kenya to achieve a sustainable agricultural sector the involvement of rural women in

popular participation and addressing the constraints they face must be considered. This we believe will make the agricultural sector the wheel of economic growth for the rural areas. Below are the constraints faced by women in rural areas of Kenya.

2.8.1 Access to Land, Finance, Credit and Other Inputs

Rural women in Kenya face several problems that hinder their access to land, credit facilities, machinery, extension services, agricultural training and access to good markets. A report on the study conducted by the food and agricultural organization on nine countries showed that women rarely own land and when they do; their holdings tend to be smaller and less fertile than those of men (FAO 2008). Customarily in Kenya, access to Community Land is directed by Community laws (Kenya Community Land Act 2016).

Traditional pattern of inheritance bequeaths family property including land to men. This has hampered rural women's access to land as well as property, which could be tendered as collaterals for securing loans with financial institutions as banks usually demand collateral in the form of landed property (Khasacha 2011). Again, Manuh (2008) observed that only five per cent of the resources provided through services in Africa are available to women and of total extension agents at work in Africa today only 17 per cent are women. Also, structural adjustment policy exacerbated some of the obstacles that confront women farmers by placing greater emphasis on export crops, which usually are grown by men (Kariuki 2013). Low incomes, lack of access to good markets among others are factors pushing many rural women away from traditional agriculture (Omoredede 2014).

2.8.2 Farm/Domestic Labour

Farm/domestic labour is also a constraint that militates against rural women farmers in Kenya particularly as the men within the working-class age bracket leave rural communities in search of more viable livelihoods, leaving the women to do most of the work (Khasacha 2011). Following the migration of the male labour force in the rural communities to urban areas, majority of the rural population become comprised of women who

inevitably have to provide the bulk of the labour on farms in addition to playing other reproductive roles that fulfil other household activities like fetching water and fuel, nursing babies, cooking among others (Suda 1996). This has influenced the sexual division of labour for the few left behind (Omoredede 2014). The increase in the ratio of women to men translates to increased responsibilities for women to fend for themselves and their families.

2.8.3 Marginalization of Women

Another problem confronting women in their socio-economic development in Kenya is the gender division of labour in the society that prescribes certain roles as men's' and others as women's'. This is a major source of discrimination of women in efforts at achieving rural development (Kariuki 2013). Rural women organizations and groups' contribution to socio-economic development is perceived as social and voluntary and thus has no economic values (Eshiet 2006). The stereotyping of women as weak and helpers to men rather than people with economic and political roles in their own rights has created barriers to women groups' access to opportunities for economic advancement. This is further compounded by women's under-representation in top positions in public and organized private sectors (Kariuki 2013). Gender disparities are among the deepest and most pervasive of inequalities. It has been widely opined that even the government seldom integrates women in the mainstream of the nation's development policies.

Despite the present democratic dispensation and given the achievements and numerical strength of women in Kenya, government still has not adequately integrated women into the mainstream of the nation's development policies (Kariuki 2013). Moreover, conventional practices and approach toward women have been passed over into public life to the extent that government policies do not adequately address the peculiar needs of women in the rural development process therefore; women are under-represented in organs of government, legislative bodies, and local political structures (Omoredede 2014). Hence the concern and interests of women are not taken care of both at national and state level discussions; even where they have been, they have been insignificant. This situation works against women because low participation in policy and in decision

making reinforce the obstacles to social and economic inclusion. If women are not adequately represented their needs are unlikely to be heard and taken seriously (Eshiet 2006). Again, the type of development policies in existence tend to neglect the informal sector where women are predominant, thus women need to be fashioned into the mainstream of development strategies (Eshiet 2006). Inadequate education and skills are major constraints to women progress and employments. Women's roles as home makers also hinder their participation in income generating activities.

Since women in rural communities make-up the bulk of agricultural producers there is need for government, non-governmental organizations, community and institutions to demonstrate commitment to removing socio-cultural impediments against women where they are economically viable through their involvement in agricultural activities. Measures to enhance women's access through institutional reforms must be pursued and monitored vigorously for effectiveness (Omoredede 2014). As care providers, many economic programmes in Kenya tend to overlook the unpaid economy, where women predominate. Gender bias and rigidities may affect women's access to productive resources and markets, ultimately frustrating economic reform policies. It is therefore important to take into consideration gender bias and tailor planned interventions to improve women's ability to take advantage of incentives, thus enhancing overall economic efficiency.

Wiley and Eskilson (in Imogie 2009) have proffered solution to dissuade gender stereotyping by suggesting that "women should act more like men." Women should therefore work harder to assert themselves in their efforts to participate more actively in socio-economic development. This is based on the knowledge that the absence of women in decision-making situation has led to strife and war in the world and the role of women in the establishment of the United Nations when compared to the League of Nations (Alele-Williams 2008). National action plan should be designed in broad consultation with women organizations to complement rural initiatives which must be adequately funded and staffed. Often similar institutions have been marginalized, under-resourced and used as a dumping ground for gender issues (Munah 2008). To this end, organizing rural women could be used as channels for mass mobilization as well as tools for dissemination of information on government development programs.

