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Michael Amuge Lochampa

MID-TERM EVALUATION OF NYAMIRA NORTH WOMEN SACCO AND BOSINYA WOMEN CBO PROJECTS

Original report edited and summarised by
Jenna Kettunen/ISF

16.6.2023



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ACRONYMS AND ABBREVIATIONS

ALV – African Leafy Vegetables

ASDSP -Agriculture Sector Development Support Programme

ATC-Agricultural Training Centre

AVC-Agricultural Value Chains

BWCBO- Bosinya Women Community Based Organization

FAO-Food and Agriculture Association

FGD-Focus Group Discussions

GBV – Gender-based Violence

IPV-Intimate Partner Violence

ISF-International Solidarity Foundation

KALRO-Kenya Agricultural and Livestock Research Organization

KII-Key Informant Interviews

KIRDI-Kenya Industrial Research and Development Institute

MGF-Muongano Gender Forum

MoALF-Ministry of Agriculture, Livestock and Fisheries

NARIGP-National Agricultural and Rural Inclusive Growth Project

NCPWD-National Council of Persons with Disabilities

NNWS-Nyamira North Women SACCO

PWD-People Living with Disability

SGBV- Sexual and Gender based Violence

VAWG-Violence Against Women and Girls

VSLA-Village Saving and Loaning Associations

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1. Introduction

Agriculture is regarded as an important route for growth and poverty reduction. In fact, agriculture is 2-4 times more effective in reducing poverty than growth in other sectors. However, the agricultural sector is not performing optimally in many countries. This is attributed in part to women, who are a crucial resource in agriculture and the rural economy but face constraints that reduce their productivity. On Average, women farmers produce 20-30% less than men farmers.

Empowering women is essential in promoting equality between women and men and a precondition for sustainable development and pro-poor growth. This can be achieved through equal access to and control over economic resources, opportunities and the elimination of structural gender inequalities. Although women are an integral part of production systems, they rarely own or control over the land they are working on. Access to and control over land is closely linked to other natural resources, such as water and technologies. They often have limited decision-making power and control over how to use the land or its outputs.

The International Solidarity Foundation (ISF) is a Finnish development organization, founded in 1970. It has a vision to be an organization with a leading role in the empowerment of women and girls in East Africa by 2030. The goal of ISF's 2022 – 2025 programme is to strengthen the bodily integrity and livelihood resilience of women and girls in Kenya, Somaliland, Puntland, and Ethiopia. The programme consists of development projects that are implemented by local partners. Partners are local civil society actors such as NGOs, community-based organizations, and women's own businesses.

1.1 Evaluated Projects

In cooperation with ISF, Bosinya Women CBO (BWCBO) and Nyamira North Women SACCO (NNWS) have implemented two sustainable livelihood projects in Nyamira County, Kenya, since 2020.

NNWS's mission is to enhance accessibility of financial services to the rural women by promoting their socio-economic well-being through the provision of diverse opportunities for households with limited economic resources. NNWS was founded in 2014 and it consists of 17 farmer groups drawn from Nyamira North Sub-County (Itibo, Ekerenyo, Magwagwa wards). NNWS project, "Building capacities of NNWS Women Farmers for Sustainable Livelihoods", aims at developing the capacity of the women farmers in Nyamira in production, post-harvest handling, value addition, accessing inputs, finance and markets through priority agricultural value chains.

BWCBO is women owned community-based organization in Nyamira county, Kitutu Masaba constituency at North Kitutu location. The vision of BWCBO is to be a leader in promoting women empowerment. The BWCBO's livelihood project, "Improvement of BWCBO Women Farmers' Livelihood Resilience" aims at improving the livelihood resilience of the women farmers at BWCBO by strengthening their capacities in local vegetable and horticulture farming, table-banking and welfare activities and reduction of violence against women and girls (VAWG) in households.

Both projects (2nd phase) have duration of 4 years (2022-2025). The projects aim at building resilient and sustainable livelihood through increased production, reduced post-harvest and value addition and marketing of mainly local vegetables and mushrooms. The targeted beneficiaries are 2,000 women farmers.

The projects increase production and reduce post-harvest losses through improving access to production and post-harvest assets, training women in technical and business skills and enhancing climate resilience. New skills on climate-smart and post-harvest practices help

women in maximizing productivity and profitability. Agriculture skills and business capacity are provided by peer advisors and specialist extension providers both from public and private institutions, such as County Government facilitating Department of Agriculture, KIRDI, ATC, KALRO etc.

The projects improve women's digital skills and access to digital technology and services. This is not only important for improving access to markets or weather information, but by using digital tools women can improve their resilience in broader terms, for example enlist to NHIF (National Hospital Insurance Fund) or insurance schemes.

The projects establish a collection and pre-processing centres where crops are stored, dried, grinded, and packed for transportation and selling. This reduces post-harvest losses, improves food safety and nutrient retention, adds value to product, facilitates transportation and makes possible to sell products out of harvest season. Women are trained in processing methods and technologies, as well as food safety, certification and packing.

The projects promote savings culture and enhance women's access to credit and savings service through loan products within the SACCO and VSLA infrastructures. Savings and credit services enable women to purchase inputs and equipment such as seeds, fertilizer/manure, shade nets and gunny bags.

The projects support NNWS and BWCBO in building market linkages, networks and partnerships as well as improving transportation and collective action. Implementing strategies such as contract farming and direct access to markets will reduce exploitation by middlemen/brokers. With contract farming, women who produce small quantities but are organised, can enter to bigger formal markets.

High occurrence of sexual and gender-based violence on women farmers was identified as a constraint to women's livelihood development. While the most immediate impacts of GBV and its consequences affect individuals and their families, these impacts have effects on the wider community and society. At the same time, disrupt livelihoods, food insecurity and loss of social and community support exacerbate the risk and vulnerability for GBV. To address this issue, the projects aim at reducing the risk of intimate partner violence, strengthen the women's ability to make investments, own assets and make informed economic decisions. The project has developed a referral system to empower and strengthen survivors of the violence and collaboration with other partners, CECOME and ISF led Muungano Gender Forum (MGF). Through the MGF both state and non-state actors engage the community in SGBV issues at community and policy levels.

1.2 Purpose and Scope of the Mid-Term Evaluation

The overall purpose of the evaluation is to support the sustainability planning of the livelihood projects of BWCBO and NNWS. The objectives of the evaluation are, as follows:

- To assess the projects' effectiveness in developing women's livelihoods and wellbeing.
- To assess the partners' organizational capacity to support its members' livelihoods and the projects' effectiveness in supporting this.
- To assess relevance and efficiency of the project activities to promote sustainable results in developing women's livelihoods and partner organizations' operational capacity.
- To make recommendations on measures to increase project impact and sustainability.

2. Study Approach and Methodology

This chapter presents the approach and methodology for data collection, analysis and presentation. The chapter also covers ethical considerations and limitations of the review.

According to the ToR, the consultant employed a cross sectional survey design and used methodological triangulation whereby both quantitative and qualitative data collection techniques were adopted to address the evaluation questions. For qualitative data, a desk review was done. This entailed a review of project documents and other secondary materials as provided by the project. Including but not limited to project proposals, the baseline report, project work plans, project reports, monitoring and evaluation tools.

2.1 Sampling

The population of the study are the beneficiaries of the projects in the ISF partner organizations. The project managers of the two organizations provided the population of the project. They also provided the sampling frame for the farmer groups, stakeholders they are working with. Considerable care was taken to obtain appropriate representativeness of the target participants. Multi-stage strata, random sampling techniques and purposive sampling techniques was used. Multistage cluster was used to sample households where the first stage was wards where the project is being implemented. The second strata was groups/ farmer groups implementing the project. Random sampling was used to identify households within the groups. Purposive sampling was used to identify stakeholders for key informant interviews.

In carrying out the evaluation the team employed the use of audio recorders alongside note taking to comprehensively capture the discussions during key informant interviews and focus group discussions.

For proper representation of the target population given the varying levels of intervention, sampling was done separately for the two projects. The consultant applied Yamane's Formula,

$$n = \frac{N}{1 + Ne^2}$$

where:

n=Sample size,

N=Target population,

e=expected margin of error of 5%.

Using the above formular, the number of interviews conducted were 365 individual household interviews 4 FGDs and 6 KIIs.

2.2 Data Collection Methods

Documents/Desk Review: The consultants reviewed relevant documents related to the project (Annex 3) such as project proposal, project implementation plans and budgets, annual project report and baseline survey. The document review provided secondary data about women farmers, factors promoting and hindering agricultural production of women farmers.

Key Informant Interview were conducted to gather primary data from key stakeholders, such as Companies (Mace Foods), County and national government (Ministries, Departments and Agencies) of agriculture, expert institutions (FAO, others) in the Nyamira County. The KI sought expert opinion about effects of the project in the lives of beneficiaries, participation of women in decision making in the community and household and stakeholder strategy.

Observations during field visits: The consultant made field site visit to observe the progress made by the project. Videos and photographs were used to document the observations. The field sites to be visited were identified randomly in consultation with project managers of Nyamira North Women Sacco and Bosinya Women CBO projects. Observation schedules were used to collect data about demonstration plots, sorting and aggregation at the centre at Nyamira North Women SACCO.

Focus Group Discussion (FGD) were conducted with project beneficiaries to gather primary information on the changes attributed to the project. The FGD was conducted with the members of board, and selected women groups from Nyamira North Women Sacco and Bosinya Women CBO projects. Four focus group discussions comprising 8-12 persons were conducted across the two projects.