3 THEORETICAL FRAMEWORK

The role of non-governmental organizations in advancing the course of rural women is a discourse that has been studied by several scholars in various jurisdictions. The activities and projects carried out by these organizations are geared towards aiding the communities to be self-reliant. Generally, Self-reliance is defined by independence and it is the ability to use cognition without the help or influence of others, that is, the ability to decide what you should be or do. Fundamentally, the concept of self-reliance has been viewed to play an important role in the process of community development (Fonchingong & Fonjong 2003). It advocates the need for people to improve their condition by taking control of their resources and decisions regarding the utilization of those resources. Fonchingong & Fonjong (2003) defined self-reliance as “a state of mind that regards one’s own mental and material resources as the primary stock to draw on in the pursuit of one’s objectives, and finds emotional fulfilment not only in achieving the objectives as such but also in the very fact of having achieved them primarily by using one’s own resources”. Self-reliance has been perceived as relying on oneself with confidence based on one’s capabilities to set-up, plan and mobilize the required resources; as well as implement and evaluate programs meant for the improvement of one’s living condition. The concept of self-reliance is perceived to be inter-related to the principles of self-help and mutual help.

In a similar vein, one of the related concepts like “Community Empowerment Network” (CEN) believes self-reliance is vital for residents in developing countries to successfully govern their own lives and economies. On the other hand, when people rely too much on outside influences, even supposedly benevolent players such as government agencies and non-governmental organizations, they relinquish control of their resources and more importantly their future. They allow others to make decisions not always in the best interest of these communities. Nations in developing regions often have a vast amount of resources available to them, but they do not have the skills, knowledge or experience to use these resources to better their economy. Based on this, CEN strives to empower individuals to become self-reliant so they can forge ahead and eventually run a sustainable economy for themselves, i.e., pursuing an agenda they determine for themselves. Two theories are used to provide understanding for the data collected for the study and to

help in the interpretation of result. The theories are Self-Reliance theory by Emerson (1841) and people-centered development approach by Rogers (1987). They are discussed as follows:

3.1 Self-Reliance Theory

The Self-reliance theory is founded on the premise that self-reliance inspires people not to conform to social conventions but to rely on themselves. The theory as propounded by Emerson (1841) focuses on the idea of believing in one-self. He consistently relayed the major theme of ‘trust thyself’ throughout the work. The theory explains that everything in nature operates in harmony with divine Providence, and that by conforming oneself to social conventions, man cuts himself off from those conventions, which dictate all life. Thus, to become self-reliant Emerson advocates for the people to free themselves from the obligation to conform to norms (Liang 2014). This implies that rural women should step out of the routine thoughts associated with the rigidity of society and live with the guidance of their nature. However, in order to gain one’s own independence, one must first abandon all things that have been learned and seek to accumulate only the knowledge which one attains firsthand and makes it into one’s own truth (Emerson 1841). This assumption is that everyone has the potential to reach the highest esteem; therefore, no person is innately superior to any other one. This view also shows the optimism, which permeates Emerson’s views. The theorist further opined that everyone could achieve happiness, for it is possible upon anything inherent, rather, it requires a simple shift in one’s mental pattern, a shift any given person can make at any time in their life.

However, a society of individuals is a society made up of individuals serving or contributing to other individuals. Each person is one-self; each person gives and receives as oneself (Cavell 1988). The theory holds that to give or to receive because one’s role requires it to give anything that strengthens people in their sense as members or parts of a community. The idea of self-help as a primitive form of self-reliance is illustrated not only by war of survival but also by economic endeavour. Making one’s way in the world, making it on one’s own by an expenditure of one’s effort. The key print is that existence of self-help is highly imperative in a primitive society because it promotes

hard work, improves conditions using local initiatives, tolerance, accountability, and progress. The implication of the theory is that living a changeable life is not simply changing from one thing to another, it is accumulating various experiences and skills, thereby putting a life together by means of unpurposive addition. But change is genuine only if it is not searched for itself but is accepted for the sake of an idea of completeness or perfection. New courage arises from new dissatisfaction with the things incomplete as well as imperfect, but it is a courage that dares to try to achieve satisfaction. The memory of failure then becomes a source of energy and hope for success must be sincere. One must try to acquire his own identity and stick to the effort, and although one may always fail, perhaps one will ascend into a higher state which is changeable (Emerson 1841). A self-reliant individual is supposed to see around themselves, to seize a new possibility of experience, and to jump out of the self-enclosure. Nature, a mountain walk, always gives us to suspect the poverty of life, and we believe that we have run along only one thread of experience out of millions of varied threads which we were competent to combine with that single string of ours. (Emerson 1841, p.419).

The author further postulated that no man is an island, although it seems that every person is an independent entity. We live independently, satisfy our personal needs and maintain our health on our own. Thus, the physical health and mental health of rural women are influenced by the community they belong to, which also affects their social health. They are all living in an interconnected environment in which their physical health, mental health and social health are influenced by their own community and other communities as well.