The Organizational Capacity Assessment (OCA) methodology was used to assess organizational capacity in key areas, such as governance, organizational management, program management, human resources management, and financial management. This was used to assess the effectiveness of the organizations to implement their key operational functions and offer relevant services to their members, help project beneficiaries in developing their personal knowledge, skills and abilities to supports its project beneficiaries' access to key productive inputs and the kind of input financing model (micro fund) that could work. Further, the OCA gave insights on the organization's ability to sell its members' products in new markets through established market relationships and partnerships and financial management.

Individual Household Survey was used to gather information household production and marketing activities, and to collect qualitative and quantitative data on project functions, services and/or platforms, organizational ownership by women, participation in the planning and implementing activities, critical services or information not received from organization and the project, positive effects of the project had on gender equality, factors that facilitated/hindered the achievement of the expected results, project interventions that led to some unintended negative outcomes and measures done or can be done to correct this.

Stakeholder Validation and Dissemination Workshop was conducted after data analysis to share the findings of the study. Inputs and recommendation from the validation have been incorporated in the final report. Powerpoint presentations was used during validation. There were questions and answer sessions to brainstorm and expound on findings of the review. The validation workshop involved farmers, groups, government personnel and ISF, and project management at Bosinya WCBO and Nyamira North Women SACCO and stakeholders.

2.3 Ethical Considerations

The evaluation team adhered to and upheld the principles of ethical research at all stages of this assignment. Informed oral consent was obtained from clients before any interview was conducted. Participants were informed of the purpose of the evaluation, and confidentiality of the information collected and that the information collected would only be used for the purpose of the review only.

2.4 Limitation of the Review

In both projects the main target group are women farmers, thereby, the sample group is purely women making it difficult to disaggregate data by sex. The projects monitor results annually. The beneficiaries have participated in many surveys and they know how they answer the survey questions. This increases the possibility of exaggeration, inaccuracy, omission of information, or of reporting untruthful information.

The review was conducted at a time when the rainy season was at its peak. The enumerators braved the rains in some cases, and they were advised to collect data in the mornings since

the rains start in the afternoons. The questions on gender-based violence were sensitive, especially when the place of interview was near a violent husband. The enumerators were advised to ask these questions when the husband is not nearby.

3. Demographic profile of respondents

The household data was collected from men and women beneficiaries in the two partners organizations. The organizations (NNWS and BWCBO) are women based and this explains why the majority of the respondents are women. BWCBO is exclusively a women organization. On the other hand, NNWS has few men in the groups served.

Table 1: Demographic information of the respondents

Category	of	NNWS		BWCBO		Total	
		f	%	f	%	f	%
Respondent	Normally Abled	168	88%	172	98%	340	93%
	Differently Abled (PWD)	23	12%	3	2%	26	7%
Gender	Female	173	91%	174	99%	347	95%
	Male	18	9%	1	0.6%	19	5%
HIGHEST level of education	Primary (Std 1-8)	75	39%	72	41%	147	40%
	Secondary (Form 1-4)	57	30%	50	29%	107	29%
	Never went to school	49	26%	42	24%	91	25%
	Tertiary (TVET, College & University)	10	5%	11	6%	21	6%
MAJOR occupation	Farming	184	96%	165	94%	349	95%
	Business	6	3%	6	3%	12	3%
	Formal Employment	1	0.5%	3	2%	4	1%
	Other (Specify).....	0	0.0%	1	0.6%	1	0.3%

The focus of the project is to reduce barriers of the PWD to participate in project activities. The PWDs represent 7% and 2% in NNWS and BWCBO respectively. Although, this represents a small percentage of the beneficiaries, it is important to target them in agricultural activities.

Education is essential in the face of a rapidly changing technological environment in agriculture. Education empowers farmers to become dynamic partners in development rather than passive beneficiaries. Education impacts agricultural productivity by accelerating the adoption of modern farming technologies and adaptation to climate change. Education level enables farmers to read and understand the information disseminated through the various channels used by the project. It also allows them to interpret and communicate the various modern farming technologies available through extension.

The results indicate that 25% of beneficiaries never went to school and only 30% of the respondents have completed secondary education. This is a challenge for the projects and might be related to the average age of the respondents.

The average age of respondents in the study area is 51 years of age. In the baseline survey, 39% of the respondents were under 35 years old and 26% were over 50. In the mid-term

evaluation, the sampling result is biased or the active beneficiaries of the projects are on average older than in the baseline situation. It is widely accepted that youth do not interest in farming and this will have negative impact on the agricultural sector. Therefore, there is need to involve youths in farming at high ends of the value chains (marketing, transport and value addition). This is expected to accelerate and unlock the weak links in the value chains.

Farming is the major occupation of 95% of beneficiaries, which confirms the importance of the projects for the development of women's livelihood and status in their families and communities.

4. Projects' effectiveness in developing women's livelihood and wellbeing

In this chapter the evaluation team presents findings and observations and provides useful evidence that will enable the projects to meet the goal and provide strategies to support women's livelihood and wellbeing.

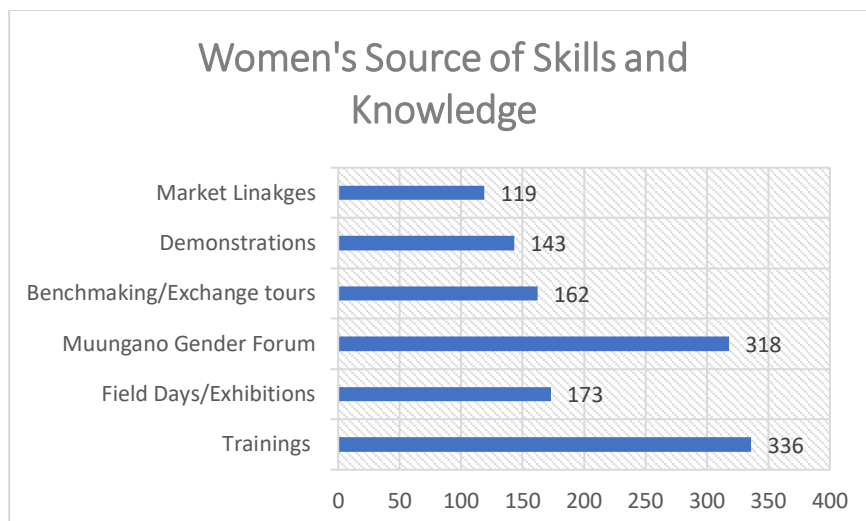
4.1. Changes in women's knowledge, skills and time use

ISF empowers women with skills to make them more independent and capable to participate in the local economy. To achieve this goal, the projects train women, build peer advice system and increase women's cooperation with extension staff and other experts to increase production volumes, quality and productivity, to reduce post-harvest losses and to increase sales. Rural women may face barriers in accessing skills, knowledge and competence because of their limited education, finances, time, unavailability and incompatibility of extensions services to the needs of women farmers.

During baseline, less than half (46%) of beneficiaries had received agricultural production/business skills training and based on the results in this survey 92% of women has participated in the trainings. The evaluation team hypothesized that change in knowledge and competences in agricultural production is reflected in the number of women taking local vegetables and mushrooms as their major economic activity, change in attitude towards local vegetables and mushrooms production, adoption of modern farming technologies and increase production and sales.

Access to skills and knowledge was assessed through attendance of extension education activities in the last 2 years. As the Figure 1 below shows most of the women gained new information and skills through trainings organized by the project in cooperation with extension staff and other experts. Link with extension staff was systemized and women groups met them in regular base. About half of the women also had participated in benchmarking visits and demonstration plot field days.

Figure 1: Women's source of information, skills and knowledge



According to the baseline survey the beneficiaries mainly produced banana, maize and vegetables. These crops require large parcels of farmland and income is controlled by men. The projects have promoted the cultivation of African Leafy Vegetables (ALV) and mushrooms to empower women farmers to increase income while utilizing the small land sizes. ALVs grow fast and contain essential minerals and vitamins necessary for human health. Major towns such as Nairobi have attracted 30% of ALV from the neighboring towns and 70% from other catchment towns such as Kisii, Nyamira, Meru and Nyeri.

The evaluation results indicate that the number of women and men involved in local vegetable production has grown substantially in the last 2 years. ALVs are grown by 96% of beneficiaries. The most common local vegetable types are spider plant (92%), black night shade (65%), pumpkin leaves (48%) and amaranth leaves (40%). These have the most market demand and are relatively easy to harvest and prepare. Some women grow cowpeas (8%) and jute mallow (6%) during the dry season since they are drought resistant and withstand high temperatures.

Mushrooms are new value chain introduced by the project and in this stage only few farmers have access to mushroom farming technology (huts) and spawn. Mushroom cultivation is a sustainable farming option for youths and has several advantages; it uses agricultural waste products to grow, and substrate is a good soil conditioner. Mushrooms generates income on a small space. The NNWS project conducted a mushroom feasibility analysis to plan strategies for scaling up mushroom production. The NNWS marketed mushrooms through Facebook and Twitter which led to increase in demand of mushrooms. However, the mushroom volumes produced are still low and not able to meet the current market demand.

Table 2: Crops grown by women farmers of BWCBO and NNWS

CROPs promoted by the project do you produce?	Crops Produced by Beneficiaries					
	NNWS		BWCBO		Total	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Local Vegetables	183	96%	174	99%	357	98%
Mushrooms	7	4%	0	0.0%	7	2%
Both Local Vegetables and Mushrooms	1	0.5%	0	0.0%	1	0.3%

More women apply new and climate smart farming methods and technologies (table 3) than in 2020 when 35% of women did not use any of the listed technologies. Based on this evaluation survey, major reasons for not adopting modern farming practices were high cost (53%), skills and knowledge requirements (48%) and unavailability of modern technologies (21%).