3.2 People-Centred Development Approach

Rogers (1987) developed the person-centered approach to effecting development. He postulated that it would be impossible to attempt to produce change for the members of a community by means of a pre-structured programs and policies managed by persons who are not part of the community. Applying ready-made policies and action plans to individuals in communities infers that they are incapable of taking care of their welfare and neglect the assets of the community (Rogers 1987). Further development of this approach birthed the people-centered development approach for achieving social

transformation in communities. Social transformation entails handing-over management of the resources of the community to them to meet their basic needs (Korten 1991). This approach enables the members of the community to make decisions for themselves, and to learn the skills they feel they need (Schenck and Louw 1995).

The underlying premise for applying the people-centered approach to human development is that development is primarily meant to fulfil the needs of the people, and thus should be an indigenous process that comes from within and not imposed by an external authority (Devkota 2000). There has been a shift in focus from theorizing development towards people participation and empowerment, to allow the people take control of the process (Mohan & Stokke 2000). Korten (1990) viewed a people-centered development approach as "a means by which the members of a society increase their personal and institutional capacities to mobilize and manage resources to produce sustainable and justly distributed improvements in their quality of life consistent with their own aspirations". Swanepoel and De Beer (2006) postulated that while poverty entails lack of material resources, development encompasses material and social wellbeing on one hand and security freedom of choice and action on the other hand. Again, development enhances the ability of the people to attain life sustenance, self-esteem and personal freedom, which are the basic components of human development (Todaro 1997). By providing the community with capacity and empowerment, they gain self-reliance and the ability to manage the re-sources. These basic elements of human development are linked and a necessary result of one another. Achieving life sustenance increases the self-esteem and feeling of sense of self- worth, which in turn guarantees freedom from servitude.

4 METHODOLOGIES AND METHODS

This chapter describes the data collection method, the research process, the ethics required and observed in the gathering and analysis of the data, as well as the limitations of the research.

4.1 Research Design

A research design usually provides a framework for the study. It determines the direction the study will take, as well as how the data for the study would be generated and analyzed (Kassu 2019). It provides the step by step layout for the conduct of any given investigation. Nworgu (2015) defined research design as the decisions a researcher makes in planning the study and it can be qualitative or quantitative. Alvesson and Sköldberg (2008) saw qualitative research design as a method that enables researchers to have the perceptions and experiences of the informants in focus and to gain a deeper understanding of those. According to Sekaran (2003), there are six elements of a research design: the purpose of the study, type of investigation, extent of researcher interference, study setting, unit of analysis and time & cost. For this study, the researcher adopted the qualitative research design because the study is aimed at eliciting information from workers in non-governmental organizations in Kenya to determine the role of non-governmental organization in promoting self-reliance for rural women in Nandi County, Kenya. Qualitative research methods allow the researcher to focus on the subjective reality of individuals.

4.2 Study Area

The study area is Nandi County in Kenya. Nandi County is in the North Rift of Kenya, occupying an area of 2,884.4 square kilometres. The capital of the county is Kapsabet (Kenya Government 2015). The County has a population of 752,965 according to the 2009 National Census in Kenya (Kenya Government 2015). Most members of the County are Kenyans, the majority of whom belong to the native tribe called Nandi.

Geographically, the unique jug-shaped structure of Nandi County is bound by the Equator to the south and extends northwards to latitude 0034'N. The western boundary extends to west. The county's major area is covered by the Nandi Hills. Nandi County is divided into six sub-counties of Mosop, Engwen, Chesumei, Nandi Hills, Aldai and Tinderet. The County has 899 primary and secondary schools comprising of 744 primary schools and 155 secondary schools (County Government of Nandi, n.d.). The people of the county are mainly famers who deal on cash crops, livestock rearing and subsistence agriculture. The cash crops in the county are mainly wheat and tea. Other residents in the area are traders, workers in the plantations and tea factories as well as government workers (County Government of Nandi, n.d.). The choice of the area of the study is based on the fact that the County has majority of its population in the rural areas, and this population is mainly dominated by women who are mostly farmers and need to be empowered economically and socially (Kenya information guide 2018).

4.3 Data Collection

Data was collected from eight participants by means of personal interviews conducted through mobile telephone conversation. Written request for an interview was first sent to Joyful women organization (JOYWO) and Pamoja Women Development Programme (PAWDEP) which are non-governmental organizations that provide services aimed at empowering rural women in capacity building, as well as developing and strengthening the skills and abilities of the women in Nandi County (see sample in Appendix 2). This was followed-up with series of calls for acceptance and confirmation of appointments. The cooperation partners that participated in this study were those who responded positively to the request for partnership and agreed to be interviewed to generate data for the research. The interviews applied a semi-structured format and made use of open-ended questions to elicit information from the participants (see sample in Appendix 1). A semi-structured interview method is seen as an open framework that allows precision and interactive communication with the participants (Gillham 2005).

The participants in the study were pre-informed that their response to the interview questions would be recorded for the purposes of generating data for the study, and their oral consent were obtained before the interview commenced proper. The data was

being recorded while the interview was going on with the mobile phone used for conducting the interview, which was subsequently transcribed. The data in both the storage memory of the mobile phone and transcribed data were stored, to be destroyed upon publication of the thesis. The interviews were conducted in eight days from October – November 2019, and each of the eight participants were interviewed on separate days. Each of the interviews lasted approximately 55minutes, producing a total of fourteen pages when transcribed.

4.4 Research Process

The data for the study include primary and secondary sources. The primary source includes semi-structured interviews while the secondary data comprise of journals, surveys, legislations and official government documents. The study focused on the support services provided by non-governmental organizations that have direct access and provide social and financial support for rural women in Nandi County. The research process applied qualitative research method in obtaining Data by making use of semi-structured interviews. Due to the geographical location of the researcher, the interviews were conducted via telephone conversation. Qualitative research is aimed at understanding and interpreting the social reality of individuals and groups, in their natural settings (Nworgu 2015).

Eliciting information from the workers in the non-governmental organizations requires the use of qualitative instruments. As its focus involves various methods, qualitative methods seek to make meaning of a phenomenon in relation to the meanings people attach to them (Shuval et al 2011). For the purposes of this study, the workers in the organizations possess the required knowledge and experience of the functioning and activities of the non-governmental organizations towards the development of rural women in Nandi County.

4.5 Research Ethics

A request was made to the coordinators of the non-governmental organizations where the interviews were conducted before the interview, after submitting a copy of the research proposal stating the purpose of the study. An agreement was reached to ensure that the information collected was solely for the purpose of the study, and the data is not to be used anywhere else. This underlies the aim of ethical research.

According to Bell (2004), ethical research has to do with collecting information from participants, reaching agreements on the uses of the data, and how it will be reported and disseminated. The thesis will be given to the organizations to be read before publication, and the primary data collected will be destroyed in an appropriate manner upon publication of the thesis. The results of the data are published in an objective and fair manner with proper supervision of qualified academic researchers.

4.6 Data Analysis

Simple content analysis was used in analyzing the qualitative data. A total number of two Organizations were contacted but one Organization JOYWO responded by answering our questionnaires 4 respondents were randomly picked for the interviews.

Qualitative content analysis is more subjective and less explicit about the processes by which the interpretation of the target material occurs. Krippendorff (2013) defines content analysis as 'a research technique for making replicable and valid inferences from texts to the contexts of their use'. According to Brewerton & Millward (2001), the emphasis of content analysis is on meaning rather than quantification. In content analysis, attention is usually placed on information with similar themes found within the interview. The organizational context in which the worker's position lies is taken into consideration in order to access the meaning and significance of the information passed across by the workers. Analysis of the interview usually follow the sequence of transcription of the data, coding, comparison of the themes of the interview, the categorization of similar and differing views in the interviews, and finally the general findings from the results of the interview. Formal system for Data analysis involves "coding techniques for finding and marking the underlying ideas in the data; grouping similar

kinds of information together in categories; and relating different ideas and themes to one another” (Rubin and Rubin 1995). According to O’Connor & Gibson (2003), components of qualitative Data analysis include “organizing the data; finding and organizing ideas and concepts; building overarching themes in the data; ensuring reliability and validity in the data analysis and in the findings; finding possible and plausible explanations for findings; and an overview of the final steps”.

The interview for this study was transcribed from recorded information to long hand. Transcription made it possible with a closer analysis, and the transcribing process itself is an initial analytic process (Brinkmann & Kvale 2015).

4.6.1 Profile of correspondent

The respondents were 8 in total 5 female and 3 men; every respondent had their own role to play during the interviews by Skype and phone calls. The first female respondent female role was to provide technical support and managing the projects, while the second respondent female role was to organize internal and external financial management. For the male respondents the first male role was in charge with customer care and communication all though the study process and the organization at large, the second male respondent was making decision and problem-solving techniques.

The third male respondent role was overall manager over seeing all the organizations functions and all activities generally to keep it running efficiently by teaching and training women.

5 RESEARCH FINDINGS

This chapter presents the results and the interpretation of the study conducted. For the study, a total of eight respondents were interviewed which provided the data for the study. I conducted personal interviews for the eight members of staff from two Non-governmental organizations in Kenya that provide support services and empowerment programmes for rural women. The participants were coded as respondents A1 – A8 for all the participants from the two non-governmental organizations which participated in the study. Information from field research reveals that five of the respondents were females while three of the respondents were males.

The participants comprised of two coordinators from the two organizations and six field workers (see table 1 below). Furthermore, the number of participants in the study within the age bracket of 21-40 years was three, while those within the age bracket of 41-60 years were five. The interview with the workers in the non-governmental organizations has two predominant themes of ‘Roles’ and ‘Barriers’ faced in implementing the support services for the rural women in Nandi County. The data generated from the interviews were coded with the themes of ‘Roles’ and ‘Challenges’. The transcribed interview from the recordings was subsequently grouped into themes of ‘Roles’ and ‘Barriers to Implementation’. The information on the functions and nature of support services rendered by the non-governmental organizations were coded under ‘Roles’, while the challenges in implementing projects that would strengthen the capabilities of the rural women to be self-sufficient were coded under ‘Barriers to Implementation’.