Table 3: Training and adoption of modern farming technologies by beneficiaries

Modern Farming Technologies		NNWS		BWCBO		Total	
		f	%	f	%	f	%
Soil & Water Mgt (Mulching, multistorey gardens, composting)	Trained & used	141	74%	142	81%	283	77%
	Trained & not used	36	19%	28	16%	64	18%
	Not trained & not used	7	4%	2	1%	9	3%
	Not trained but Used	7	4%	1	2%	10	3%
Climate Smart (shade Nets, weather information, early planting)	Trained & used	133	70%	57	33%	190	52%
	Trained & not used	43	23%	104	59.4%	147	40%
	Not trained & not used	3	2%	10	6%	13	4%
	Not trained but Used	12	6%	4	2%	17	4%
Nursery Preparation, raised beds, double digging	Trained & used	172	90%	154	88%	326	89%
	Trained & not used	11	6%	15	9%	26	7%
	Not trained but Used	5	3%	5	3%	10	3%
	Not trained & not used	3	2%	1	0.6%	4	1%
Integrated pest management (intercropping onions with local vegetables, use of soap and ash, rotation)	Trained & used	178	93%	150	86%	328	90%
	Trained & not used	11	6%	22	13%	33	9%
	Not trained & not used	1	0.5%	3	2%	4	1%
	Not trained but Used	1	0.5%	0	0.0%	1	0.3%
Agribusiness management (farm planning, record keeping, pricing)	Trained & used	156	82%	105	60%	261	71%
	Trained & not used	23	12%	67	38%	90	25%
	Not trained & not used	9	5%	3	2%	12	3%
	Not trained but Used	3	2%	0	0.0%	3	0.8%
Value addition (sorting, drying, packaging, processing)	Trained & used	141	74%	67	38%	208	57%
	Trained & not used	46	24%	100	58%	146	40%
	Not trained & not used	3	2%	5	3%	8	2%
	Not trained but Used	1	0.5%	3	2%	4	1%

Despite some advantages of small-scale production, these producers are constrained by access to high quality inputs (fertilizer and seeds) is often limited due to lack of financial resources and the investments (e.g. irrigation). The project distributed seeds, fertilizer, foliar feed and pesticides. This increased access to inputs has enabled more women to produce local vegetables. The project has also capacity-built beneficiaries in compost making, integrated pest management and seed bulking. This has reduced overreliance on commercial fertilizers, seeds and pesticides. This has in turn reduced the cost of production as ensured that products are safe.

Farm businesses in rural areas are under pressure to intensify production sustainably while managing costs and meeting market demands. The review evaluated business management practices such as record keeping and internet use among women farmers. The project has undertaken capacity building interventions to enable women to keep and interpret farm records.

Two thirds (67%) of the women are keeping records of their farming activities. The higher number of farmers keeping records in NNWS (76%) than BWCBO (57%) can be attributed to peer advisors handling the farmer records during aggregation of produce. In 2020, only 24% of the women kept records. Most women (78%) update records weekly and the rest monthly. This could be because the production is based on local vegetable and mushroom value chains that have shorter harvest intervals. Many farmers do not understand the importance of keeping records even though their farm is small.

Table 4: Reasons for not keeping records

Reasons for not keeping records	BWCBO & NNWS	
	f	%
My farm is small, I remember production and sales	42	12
I don't know how to read and write	28	8
Keeping records is time consuming and tiresome	14	4
I don't understand the reasons for keeping records	12	3
I don't have any reasons	25	7

Increased skills in business management have transformed farmers from subsistence to agribusiness, they are focusing more on producing for cash rather than for food. They are better in a farm business management by keeping records of all expenses and income to keep track of profit and losses. They are able to know who the competitors in the market are and which vegetable products have high demand in the market including their prices and schedules.

Access to digital information is critical for women to adopt marketing, value addition and climate smart-agricultural practices. However, women are still a step behind in terms of accessing information such as weather forecasting, market information and loan and health insurance services. The projects have trained women in using digital services and are looking for ways to share the costs of using the services among the women. Although the number of women using digital services (weather, loans, marketing, health insurance) is increasing, about 80% of the respondents have never used internet. The FGDs indicated that most women do not use internet because of fear of scammers, negative attitude toward social media, lack of knowledge, lack of smart phones and lack of credit and bundles.

4.2 Changes in women's incomes, access to funding and asset ownership

Material resources of the women was measured by incomes, savings and ownership of household assets. At baseline survey, less than half of beneficiaries were satisfied with their current income sources (maize, banana and horticultural farming) while more than three quarters wanted to diversify from income activities. At baseline, majority of beneficiaries (65%) earned annually below Ksh. 15,000 with high income losses attributed to erratic climatic situation, limited market for produce, emergencies like Covid-19 and punitive taxation regime.

The agricultural income sources reported (local vegetables and mushrooms) are better than baseline reports (maize, banana and horticulture) indicating that the project has had great impact in increasing income of beneficiaries. The evaluation established that majority of beneficiaries (96%) have monthly incomes and, majority earn monthly Ksh. 5000 or less, but

already 25% earn more than Ksh. 5000 monthly. Only 14% of women report that their sales have reduced while 76% report that the sales have increased in the last 2 years.

Table 5: Women's Major Income Sources and Monthly Income

		Monthly Income & Major Sources of Income in the last 2 years					
		NNWS		BWCBO		Total	
		f	%	f	%	f	%
Approximate MONTHLY income (ksh)	Less than Ksh. 5,000	109	57%	150	86%	259	71%
	Ksh. 5,001-10,000	70	37%	21	12%	91	25%
	Ksh. 10,001-20,000	11	6%	2	1%	13	4%
	Ksh. ≥ 20,001	1	0.5%	2	1%	3	0.8%
MAJOR source of income in the last 2 years?	Business	6	3%	5	3%	11	3%
	Others (specify)...	1	0.5%	0	0.0%	1	0.3%
	Salary from employment	1	0.5%	3	2%	4	1%
	Sell of agricultural produce	183	96%	167	95%	350	96%

Increased incomes can be attributed to improvement in production of local vegetables, increase in marketing and access to high end markets through contract farming with Mace Foods. The average monthly production of vegetables is 65 kg (BWCBO 77 kg and NNWS 54 kg). Few women in NNWS produce mushrooms, an average production of 4.8kg weekly. The average land size in ALV or mushroom production is very small: vegetables 0.058 acres and mushroom 0.0015 acres. The average household land size in the project area is 1.4 acres (0.56 ha). There is need to increase acreage of land under local vegetable and mushrooms, through adoption of resource efficient technologies (land and water efficient) such as multistorey gardens.

Increased access to markets through a contract with Mace Foods has enabled farmers bulk-sell 400-600 kg weekly. Seventeen groups have accessed high end market. Mushrooms is marketed individually by members of the groups. The farmers in BWCBO are able to sell their produce to buyers from Kisii, Tinga, Keroka and Nyamira.

Table 6: Perception of Increase in Production and Sales Crops

Perception of increase of production and sales	NNWS		BWCBO		Total	
	f	%	f	%	f	%
Increase in production and sales	136	71	140	80	276	76
Increased Production Only	2	1	7	4	9	3
Production and sales remained constant	27	14	11	6	38	10
Reduced production and sales	26	14	16	9	42	12

Restrictive social norms, lack of ownership and control of resources make it challenging for

Success story: Mrs. Josephine Nyanchama and her group

Josephine Nyanchama is the chairperson of Nyabwanchani Women Group in Itibo Ward, Nyamira North Subcounty, Kenya which is affiliated to NNWS. Josephine has participated actively in the trainings and advice sessions organised by the project on farming and marketing of indigenous vegetables.

As a result, Josephine and her group members are making an income from sales of spider plant, black night shade and Amaranthus. By learning integrated pest management practices, such as use of mixture of ash, pepper and soap, they have greatly reduced pests and production costs (no need to buy pesticides). The women get greater profits.

Josephine Nyanchama believes that women in their organization have learned fundamental and useful skills through the project. "Before we had the training, we didn't know how to produce and sell indigenous vegetables, we did not have money to save," she says. "Through the contract with Mace Foods, we can sell of produce and we get paid every two weeks. We have also learnt how to reduce diseases."

With their production and marketing skills, many women want to join us. So far, the women have saved over ksh. 30,000. They're using their increased incomes to build new houses for their families and pay school fees, but they have many plans for the future.

women to participate fully in agricultural value chains that can connect them to markets and services and strengthen their decision-making power. The projects promote involvement of women in decision making at household and community levels through discussion sessions in the communities. In addition to this, ISF implements Muungano Gender Forum project that brings together local stakeholders to identify discrimination faced by women and develop solutions for promoting women's and girls' rights. This is expected to improve women empowerment and allow them to create a conducive environment for application of skills and knowledge gained during trainings.

At baseline, a third (30%) of women had no asset in their name while 29% own livestock. According to the evaluation, women still mainly own household utensils/furniture (62 %) and electronics (24%). Over half of the women (60%) have cash in (Sacco)bank (between Ksh. 5,000-10,000). Some women (24%) own residential houses, land (3%) or motorcycles (1.64%). So far, 35 million has been mobilized as loan portfolio to lend to women. Yearly, women farmers in BWCBO mobilize about Ksh. 10 million. This money is shared among members as dividends where each member gets minimum of Ksh. 5,000.

According to evaluation results, 60% of women reported that they owned their own savings. About half of women have taken a loan but only 24% have exclusive decision how to use that loan, while 67% must consult their spouses. Since the women have little control over the use of their loans, some may be harassed and coerced by their spouses to use the loans inappropriately, thus increasing the woman's dependence on her husband for loan repayments. The women indicated that through the MGF, the project is advocating for change in norms, encourage men to involve women in decisions and intrahousehold communication between men and women. Other interventions that could work is parallel investments, this can only work if these interventions are critically identified.

“Sometimes we are forced to protect our members against rough husbands who want to take advantage of the earnings from sales of local vegetables and dividends. We literally cover up what she has earned”

Said by a participant of FGD at BWCBO.

Half of women reported that they have control on how the money they earn is used while 46% of women decide jointly with the husband how their income is used. Without the husband's permission, women can buy household assets (28% of women), visit relatives, family and friends (30%), pay own health care (40%), and purchase daily household supplies (87%). 21% of the women indicated that they did not need permission to go out to attend to livelihood activities such as workshops.

There has been increased involvement of women in major decisions at household level. The decisions at the community are made by men. The baseline survey indicated that few women (26%) had exclusive influence on major decisions at home (what to buy, sell or transfer). In most household (56%), this decision was shared. Many women (64%) required permission from their husband when going out.

The major livelihood related decisions (crops to grow, purchase of inputs, land equipment etc.) are made in consultation with husband, only 24% of women make some important decisions solely. Women participating in the FGDs indicated that unlike before the project when decisions were taken solely by men, there has been a shift to involvement of women in the decision-making process. Women also indicated that there increasingly involvement of men in household chores such as cut grass and feed the cows, spraying, housing etc. while women milk cows and do cleanliness.

4.3 Significance and accessibility of the service systems to women

The project has developed services and platforms to address the key challenges experienced by women farmers in the project area: low levels of income, isolation from other farmers and services, low level of asset ownership, SGBV, low levels of decision-making power.

All the services and platforms were considered significant in importance by more than half of the women. They were also considered easily accessible. The peer and expert training and advice service was considered the most important (table below), followed by the savings and loan service. Projects Services, Functions and Platforms have increased access to productive inputs, skills, competence and knowledge as well as access to new markets, which has improved women's agribusiness resilience.

Table 7: Significance of project functions, services and platforms

Functions, services and platforms		
	f	%
Training and advice service	346	95
Savings and Loaning Services	284	78
<i>Muongano</i> Gender Forum	239	65

Marketing and Aggregation Support (contract farming, drying and grinding)	219	60
New skills in Business Management	188	52

The project has adopted the group approach, where peer advisors are identified within the groups to be model farmers and deliver extension to other members of the group. Peer advisors are easily reached because they live within the community. Further, the intensity of extension coverage is enhanced by assigning expert extension agent from the Ministry of Agriculture to support field extension staff (peer advisor), this effectively increases officer: farmer ratio.

The savings and loaning services were considered significant by majority of beneficiaries. The VSLAs (for BWCBO) and Sacco have essentially enabled the farmers to become their own bankers. This is considered better than formal, centralized financial institutions.

The significance of marketing, aggregation and value addition support to the beneficiaries is attributed to its direct linkage of these services to increase in income. Marketing is necessary in establishing vegetable growing as a business. Improved access to better markets increased the value of produce thereby increasing profitability of the farming business. Increased access to markets through a contract with Mace Foods has enabled farmers sell 400-600 kgs weekly. Seventeen groups have accessed high end market. Mushrooms is marketed individually by members of the groups. The farmers in BWCBO are able to sell their produce to buyers from Kisii, Tinga, Keroka and Nyamira.

The projects supported the women farmers to acquire value addition equipment. The expected benefits of the equipment include reduce post-harvest loses, better quality and safety hence increased incomes.

Skills in business management have transformed farmers from subsistence to agribusiness, they are focusing more on producing for cash rather than for food. Women are slowly but steadily getting better in a farm business management by keeping records to keep track of profit and losses. They are able to know who the competitors in the market are and which vegetable products have high demand in the market including their prices and schedules.

The projects distributed seeds, fertilizer, foliar feed and pesticides. This increased access to inputs has enabled more women to produce local vegetables. The project has also capacity-built beneficiaries in compost making, integrated pest management and seed bulking. This has reduced overreliance on commercial fertilizers, seeds and pesticides. This has in turn reduced the cost of production as ensured that products are safe.

Muongano Gender Forum (MGF) is an avenue for increasing participation on women in economic aspects of their society. The forum gives a voice to women and reduces the burden SGBV and improved their decision making at household and community levels. The forum seeks to enrich, empower and protect women in society and enable them participation in social and economic wellbeing of their households.

The project improved resilience of women enterprises by strengthening community-based systems that prevent and mitigate GBV, and by enabling survivors and those at risk of GBV to access care and support; and to aid recovery of communities and societies by supporting local and national capacity to create lasting solutions to the problem of GBV.

4.4 Critical gaps in capacities and services

The projects have provided services in climate smart production, value addition and marketing of local vegetables and mushrooms. To harness the potential of the value chains in increasing income of women farmers, more needs to be done.

Low production volumes, fluctuations in yields and seasonality of production that makes it difficult to enter new, more profitable markets. For example, the contract signed by NNWS with Mace Foods is 2.5 tons per week and the NNWS is unable to fulfill it. Seasonality of production is still a challenge since most women has not adopted water harvesting practices. The women identified extreme weather conditions (97%) and high incidences of pests and disease (77%) as challenges that they must address in the production.

Table 8: Challenges that women farmers face

		f	%
<i>Production Challenges</i>	<i>Extreme weather conditions</i>	353	97
<i>Affecting Beneficiaries</i>	<i>High incidences of pests and diseases</i>	281	77
	<i>Poor quality and high costs of inputs</i>	170	47
	<i>Poor markets and price of produce</i>	128	35
	<i>Perishability of produce</i>	47	13
	<i>Lack of affordable loans</i>	33	9
	<i>Lack of skills and knowledge</i>	27	7

While the evaluation survey established that farmers are aware of the climate change, they are still not prepared to address the effects of it. Increased severity and frequency of drought, hailstorms, heavy rains pose the biggest challenge to farmers production.

Women have little education, and some are illiterate. Basic literacy and numeracy skills are important in agri-business. This challenge may be related to the high average age of women.

Farmers, and especially women farmers, have **poor access to information, training and innovation services**. Many women farmers struggle to access and use the technology, networks, and knowledge they need to increase production and marketing of their produce. The evaluation results show the importance of peer systems and projects to women farmers. Access to information is influenced by the proximity to the organizations. The Agricultural training centre and KALRO officers are in Kisii County. The contact with beneficiaries limited by the distance from the beneficiaries. Other sources of information on technology, include friends, relatives, world vision, children, internet including social media sites ishamba site, apollo agriculture. The choice of information source is influenced by cost, trust and language used to deliver information.

Table 9: women farmers' sources of information on modern farming practices

Sources of Information, skills and knowledge	f	%
ISF/ BWCBO/ NNWS/Peer Advisor	365	100
County Government Agricultural Officers	211	58
Kilimo Bora PPP Officers	104	29
Agricultural Training Centre	28	8
KALRO Officers	9	3
Others (specify)	16	4

NNWS acquired One time SMS subscription for members to be used for bulk SMS communication. This greatly enhanced the management of information flow to farmers for increased efficiency.

Poor access to digital services although they could play numerous roles in extension service delivery, such as improving information flow and connecting people within the rural areas, obtaining market price information, weather forecasts, etc. Challenges affecting farmers' access and use of ICT include poor ICT infrastructural development, high charges for internet, radio/television presentations, inadequate capital for farmers and insufficient knowledge of ICTs.

Inadequate access to affordable and quality seeds, pesticides and fertilizers is one bottle neck in increasing cultivation area and profitability. Women farmers were trained in seed multiplication to address access to seed and availability, but they are not adequately resourced to certify produce and seeds bulked. Still, many farmers are using seeds and they are not aware of effect of using these seeds in subsequent seasons. Lack of certification deters farmers from legally selling the seeds to neighbours since these seeds are not certified.

The project has also capacity-built beneficiaries in compost making and integrated pest management. Many farmers are using compost made (2-15 members per group). Compost making is affected by availability of cow dungs. More information on this gap and recommendations in the next chapter on partner organizations' operational capacity to support their members.

Transportation of produce from collection centres is costly. This hinders some farmers from delivering to high end markets, such as Mace Food, and farmers sell their produce at farm gate price. They use motorcycles to transport to nearby markets. When the produce reached the markets, they are usually damaged and broken. This reduces the value of the produce at market.

Value addition among women farmers is hindered by **skills and knowledge to use the available of equipment such as solar driers and packaging materials**. Packaging materials such as baskets are inadequate, most farmers are compelled to use gunny bags to transport produce which causes produce to break and damage the produce.

Sustainability of production is affected by **land size available**. Institutional deficits result in unclear land use rights and water use rights that often affect women farmers.

Women have a higher burden of unpaid work. The daily gender timeline tool administered with FGD suggested that women wake up at 5am and sleep at 10pm. This is 18 hours of extraneous work. While men wake up at 6am and sleep at 8pm. They only work for 6 hours and spend the afternoon on leisure activities. Women are also required to undertake community work which increased their time burdens. The pressure is higher for younger mothers who are still at childbearing age (20-49 yrs). Women reported that although they can produce and sell their produce, they are not relieved of other household chores. They must walk for long to access water (for vegetables and household consumption), the average distance walked to water point is 500m in a hilly and slippery terrain.

Women do not have full control over their savings, investment decisions and loans. The findings suggest that women have some control over financial resources saved in the Saccos and VSLA activities but and income gained from sales of local vegetables have to be discussed at household level.

4.5 Recommendations on measures to increase women's livelihood and well-being

Training, advice as well as testing and demonstration should continue and focus on improving yields and yield stability. The projects should keep strengthening the peer training and advice system and continue exploring ways to coordinate expert support to women farmers.

Cooperation between farmers and experts could be increased by **joint forums** (value chain clusters, innovation platforms etc.). In the forums, it is possible to find locally produced solutions and equipment. For example, few farmers were trained to construct vertical gardens using locally available materials such as bricks, tree offcuts, re-usable plastic bottles and old sacks.