5.1 Role of the NGOs in Empowering Women

The result of the findings shows that NGOs in Nandi County, Kenya play a crucial role towards the development of rural women in Kenya. The responses from the participants point-out the various forms of voluntary activities under-taken by the non-governmental organizations to aid rural women to attain certain levels of self-reliance.

“Our NGOs plays an important part in ensuring the social and economic development of rural women in Nandi County. We essentially provide the women with access to loans through our table banking scheme to facilitate their trades or businesses” (Respondent A1).

The salient role of Non-Governmental Organizations is evident in the part they are playing that cuts across major aspect of human life, like health, social environment, and economic development. From the foregoing, it shows that without the involvement of Non-Governmental Organizations, there would be an overwhelming poverty among rural women in Kenya (Ajayi 2006). When it comes to social issues involving women, Desai (2005) postulated that non-governmental organizations provide support to communities through skill acquisition, awareness campaign projects, counselling services and micro-loans. Again, the activities of the organizations are geared towards alleviating some of the social problems with direct impact on the rural communities. Agriculture being the mainstay of rural women in Nandi county, access to market was identified by the organizations as an issue directly affecting the women. One of the respondents explained the approach adopted by the organization to help alleviate the plight of the rural women as follows:

“At our organization, we provide all forms of social and economic support for rural women in the County. We provide loans for them to do their businesses, we also assist them in selling their products by organizing them in groups where their products are measured and pulled together. They are sold to big industries for manufacturing through the connections provided by the organization. The income is shared amongst the women based on the measure of their product”. (Respondent A6).

Being able to provide the basic needs of life for oneself and support the family, is necessary to build self-esteem in women and give them a voice in the decision-making process in the household. Providing support services to rural women to aid in strengthening their ability to attain self-reliance, underscores the central role of non-governmental organizations. Respondent A3 emphasized the impact of the support services thus:

“The NGO does not only provide financial support for the women, there are projects for capacity building and skill acquisition. We invite experts who come around to train these women on how to do basic things like soap making, cream making, bead making and lots more. Some of the rural women have turned some of the skills gained in some of the workshops into full blown businesses. Being able to run their own businesses and cater for their families has boosted their value and the respect they get in the community”. (Respondents A3).

When asked about the success rate of the support services provided by the organizations and the impact of the projects on the rural women who participate in the scheme, one of the respondents answered this:

“Through the activities of our organization, the livelihood of many women who have been a part of any of our programmes have improved greatly. This is because once they are done with the programme they become financially independent and can cater for themselves without seeking help from family. The good thing about the services we provide is that we do follow up activities to ensure that the progress made is maintained”. (Respondent A4).

The result of the findings shows that in addition to the loans and skill acquisition schemes carried-out by the organizations for the uneducated women in the rural communities, they also provide awareness programmes and campaign for girl-child education. As noted by Respondent A8.

“All our programs are not for the uneducated women and farmers alone. We have been running campaigns and educating the rural communities on the need to send their female children to school, so that they don’t end up in the same situation as their parents”. (Respondent A8)

The postulations of Roger (1987) on the people-centered development theory places the non-governmental organizations in a position to aid rural women attain self-reliance while acting as agents of development in rural communities. Owing to the failure of the government to provide the necessary social services at the grass root level, non-governmental organizations have stepped in to fill the gap by providing various support services for the inhabitants of rural communities. The significant role micro-finance plays in achieving self-reliance which is one of the ways NGOs provide supports to women in rural communities has been underscored by several scholars. It is perceived as a pathway for lifting poor members of the community out of poverty and achieving self-reliance in the long term (Nikkhah & Redzuan 2010). This mechanism through which non-governmental organizations provide support services creates an access for households in rural communities who cannot fulfil the requirements to get support from commercial banks to obtain micro loan facilities to improve their livelihood (Sheraton 2004). Meanwhile, providing micro-finance services to indigent women have proven to be a viable means of providing those women with the opportunity to contribute to the economy of the nation (Nikkhah & Redzuan 2010).

Micro-finance provides women with the capital to earn an independent income to either become self-reliant or can contribute to the upkeep of the family. Research has shown that in Kenya, Pamoja women Development Programme (PAWDEP) is a leader in providing microfinance solutions to women groups running small scale industry and farming. They seek to empower women financially to run viable, competitive, and rewarding enterprises that can compete locally and internationally. Another example is that of Joyful Women Organization (JOYWO) who has been in the forefront of empowering women using table banking which is a project that helps rural women to access micro-credit facilities, as well as providing skill acquisition.

The findings show that the organizations do not just provide savings and loans facilities to aid lift the rural women out of poverty, they go a step further to provide capacity building and follow-up on the progress of the women who participate in the scheme even after they have concluded the program. The result of the findings further shows that the organizations in addition to supporting the women in farming and trading, also advocate for and support girl-child education in rural communities.