Increase capacity of extension and peer advisory system to use practical, group-based extension methodologies such as **Farmers Field Schools**.

Increase capacity, access and adoption of **climate smart technologies, equipment and materials** such as soil testing, vertical gardens and shade nets, integrated pest management, and other good agronomic practices.

There is special need to promote use of **small-scale irrigation kits and water efficient technologies** among women farmers.

Community-based natural resources management works well to ensure women deliver towards their economic potential on a sustainable and resilient agricultural production and marketing.

Increase capacity of women farmers to develop and market **certified inputs and local vegetable and mushrooms-based value-added products**.

Strengthen capacity of peer advisors and volunteers in helping the beneficiaries to undertake market-oriented production. Promote **business planning, agribusiness and gross margin analysis** among beneficiaries.

Find ways to **increase acreage of land under local vegetable and mushrooms**, through adoption of resource efficient technologies (land and water efficient) such as multistorey gardens and household decision making.

Raise awareness and train extension agents and women farmers on **the use of digital services**. Promote farmers' access to digital services by supporting them financially and materially and mapping existing ICT facilities.

Strengthen information dissemination and basic training amongst **community and opinion leaders about issues of gender, power and GBV** to improve their responsiveness to the different needs of men and women, girls and boys. Gender training, information and communication campaigns are crucial to raise awareness of gender-specific issues in livelihood settings, e.g. land and other productive resources, health care, social and legal services, education and economic opportunities, and participation in decision-making processes.

To ease the workload of women, promote **energy saving technologies** like *jiko okoa*, biogas and **improve access to water in the household** e.g. digging water wells in the homestead.

Involvement of men as change agents of gender issues, women empowerment, decision making, toxic masculinity, gender equality and roles.

Support **victims of SGBV** to recover their livelihoods from effects of violence.

Actively **find ways to improve PWD inclusion** in the planning and implementation of food production, climate adaptation, value addition and marketing. For example, enhancing their mobility and capacity building through provision of wheelchairs and fare.

5. Partner organizations' operational capacity

Organizations, their capacities or lack thereof, have a direct impact on the ecosystem that women operate in, from farm to market. Through membership women can access to quality inputs, training, and technical advice; improve access to markets; higher incomes; social support; the ability to build assets; savings and credit; and improve social status.

This chapter deals with the results of the organizational capacity assessment that looked at the effectiveness of the organizations to implement their key operational functions and offer relevant services to their members. In addition, the evaluation team reports the project achievements in developing operational capacity of the partner organizations, as well as the critical gaps and future development targets.

Women reported that the services that NNWS and BWCBO offer to their members are accessible to most of the women. None the less, there is need to increase organizations' capacity to increase accessibility and quality of the services.

Table 10: Perception of accessibility of services

		NNWS		BWCBO		Total	
		f	%	f	%	f	%
Referral System for SGBV cases	Most Accessible	139	73%	124	71%	263	72%
	Somewhat Accessible	51	27%	51	29%	102	28%
	Not Accessible	1	0.5%	0	0.0%	1	0.3%
Modern Farming Methods	Most Accessible	147	77%	161	92%	308	84%
	Somewhat Accessible	42	22%	13	7%	55	15%
	Not Accessible	2	1.0%	1	0.6%	3	1%
Savings and Loaning services	Most Accessible	143	75%	163	93%	306	84%
	Somewhat Accessible	44	23%	12	7%	56	15%
	Not Accessible	4	2%	0	0.0%	4	1%
Marketing/Aggregation/Value addition	Most Accessible	171	90%	129	73.7%	300	82%
	Somewhat Accessible	16	8%	46	26.3%	62	17%
	Not Accessible	4	2%	0	0.0%	4	1%

5.1 Organizations' capacity to provide training and advice to their members

Following the decline of investments in government extension services in the 1990s, community-based extension approaches have become increasingly important. The projects have developed measures to overcome constrains, such as time and mobility, to enable women to participate in trainings and advice sessions. NNWS and BWCBO provided new skills and knowledge to women through **peer advisory system** where lead farmers were

selected to train other farmers, and through **agricultural officers of the County Government of Nyamira**.

Women in both projects are organized in farmer groups making it easy to reach them. The characteristics of Farmer Groups were, as follows:

Custom-built to meet the needs of the members, with mutual respect one another's ideas, opinions, and suggestions

groups are relatively small which allows active participation of all. The groups strive to keep membership fairly constant.

The members share very in-depth, personal, and guarded information.

The group as a whole can evolve over time. For example, the group might begin to focus on different discussion topics as members' needs change such as education & skills development, production issues, financial issues, and organizational management

NNWS and BWCBO peer advisers were identified based on the following qualities:

- Progressive & visionary – constantly seeking to grow and improve
- Literate (can read, write and communicate fluently in the national and local language)
- Humble, patient, respectful, with high integrity and trustworthy
- Able to have her ideas challenged, able to receive criticism without giving excuses
- Capacity to listen objectively and communicate skilfully
- Role model in terms of agricultural production and marketing
- Open to let other women to learn from his/her farm

At NNWS, peer advisers work also as GBV volunteers, while at BWCBO peer advisers only support farming activities and work alongside GBV volunteers. NNWS has 17 and BWCBO 10 peer advisers. They develop monthly workplans, the implementation of which is supervised by the project field officers. GBV action plans are supervised by the project gender officers.

Agricultural extension officers visit monthly women groups at their farms. During these farm visits, farmers, peer advisers and extension officers discuss about the following topics:

- progress of production and marketing
- farm specific challenges and interventions to address them
- land availability for production
- member participation in group activities
- follow up of adoption of new technologies provided

NNWS and BWCBO did not have data on the extend of information disseminated by the extension officers and other experts, nor the number of farmers reached in the expert sessions. Therefore, there is likelihood of variable results in terms of adoption of recommended practices, increased productivity that cannot be attributed to any single provider. The review further revealed that public extension is done in the traditional form as opposed to agricultural innovation systems form.

The evaluation results indicate that the peer advisers play a key role in offering agricultural services to farmers and they trust information given by peer advisers, although about 40% of

women think that peer advisors need more knowledge and skills to offer better service. Notably, 12% think that peer advisors are better than agricultural extension officers. Only about 4% report that they rarely get advice from the peer advisors.

In addition to targeted training and advice, ISF run MGF project organises **exhibitions** popularly known as *Soko-freshi* to expose farmers to new technologies and companies in food chains. The projects have equipped **demonstration plots** at BWCBO and NNWS premises for training purposes and to demonstrate modern technologies, e.g. vertical gardening, composting, soil fertility management with emphasis on regenerative agriculture, double digging, mandala gardens, sustainable land management practises, water harvesting etc.

NNWS and BWCBO staff accompanied by women farmers made several **learning visits** beyond Gusii region to develop farmer capacities. Farmers participated in a benchmarking visit to Trans-Mara region of Narok County to familiarize with seed bulking and compost making in local vegetable production. Other networking visits include Sakami Coffee Ltd in Kitale, ANDSEA project in Homabay County and Bona Factory Ltd industrial plant in Nairobi.

The skills and knowledge provision system worked well for both projects in terms of developing technical, climate change and business management skills and knowledge. This materialises in improved production and sales volumes as indicated in the previous chapter.

Additionally, the FGD discussions indicated that there have been remarkable changes in:

- attitude towards local vegetable and mushroom production
- employment opportunities around these value chains
- record keeping during the extension visits
- improved loan repayment.

5.1.1 Gaps in training and advisory system

Basic business planning and management skills are not adequately disseminated. For example, most of the mushroom growers have basic skills in mushroom production which should be harnessed and sharpened to increase the performance of the mushroom venture, which is drawing interest in the local market. But the lack of a proper business model, inadequate capacity and skills in tracking production, poor record keeping, and poor group dynamics were the factors pointed out by the organisations to block the growth of the business.

Digital technologies are not used in dissemination of skills and knowledge on production, climate smart technologies and methods, marketing and post-harvest handling.

The KII interview with specialist and public extension providers revealed **the shortcomings of the specialist extension provision** (in which the NNWS and BWCBO does not have impact on), as follows:

- Top-down recommendations, as opposed to more narrowly targeted, tailor-made recommendations specific to farmers' needs.
- Lack of flexibility and failure to cater for local requirements such as mainstreaming of gender issues on extension packages delivered.
- Technologies that are not suitable for the resource-poor. Some of the technologies disseminated are expensive, unavailable, and not suited to the agro-climatic conditions of the farmers.
- Failure to link recommendations to market realities
- Weak communication and linkage among farmers and public and private sector extension service providers.

The mandate of expert agricultural officers, collaborators and stakeholders are limited to their office. There is need to broaden the mandate of these stakeholders to encompass **GBV, human rights and access to justice**, and to be more oriented towards young people.

5.1.2 Recommendations to enhance advisory systems

1. Strengthen linkages between peer advisors and expert extension officers from public and private sectors to provide continual follow ups, monitoring and retraining.
2. Continuous retraining of peer advisors on emerging technologies, post-harvest handling, climate smart practices and business planning and development and marketing practices.
3. Strengthen linkages with agricultural research institutions to enable extension service and peer advisors to acquire knowledge and skills on the latest research outputs.
4. Building capacity of peer advisors to use smartphones and other information and communication technologies (ICTs) to reach farmers with agronomic practices for crops, weather, and market price information.
5. Build capacity of peer advisors to use Farmer Field Schools (FFS) approach. This is a group-based adult learning approach that teaches farmers how to experiment and solve problems independently. Through FFS, farmers meet regularly with a facilitator, observe, talk, ask questions, and learn together.
6. Strengthen the capacity of extension service providers in the private and public sector to make agricultural innovation systems work more efficiently, equitably and responsively to gender issues, climate change and variable climate conditions.
7. Share lessons for scaling up successful strategies for capacity strengthening (individuals, organizations and systems) within agricultural innovations systems to adapt to climate change and variable climate conditions.