Essentially, non-governmental organizations have become active non-state agents of development saddled with the multifaceted responsibilities of providing social welfare, economic empowerment, humanitarian services, political participation, human capital development and economic activities (Lewis 2010). It is known as the third sector because it serves as a vibrant social intermediary between the state, business, and family (Harbeson et al 1994). Non-governmental organizations appear to play important roles in social, political and economic development activities (Omede & Bakare 2014). Based on the roles they play; studies have arrived at the conclusion that vibrant Non-governmental organizations are a sine qua non to the sustenance of any nation's development. Non-governmental organizations in the views of Gyimah-Boadi (2004) have contributed immensely to democratic consolidation and sustainable development in Kenya. In fact, the responsibility of ensuring sustainable growth and development rest on the shoulder of non-governmental organizations as agents of development in any nation (Murray & Overton 2011). This is in consonance with the opinion of Ikelegbe (2013), who opined that NGOs provides the 'oil that lubricates the relationship between the government, business outfits, and the people in the community'.

Furthermore, the result of the Data analysis show that non-governmental organizations have also aided in the provision of basic economic and social services to women residing in rural communities. They provide soft loans and agricultural incentives to members of the public, provide employment opportunities and basic social amenities like schools, clinics, pipe borne water and other essential services (Shedrack 2015). Also, strengthening the capabilities of women to become self-reliant and contribute to cater for the needs of their households has been a fundamental objective of non-governmental organizations. Promoting self-reliance appears to be one of the significant outcomes of the support services rendered by Non-governmental organizations. It entails the ability of individuals or the community to look inwards and make use of their abilities and the resources available to them to improve their livelihood (Ife & Tesoriero 2006). Mahtab (2012) posited that non-governmental organizations have been shown to function in six categories: nurturing women to improve their ability to earn a living, increased decision-making power in the family, sense of self-reliance, participating and contributing to community development, participating in policy formulation at the community and national level. The role of non-governmental organizations has been opined to include education for rural women, providing skill training for rural women, facilitate the participation of women to attain self-reliance, as well as mobilizing resources to aid women empowerment (Ahmed, Hemalatha & Narayana 2015). Assisting the rural women to earn a living to become self-reliant goes a long way to improve the self-esteem of the women who participate in the scheme.

5.2 Barrier to Implementation of NGO Projects for Women Empowerment

The findings of the research show that each of the respondents believes the organizations encounter some challenges that limit their ability to provide the required support services. Each of the barriers to the implementation of the voluntary activities would be analyzed under a separate heading.

5.2.1 Lack of government support

One of the respondents identified lack of adequate institutional support from the government as one of the impediments to providing support services to the rural women in Nandi County, Kenya.

“We are facing several challenges. For now, all our funding comes from goodwill from members of the public. We do not get any form of support from the government. It is sometimes difficult to organize some programmes if we are unable to raise enough money for the project. We could have covered more areas if the government provided support”. (Respondent A7)

All the social services rendered by non-governmental organizations require finances to implement. The implementation of the public benefit organization Act in Kenya would have provided tax incentives and government funded benefits for organizations carrying-out public benefit activities. The government acknowledges the importance of providing support to the work being done by non-governmental organizations in the area of rural community development and rural women empowerment, by setting-out a social protection fund to invest in poor communities and rural women in the Kenya vision 2030 policy strategies. However, pending the implementation of the policy the organizations would continue to face the issue. As noted by another respondent, lack of a holistic policy instrument for the regulation of non-governmental organizations has made the activities of the organizations more difficult. Respondent A4 expressed thus:

“We provide support to rural communities which do not enjoy the social services provided by the government in urban areas. The current legislation for the regulation of non-governmental organizations barely regulates any aspect of our activities. Various organizations have at different occasions carried out demonstrations to get the minister to set a date for the Public benefit organizations Act to take effect, because it contains different government support for organizations which the current Act lacks”. (Respondent A4)

Reliance on goodwill from the public would continue to be the source of fund for the non-governmental organizations, as it appears the government is not desirous of implementing the new public benefit organizations Act.

5.2.2 Low education level

Findings also reveal that the respondents saw low education as an impediment to providing support to aid the rural women achieve self-reliance. The peculiar nature and demographics of the women living in rural communities indicate that a greater majority of them did not attend school. A respondent asserted that:

“Lack of knowledge is one of the barriers affecting the ability of the organization to support the women. This is because most of our projects are targeted at rural communities where the women are not educated, and they see any form of monetary intervention as being aimed at exploiting them. Their men even see it as a ploy to westernize their women and go to the extent of dissuading women from enrolling in some of our programmes”. (Respondent A5).

Emphasis on capacity building and campaigns for the education of the girl child in rural communities in Kenya has been a paramount social issue being addressed by international organizations such as the UNDP and local non-governmental organizations. The high rate of low education level among both men and women in rural communities hamper the pace at which development ought to have taken place in those areas. One of the respondents identified stereotype arising from ignorance and lack of education as one of the barriers that impede on the ability of the organizations to get the women to take part in the development programs they have.