5.2 Organisations' capacity to offer savings and loan services

Without access to credit, it is very difficult for women farmers to invest in agriculture production, to develop small business and to empower themselves economically. The baseline study reported that 97% of the women believed that saving is important and 36% of the respondents reported that main reason for joining BWCBO or NNWS was access to affordable credit. Most of the women (75%) saved Ksh. 100-1,000 per month through mobile phone, organized groups and SACCOs. However, they were unable to do regular savings due to low-income levels, competing family needs and unpredictable income.

NNWS has a vision of being the leading provider of financial and transformative socio-economic solutions to rural women and it is making deliberate efforts to mobilize resources through member savings and offering affordable financial services to the members. On the other hand, BWCBO is implementing Village Savings and Loaning Association (VSLA) interventions.

Table 11: Saving characteristics of women in BWCBO and NNWS

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		NNWS		BWCBO		Total	
		f	%	f	%	f	%
Frequency of saving	Monthly	175	92%	131	75%	306	84%
	Weekly	3	2%	24	14%	27	7%
	Once a while	9	5%	12	7%	21	6%
	Never	2	1%	6	3%	8	2%
	Daily.	2	1%	2	1%	4	1%
Where do you SAVE	Sacco/VSLAs	158	83%	95	54%	253	69%
	Bank	0	0%	57	33%	57	16%
	Both Sacco/ VSLA and Bank	31	16%	18	10%	49	13%
	I don't save money	2	1%	5	3%	7	2%

The findings of the evaluation reveal that 92% of NNWS members and 75% of BWCBO members save in monthly basis, which indicates improvement in the ability to save regularly. None of the farmers of NNWS saves in a bank. This is because the SACCO provides a safe, and accessible way of saving, and women perceive the SACCO as a better alternative to the commercial banks. BWCBO farmers save mostly through VSLA (55%), but also many their members save in commercial banks (32%). They had accumulated savings from Ksh.10,000 to 30,000. Table banking is an important saving and resource mobilization strategy and about 65% of members engage in savings with VSLA, some of them also NNWS members.

The review revealed that in the last two years 54% of beneficiaries had taken a loan from the organization. The average loan taken by the beneficiaries is about Ksh. 10,000 in. Most of the women have taken loans 2-3 times in the last 2 years. The FGD with women farmers of BWCBO established that the VSLA model has helped women to access credit to buy seeds, fertilizers and pesticides, pay for emergencies and address other family financial needs.

The savings and credit services function fairly well. There is room for development. Most of the women sell vegetables and mushrooms weekly, thereby, could also save weekly. To improve access to savings service, NNWS needs to provide an easier and secure means to save through mobile money transfer so that women do not have to walk to head-quarters.

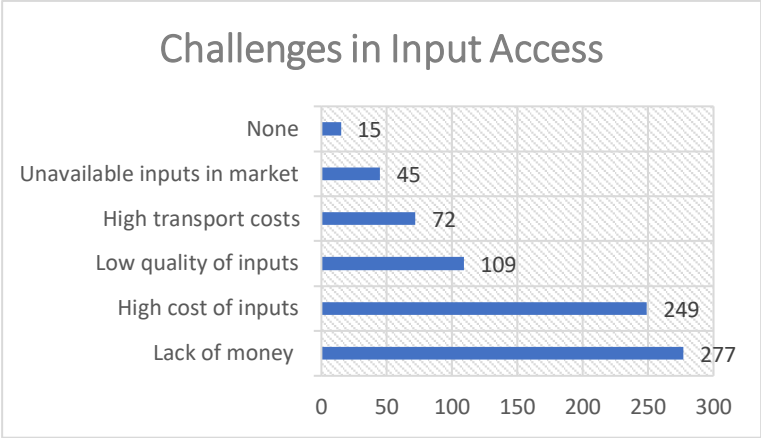
To enhance saving culture among women farmers and improve micro credit initiatives, there is need to get new members, increase women's loan portfolio and improve their loan management.

5.3 Organisations' capacity to improve access to inputs

Access to inputs was identified as a significant limiting factor to increased production and empowerment of women. During the COVID-19 lockdown and drought, the projects bought women farmers basic inputs, e.g. seeds, fertilisers and pesticides. Those needing additional inputs were linked to pre-selected and contracted input suppliers. The distribution of gunny bags for vertical gardening reached 10% women farmers. The projects do not want to increase dependence on aid, but they focus on improving the ability of women and their organizations to acquire quality production inputs as cheaply as possible.

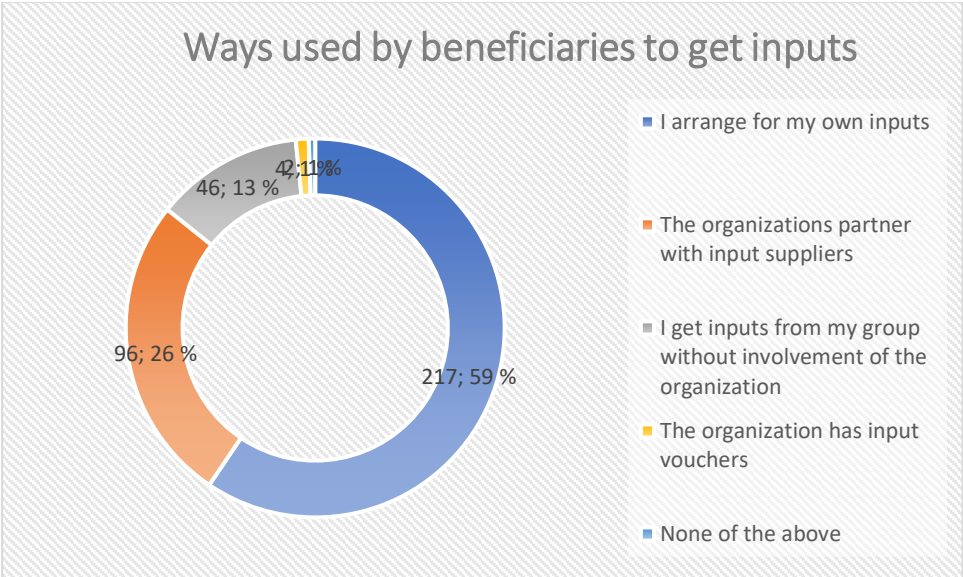
The most important inputs in increasing productivity include fertilizer/manure, pesticides/agrochemical, seeds and seedlings. Some women also identified packaging materials, multistorey bags and shade nets important. The most important reasons for having problems in acquiring inputs were lack of money and high costs.

Figure 2: Challenges Faced by Farmers in Input Access



It emerged that the County government provides very little input support to these women farmers. Most of the women (59%) buy the inputs individually and only 26% of women have purchased their inputs through their organisation.

Figure 3: Ways used by Beneficiaries to access inputs



The projects have trained NNWS, BWCBO and their members on compost making and seed bulking. The FGDs indicated that up to 15 members per group have made composts in their farms. Other farmers (13 women) were trained to construct multi-storey gardens using locally available materials such as bricks, tree offcuts, re-usable plastic bottles and old sacks.

The NNWS has a loan product for input purchase called agricultural loan. The members access the loan based on savings and to previous history of repayment in the SACCO. These loans are charged an interest of 3% for 3 months. Follow ups on usage of the loan are made by field officers to ensure that loans are used as intended in the application. The BWCBO operates through table banking and loans have 3% interest per month. In the FGDs, BWCBO members said that women often take loans during planting season, which indicates that members seek loans to purchase farm input

5.3.1 Proposed models for input provision

For agri-business to prosper, farm inputs need to be available, affordable, accessible, and good quality. Seeds, fertilizers, and agro-chemicals are essential for improving the production volumes, productivity and access to new, more demanding markets. Based on interviews and observation, NNWS and BWCBO do not yet have a functioning system or service to systematically support the availability of their members' production inputs.

There are three market-based approaches to input supply that could give some ideas on how to organise the service: the chain leader, the agro-dealer and the local traders' approaches. These approaches have been tested and used in different value chain, agro-dealer and seed sector programmes in Africa.

Chain Leader Approach

This approach, that has been implemented in Uganda and Tanzania, focuses on one commodity or value chain that is organized around a powerful actor, a 'chain leader'. The chain leader is a cooperative or association of farmers that is willing to buy the inputs from agro-dealers and to provide inputs directly or indirectly to the farmers. Typically, farmers get the inputs on credit, the chain-leader deducts the cost from the sales of the farmer and remits to the input supplier.

This approach is most suitable for well-structured markets and is not suitable for highly competitive open markets. The structured markets ensure that the farmers sell products to the chain leader, eliminating side selling. This approach tends to develop long-term relationships between farmers, their cooperative, inputs sellers and retailers/wholesalers.

Some entry-points for interventions using this approach are:

- Strengthening farmer associations: creating economies of scale in input supply, organizing repayment of input credit, providing extension services and setting-up collective marketing.
- Strengthening lead farmers: assistance for lead farmers to sell inputs and to buy outputs, if needed. The lead farmers receive a commission from the chain leader for seed sales, purchases, and farmer retention.
- Engaging financial institutions and making sure that providing loans to lead farmers and agro-dealers is a good business.
- Setting up a coordination platform to enhance communication or joint action among farmers, input suppliers and market. The coordination platform will also address complaints arising from any party.
- Mapping of the existing agro-dealer network. This will generate information about the areas that are well served, and those that are underserved, within the agro-dealer network.

Agro-dealer approach

The establishment of an agro-dealer network is a cost-effective method of availing inputs to farmers as well as strengthening possible output markets. The scheme leverages input to

make inputs available to farmers and donor support is restricted to the provision of a credit schemes or possibly insurance costs and training. The development of an agro-dealer network will go a long way to solving market failures which reduce the profitability of small holder farming and therefore farmer incomes. It will also make improved seeds accessible to smallholder farmers.

It is also possible to train agro-dealers to bulk-up produce and link them to commodity marketing companies. In this way agro-dealers are encouraged to buy produce from farmers for onward sale further up the value chain.

Farmer Input Hubs

This approach has been used successfully in Nigeria. The farmers order inputs through WhatsApp group, and the Village Input Agents collects the orders and send them to a hub manager. The hubs are managed by a hub manager who ensures that inputs are stored and dispatched safely. Given the long distances many farmers have to travel to find quality input supply stores and markets, the hubs also serve as sales points for farm produce, facilitate access to weather information and provide hands-on training and link AVISA partners in Nigeria to extension services of NGOs and the Agricultural Development Programmes (ADPs).

5.4 Organisations' capacity in collection, product development and marketing

In Kenya, agricultural and food product markets have changed significantly over the past decades. Increasing demand for certified and higher quality food products in urban markets provide opportunities for smallholder producers, but also risks if they are pushed out of these markets.

Development actors, including ISF, increasingly promote market access as means for smallholder farmers to strengthen their livelihoods and remain competitive in liberalized food markets. ISF is committed to promoting gender equality and women's empowerment, thus, it is important to understand how women can gain greater and more sustained benefits from markets. All smallholder farmers face serious difficulties in accessing markets: remote location, high transportation costs, limited knowledge, subsistence production in small plots, lack of business skills and unequal market power. Farmers are dispersed and unorganized, thus the cost of bulking and consolidating their produce to meet the commercial volumes demanded is enormous. Cooperatives and other farmer associations have important role in removing these constraints.

Access to collection and processing centres was assessed through determining distance to centres, means of transport, activities undertaken at the centres and markets accessed.

5.4.1 Product aggregation and transport

The approximate distance to the nearest collection and market centres was about 4 kms, shorter for BWCBO members (2 km) and longer for NNWS members (almost 6 kms). There are 17 satellite collection centres for NNWS farmers. These collection centres are group-based and managed by peer advisors. Farmers deliver their produce to these satellite centres. Activities carried out at satellite collection centres include sorting by removing flowers and stalks, weighing (for satellite centres with weighing scales) and recording. Only 3 satellite collection centres have weighing scales. After sorting, the packages are labelled and delivered to central collection centre at Nyanderema where weighing is done.

The NNWS have a contract with Mace Foods where NNWS is contracted to deliver 2.5 tons of spider plant per week. However, only 400-600 kgs are delivered weekly. This is collected

weekly from 7-13 satellite collection centres. Mace Foods require high standards of phytosanitary throughout the production cycle. They have specific inputs and practices that must be adhered by the farmers.

The BWCBO women farmers deliver local vegetables directly to farmgate buyers or sell the products at local markets such as Tinga, Manga, Nyaikuro, Tombe, Kemera and Kisii. BWCBO do not manage satellite collection centres. These farmers often depend on traders for transport to the markets and selling price is thus dictated by traders/intermediaries and not farmers. The traders do not have formal office space, suggesting that operations and relationships are largely informal, and that low levels of investment are common. What producers cannot sell to buyers at farm gate is usually consumed at the household level or sold in small quantities in local markets. In some cases, this can cause considerable losses for farmers who are poorly connected to buyers and markets.

After harvesting small-scale farmers sort the vegetables, bundle and pack them in sacks or heap them together for ease transportation to the market or collection centre. NNWS farmers mostly use motorcycles and over half of BWCBO farmers transport the products on foot. BWCBO farmers sell more at farmgate than NNWS farmers.

Table 12: Transport to the Nearest Collection and Market centre

	NNWS		BWCBO		Total		
	f	%	f	%	f	%	
How do you deliver produce to the nearest collection, processing, marketing centre?	By motor vehicle/cycle	156	82%	60	34%	216	59%
	By foot	33	17%	95	54%	128	35%
	The buyers collect from the farm	2	1%	20	11%	22	6%

The FDG with NNWS farmers indicated that in order to facilitate transport from collection centres to central centre, each member of the group contributes Ksh. 50 to 100. At the central centre, a deduction of 2-3 kgs is done for losses due to sorting. The FGD indicated that this procedure is understood by all beneficiaries. Women perceived marketing activities as being able to deliver more economic benefits, such as access to more stable markets and better prices. However, while findings suggest that NNWS and BWCBO are beginning to enable women to participate in markets. A lack of on-farm storage facilities forces farmers to sell produce immediately. Farmers have little to no knowledge regarding consumer preferences, or quality grading standards.

The KII interview with the County Director of Agriculture indicated that African Leafy Vegetables (ALVs) from Nyamira face stiff competition from Narok and Kisii where large farms exist. Consumers prefer ALV, especially black night shade, with whole and clean leaves. Leaves with holes and stalks indicate inadequate sorting thus low consumer preference. Other factors that consumers prefer include good leaf colour and freshness, and type of vegetables (spider plant, black night shade and amaranthus) and origin. Consumers in these towns are willing to pay slightly more for ALVs of the best quality.

Transport and handling costs remain high due to high perishability and extremely short shelf-life. It is recommended that the project purchases refrigerated truck for transporting produce. However, this is possible only when the organizations (BWCBO and NNWS) are able to pay for overhead costs of maintenance of vehicles. To reach this end, the organizations should

increase selling products through the organisation, from one central collection centre. This will enable the organizations enjoy economies of scale and to sustain the truck and the beneficiaries could contribute a certain amount of money for maintenance of the truck. There is need to develop a marketing strategy for produce from the organizations. This will guide the marketing, promotion, identification of potential buyers, market research and transportation of the produce to the market.

5.4.2 Structure, competences and contacts for product development

Agro-processing plays a major role to reduce post-harvest losses, improve the quality of products, and add value to the products. It also generates employment and ultimately contributes to food security. Value addition and processing helps in toxin removal and preservation, easing marketing and distribution tasks, and increasing food consistency. In addition, it increases yearly availability of many foods, enables transportation of delicate perishable foods over long distances and makes foods safe to eat by de-activating spoilage and pathogenic micro-organisms.



Agro-processing and packaging technologies are relatively undeveloped in the project. The organizations have collaborated with various stakeholders and recently purchased machines for processing (solar driers, sealers, grinders, weighing scales). These machines have been installed and few vegetables are dried and packaged as demonstration for proper functionality of machines. Deliberate efforts need to be made towards investing in capacity building in the proper use of machines and developing a high-quality production line.

Agro-processing is new strategic area that the women and their organisations are venturing into. The organizations need to identify a team to spear head the development and introduction of their products to the market. The team should determine product specifications, such as quality, innovativeness, relative price and register the product before launching the product in the market. During the entire product development phase, the team should communicate constantly with executive management of the respective organizations. This will help in maintaining clearly defined goals, agreed timelines and regular contact during each stage that the project progresses to ensure that robust products reach the market in the shortest time possible. Branding of ALV with unique attributes e.g organic products, should be undertaken to promote local consumption and leverage on emerging middle-class consumers and growing urbanization.

The organizations should cooperate with stakeholders such as Kenya Industrial Research and Development Institute (KIRDI) for product development, Kenya Agricultural and Livestock Research Organization for product analysis and Kenya Bureaus of Standards for product standardization. The projects also leverage the collaboration with FAO to develop a product development cycle. The KIRIs reveal that the NNWS have relevant collaborations that can potentially be helpful in developing products.

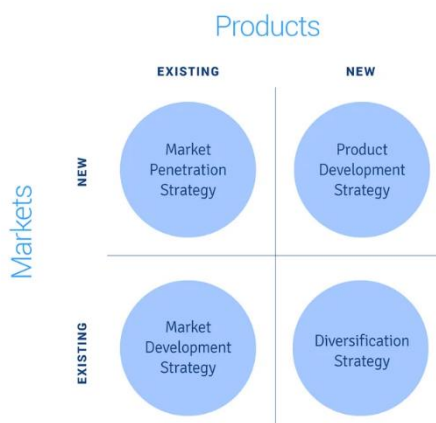
The efficient and successful use of the new machines depends on consumer demand of products, marketing, performance of the products in the market and efficiency of operations. The evaluation team noted that:

- The production volumes of the local vegetables are not able to meet the market’s needs for fresh produce and commercial capacity of the machines.
- There is no structure and competence within the organizations to ensure proper use, maintenance, and management of the machines.
- The machines and equipment put the organizations into a risk of high overhead costs for operations of machines.

5.4.3 Organization's capacity to penetrate new markets

High-value agricultural markets have become increasingly sophisticated, consolidated and regulated, making it increasingly challenging for small producers and especially women farmers to competitively participate in these markets. Sales through more sophisticated channels, such as supermarkets, require from farmers greater managerial and logistics skills and an ability to provide continuity of supply and to meet demanding food safety and quality requirements.

The NNWS and BWCO ability to penetrate new markets was assessed using this grid. To penetrate new markets, the organizations need to undertake market research to identify players, demand, supply and challenges encountered by both sellers and buyers. Price adjustment and product improvements and differentiation can be done the organizations in line with requirement of the new markets. Promotions can be done using digital tools and social media.



Based on the evaluation, marketing and value addition is affected by low production volumes, poor organization of farmers, poorly developed transport system and lack of marketing information.

Land is a limiting factor in increasing production for both NNWS and BWCBO. In Nyamira, overuse of land is serious problem and there are many competing needs for land. Therefore, it is not practical try to significantly increase the land area under ALV production, but the organisations should continue adopting the use of resource efficient

technologies, such as multistore gardens, and to increase the number of members. Increase of members can only be effective if the organizations would align with people’s interests and provision of services that are required by members. This should be done upon clear guidelines and scrutiny by the Boards.