“There are still a lot of women we have not been able to reach-out to because their husbands or older family members have prevented them from participating in our activities. They still hold on to the notion that when the women become educated and financially independent, they would assume headship in the family and would no longer be submissive to their husbands”. (Respondent A1)

The importance of education towards attaining self-reliance for women cannot be over-emphasized. The Nairobi forward looking strategies for the advancement of women acknowledged the special circumstances women find them-selves in, and the need to adopt mechanisms to address those issues. The strategy identified the priority towards the advancement of women would be to strengthen their capabilities by providing financial and human resources, education and skill acquisition.

5.2.3 Gender Biases/ Stereotypes

The gender bias/ stereotypes against educating the girl child have posed a challenge for the non-governmental organizations to support the advancement of women in rural communities in developing countries. One of the respondents noted thus:

“Unlike the western countries, Kenya has a lot of cultural practices that do not favour the cause of the girl child. In the various tribes in rural communities, training the female children is seen as waste of time and resources since she would eventually be married off. The family derives no value in training girls, and in tribes where girls are married off at very young age it becomes totally unnecessary to train them”. (Respondent A3).

Most women in rural areas are not self-reliant because they face constraints in engaging in economic activities because of gender-based discrimination and social norms, disproportionate involvement in unpaid work, and unequal access to education, healthcare, property, and financial and other services.

However, in promoting self-reliance non-governmental organizations in Kenya are formed with the objective of alleviating one or more forms of social problems of poor communities (Streeten 1997). The author opined that the functions of non-governmental organizations include the ability to reach-out to poor rural communities, to carry-out empowerment programs, and can undertake projects that have direct impact on the inhabitants of rural communities.

5.2.4 Geographical Location

Findings of the study also reveal that a respondent saw the physical location of the rural communities and difficult terrain as a barrier to providing support services that would aid the advancement of rural women in those communities. The mountainous terrain of Kenya would make some communities inaccessible to the organizations, to undertake and supervise any of their development projects. A respondent noted that:

“Nandi County covers a wide area with several villages and communities in scattered settlements. There are communities we have been unable to access because of the areas where the communities are settled. We already have limited resources to carry-out our projects and it would require more resources to implement them in those communities. Sending workers and trainers to mobilize the women in those areas is nearly impossible

especially communities that move from place to place, and those that live on the mountains". (Respondent A6)

The barriers limiting the non-governmental organization in the discharge of support services for the rural poor especially women are captured by Eshiet (2006) who saw poor institutional support, lack of education and the geographical spread of the rural areas as major constraints to women empowerment. These barriers affect the NGOs ability to effectively provide support services to rural women in Nandi County, Kenya. This affects the abilities of the rural women to take advantage of the support services provided by the NGOs.

5.3 Research Limitations

The extent of the scope of the study was limited due to several factors. Most of the non-governmental organizations refused to participate in the study as a cooperation partner so as not to divulge certain information, because they feared it would make their modus operandi known to the public. Obtaining approval for the request to conduct an interview through e-mail correspondences was a herculean task, as it took the organizations weeks to respond to calls and e-mails. Also, attempts to conduct the interviews by means of video conferencing with a mobile device proved abortive due to poor network coverage in the communities where the office of the non-governmental organizations is situated.

Furthermore, the inability of the researcher to go to the field to conduct the interviews limited the scope of the study. Thus, some organizations were unwilling to participate in the study because they wanted the interviews to be conducted face to face, with the researcher present. Again, the short time frame for conducting the study does not allow it to draw samples from large-scale data sets. Also, it is not possible to replicate Data generated by qualitative methods as the opinions, conditions, realities, contexts and personal experiences of the participants are not the same, and thus cannot be generalized to be applied to a wider context.

6 CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

The study was aimed at determining the role of Non-governmental organizations in promoting self-reliance for rural women in Nandi County. The study was specifically geared towards ascertaining the forms of support services the Non-governmental organizations provide for women in rural communities in Nandi County, Kenya and the barriers and challenges of implementing the programs and services in such rural communities.

The findings of the study showcased the various forms of support services that the non-governmental organizations provide to rural women in Nandi County. The results of the study highlighted the roles and barriers that hamper the activities of non-governmental organizations. It also answered the question ‘what are the roles of non-governmental organizations in promoting self-reliance for rural women. The results of the study showed that the Non-governmental organizations in Nandi County carry-on projects and provide welfare services ranging from provision of loans, enabling access to markets, girl-child education, women empowerment, awareness creation on political and social rights as well as capacity building for women.

Furthermore, the findings revealed that the non-governmental organizations step into the position of the government in the areas of social development, where the government fails to cater for the social welfare of the communities in rural areas. Hence the views by scholars that non-governmental organization has assumed the role of agents of development. With the passage of the Public Benefit organizations Act in Kenya, the government would now partner with non-governmental organizations in areas of social development by providing them with funds and the necessary supervisory assistance to empower women and young girls in rural communities.

Findings from the study further revealed that NGOs encounter certain challenges that impede on their abilities to successfully implement and carry out their support services and programs for empowering rural women to achieve self-reliance. The findings showed that lack of government support, illiteracy or lack of education and the geographical spread of the rural communities were some of the barriers that hinders the

smooth operation and implementation of the NGOs programs. These factors contribute to the high rate of women in rural women in Nandi County who are still dependent on their husbands and families. As has earlier been noted, poor institutional support and illiteracy were major inhibiting factors affecting the implementation of NGOs roles in promoting self-reliance among rural women. It thus becomes imperative that remedial measures are put in place to enhance the effectiveness of NGOs in providing support services that would promote self-reliance among rural women.

6.2 Recommendations

Based on the findings of the study, the researcher recommends that government should afford registered non-governmental organization in Kenya with the necessary institutional support that will enhance the effectiveness of the activities of the NGOs in promoting self-reliance among women in rural communities. This will go a long way in improving the development of rural communities, as well as aid in the integration of women in national economic development. This is pertinent as the cooperation partner organizations for this study identified lack of government support as part of the barriers that impede on the ability of the non-governmental organizations to fully actualize the goal of aiding rural women to become self-reliant.

Also, the implementation of the Public Benefit organizations Act will provide the organizations providing benefit activities with government support and a holistic regulatory framework for non-governmental organizations. The rationale behind this assertion is that effective regulatory framework would ensure that all non-governmental organizations are duly registered and accounted for, to enable the government to properly budget for the funding of their activities. Again, government support particularly in the area of provision of funds would enable the organizations to undertake and complete projects and activities for rural women empowerment. The findings identified lack of funds as a challenge to the implementation of developmental projects in rural communities, thus it is the opinion of the re-searcher that this issue would be addressed when the Public Benefit Organizations Act takes effect.

6.3 Professional Development

The study has provided more insight to me on issues relating to empowerment and self-reliance of rural women in Africa. I have been able to gain knowledge on the activities of non-governmental organizations and barriers inhibiting NGOs in the area. It has increased my awareness of gender issues in Kenya and the need for improving the productive capacity of women especially those in rural communities. The study has also broadened my knowledge on the important role non-governmental organization plays in promoting financial and social sustainability for promoting self-reliance among rural women.

On the other hand, it has been a life changing experience, getting to know and mingle with women who are professional qualified to handle table banking which in the ancient days according to the Kalenjji culture women were not empowered like today.

This study has been an eye opener, planning skills that I gained so far especially with the interview meetings, learning to be patient many at times the interviewers were late which taught me how to be tolerant and professionally composed to carry on the interviews.

Learning to be a professional through social media, adding new skills of using Skype, having big connections with the Organizations has enabled my work to be easy.

Through this study i have made a lot of professional networking which will help me to develop and build social work in future. My communication skills have improved drastically having confidence in handling the interviews.

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APPENDIX 1. INTERVIEW QUESTIONS

The interviews went very well although it faced few challenges in the beginning, but all the questions were answered. We used 1-5 variables of which majority of the answers range from 1-3. According to my research this was fair.

1. Kindly introduce yourself?
2. Can you tell us about your academic background and job experience in this field?
3. What is the name of your organization?
4. Please give us background information about the workings of the organization
5. What are the goals and mission of the organization?
6. What is your job designation?
7. What does the job portfolio entail?
8. How many members of staff do you have in this branch of the organization?
9. What projects are the organizations currently engaged in?
10. How many women are participating in the schemes at the moment?
11. How does the table banking scheme work?
12. What requirements do the women present in order to participate in the scheme?
13. What is the social demographic of the women who participate in the scheme your organization provide?
14. How long do they have to be in the scheme before they are deemed to have become self-reliant?
15. How long have you operated the table banking scheme?
16. How do you supervise the table banking?
17. How do you follow-up on the progress of the women in the scheme?
18. How does your organization sustain the continuity of the scheme?
19. Does the organization follow-up on the progress of the former participants?
20. Where does your funding come from?
21. Are you in partnership with any international agency?
22. What factors affect your ability to meet the goals of the organization?
23. Are there challenges in the implementation of the projects your organization offer?
24. How do you overcome such challenges?
25. How do you rate the percentage of recorded success of the projects carried out by your organization?
26. In what forms do the skill acquisition and capacity building take?
27. Does the government play any part in actualizing these projects?
28. In your opinion, are there significant changes in the standard of living of the women who have participated in your projects and other rural women?
29. Are there cases where standard of living of women who have participated-ed in the schemes failed to improve?

30. On the average, how many women participate in the schemes per year?
31. What other projects do you currently have aimed at improving the standard of living of the women in your scheme?
32. How do you disseminate information about the services your organization provide?
33. What approaches do you adopt to enhance market access?
34. In your opinion, are the improved standard of living which the projects rolled-out by your organization provide sustainable?
35. In the overall assessment of the organization, do you think it plays a strategic role in capacity building and improving the livelihood of rural women?

APPENDIX 2. LETTER OF CONSENT

There was a letter of consent written by the author requesting JOYWOW and PAWDEP to give permission and be a life working partner during the study, the thesis work mirrors

on the projects and mission of the organization in empowering rural women in Kenya.

The letter consisted of Questionnaires.

The organizations agreed and replied that they will partner with the author to complete the study