Women have limited access to market information and therefore little bargaining power with buyers, even though reports indicate that 57% of the women had access to information on market prices for local vegetables and mushrooms. The women from NNWS and BWCBO were trained on using social media, such as WhatsApp and Facebook, to market their produce. As a result, three women were able to successfully market their products through WhatsApp groups and Kilimo Bora public-private-partnership (KBPPP). Mainly the women got their

market information from word of mouth, radio, extension officers, social media and public barazas.

Marketing of mushrooms is done locally and the demand for mushrooms is high. The sales are increasing exponentially. The organizations have utilized social media to promote their products, mainly Facebook and WhatsApp.

The NNWS and BWCBO have helped their beneficiaries in overcoming barriers to access to new markets by increasing production and productivity and lowering some input costs. This is not enough. Next development processes should pool resources and improve individual bargaining power through collective action. A large part of the costs, especially those that relate to transport and marketing, can be fixed, thereby, increase in scale reduces per unit costs.

5.4.4 Recommendations to boost collection, product development and marketing

In order to utilize the machines and equipment properly to reach commercial scale, there is need to;

1. To increase production volumes, aggregate and purchase more ALVs from non-members in the communities. Strengthen and support production of local vegetables by creating more linkages with input suppliers and extension service providers.
2. More production requires the development of functional collection and transport system. The satellite collection centers should be equipped and it is recommended that the project purchases refrigerated truck for transporting produce.
3. The organisations should develop a payment system for collective services, such as transport and input bulking.
4. There is need to establish an organization structure, such as committees, at processing unit and management level to handle value addition and processing issues within the organization, including maintenance of machines and equipment. This committee will advise the executive management on progress and seek support for processing and marketing.
5. Capacity building of the committees on Hazard Analysis of Critical Control Points (HACCP) principles, quality maintenance and management of production and marketing process.

5.5 Operational capacity of NNWS and BWCBO

Organizational effectiveness depends on the utilization and exploitation of its existing resources and capacity to partner with others. In farmer groups and cooperatives, the internal resource mobilization and willingness to participate in joint ventures, depends on the members' sense of ownership and participation in their organization's decision making. Ownership, control, distribution of benefits and governance are important organizational attributes that enhance the effectiveness of collective action in organizations.

5.5.1 Members involvement in decision making and ownership

Although women play fundamental roles in the socio-economic development of their communities, their views are not solicited in the local decision-making processes and their interests are not taken into consideration in the formulation of local development programmes. Guided by principles of self-help, equality, and equity, as well as economic growth through cooperation, the business model of farmers organizations can facilitate women empowerment. Women owned farmers' organizations allow members to fully control membership benefits and overcome gender-specific challenges in decision-making and resource ownership. Members incur costs of membership fees, share contribution and investing in meeting requirements of

the organization, but they in turn expect to be benefitting from collective bargaining and access to services.

The commercial development of NNWS and BWCBO is possible only if women are active and part of development process planning and implementation. The organisations need to guard against disagreements and conflict within and between their members and the organization.



The NNWS and BWCBO involve women in the decision making through Annual General/Specific Meetings (38%) and peer advisor sessions (61%). The meetings are organised at collection and processing centres and PWDs have challenges reaching them. Meetings are organized in open since there are no big conference facilities. The meetings are frequently disrupted by rains, lack of concentration due to passing vehicles and the discussions are limited to 1-2 hrs.

The review findings suggest that at the organizational level, decisions are made by members during Annual General Meetings (AGM) where all members attend. Monthly meetings between peer advisors and volunteers and project implementing teams help to get feedback about project activities and decisions made are passed through the same channel. At NNWS, monthly general meetings are held with all members, where decisions are inclusive, discussed and owned. The Board meets quarterly to deliberate on issues affecting members. These decisions are ratified by members through their monthly meetings.

Ownership is a very elusive term even with respect to simple organizations and it becomes even more complicated in the case of large organizations. Ownership focuses mainly on two aspects: the possession of decision rights and the allocation of assets. Ownership of organization was measured by satisfaction of the services and likelihood of referral of other members to the organization.

Over 80% of the women were very satisfied with the services of their organisations and almost 90% of them would recommend the membership in their organisations to someone else. Especially satisfied were the BWCBO members. Both organisations were trained on disability inclusion. NNWS has promoted the active participation of PWDs to their livelihood programme. BWCBO conducted a disability mainstreaming training for the project team and the anti-GBV volunteers. The participants agreed to foster collaboration with NCPWD (National Council of Persons with Disabilities) and register all PWD in the organization.

Table 13: Ownership of the organisation

	NNWS		BWCBO		Total	
	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%
Very satisfied	132	69%	166	95%	298	81%

What is the overall satisfaction RATING of your organization?	Somewhat satisfied	58	30%	9	5%	67	18%
	Very Unsatisfied	1	0.5%	0	0%	1	0.3%
How likely are you to RECOMMEND your organization to a friend, relative or colleague?	Very Likely	154	81%	168	96%	322	88%
	Somewhat Likely	33	1%	6	3%	39	11%
	Neither Likely Nor Unlikely	2	1%	1	1%	3	1%
	Very Unlikely	2	1%	0	0%	2	0.5%

The evaluation team identified the following **gaps in the ownership building**:

- There is no project indicator to measure decision-making i.e. target communities that systematically and actively participate in the local decision-making processes.
- Lack of a community engagement plan by the organizations. This document could stipulate the processes, procedures of engagement of the beneficiaries in decision making.
- There are no platforms or forums where women and other community members could find solutions for their problems. By providing opportunities to influence decisions facilitates community members' ability to make better decisions.
- Inadequate involvement of beneficiaries in planning for public consultations especially selection of dates and venues.
- Inadequate attendance of PWDs in forums where decisions are made resulting from targeting and facilitation of PWD to attend the forums or organized to be consulted separately.

5.5.2 Organisations' financial management capacity and financial sustainability

Organizational effectiveness depends on the utilization and exploitation of its existing resources. The organizations must ensure that enough financial resources are available at all times in order to meet the needs of an organization in achieving the set goals and run daily operations, such as maintenance of the processing facility, processing and transport cost, certifications, advice system and product development.

A sound financial management is the key to an efficient, effective organizational governance. Finances must be handled with care and must be disbursed according to laid down rules and regulations. To achieve financial efficiency, the organizations need to minimize cost and to ensure that expenditure is relevant in meeting the objectives.

The findings of the organisational capacity assessment suggest that the projects have undertaken activities to increase the management capacity and financial sustainability of NNWS and BWCBO. The organizations (BWCBO and NNWS) have endeavored to adhere to governance principles and periodically evaluate results to ensure the continuity of effectiveness of their governance system. Although there has been minimal adaption to changes towards future opportunities.

The outputs of various capacity development activities are, as follows:

- Employment of a finance officer and an assistant in each of the organizations who handle financial operations. There is clear designation of duties between finance officer and the assistant.

- Development of finance policy that define the roles, responsibility of staff handling finances, rates of various cost items such as per diems, lunches etc., and documented financial procedures and systems.
- The prudent banking and cash management systems are in place and annual external audits undertaken regularly
- Security procedures in place and organizational communication to enhance security of the office installations, effective communication.
- On increased organizational visibility – BWCBO now has a fully equipped and operational physical office, sign-boards, online presence (Facebook and a website).
- Development of key organisational documents: NNWS 5-year strategic plan, HR manuals for both organisations, SEA policy and the policy against SGBV
- Training on leadership, governance and conflict management. The training enabled NNWS and BWCBO to identify strategies and techniques for effectiveness, performance and productivity of the organization and its members. NNWS improved implementation strategies for increased effectiveness of the project.

There has been a level of transparency, effectiveness and accountability to its members through constant consultation with the members, NNWS monthly basis, and through peer advisors. The consultant did not establish if the organizations discuss finances in transparent manner and if accounts and records are opened to public scrutiny by the members.

There are serious **gaps in organisations financial sustainability**:

- The organizations do not have stable income flows since they are a service oriented to their members and they do not mobilized resources internally to support operations. There is need to develop sustainable operations or planning for future when resources are limited.
- Lack of automation of financial systems to ensure accuracy and reliability of financial information.
- Lack of amendment of policy documents in line with emerging organizational financial management needs.
- Lack of continuous trainings on its staff and board members on financial management capacities issues to make more productive decisions concerning resource allocation, fund raising, fund mobilizing.

5.5.3 Organizations' capacity to form partnerships

The organizations' capacity to form relationships and partnership was assessed through;

- Organizational commitment to formation and maintaining relationships-values and beliefs, leadership and understanding of importance of partnerships.
- Supportive structures and systems, such as MoU, flexible planning processes, evaluation mechanisms and collaborative processes.
- Allocation of resources for partnerships.
- Working relationships and processes that enhance partnerships within the organizations.

The evaluation team want to emphasize that closer cooperation between NNWS and BWCBO can provide organizations with opportunities to advance common goals and improve services to beneficiaries. Finding synergies could have several advantages, such as:

- Avoid unnecessary duplication of effort or activity and conserve resources, expand services; share technology, skills and costs.

- Foster cooperation among multiple partners;
- Disseminate expertise and information on technical, marketing, climate smart and post-harvest management of produce.

The KII with the executive directors of the organizations revealed that they are committed to forming and maintaining relations that will advance the agenda of the organizations. They are also actively looking for partnerships with relevant partners. They stated that shared goals with FAO, NARIGP, MoA, KBPPP and ASDSP have enhanced collaboration. However, they stated that there is need to strengthen joint planning, monitoring and evaluation. Although the existing relationships have been beneficial to the organizations, the horizontal collaboration between stakeholders is weak, except with FAO, County Department of Agriculture and NARIGP project. There are no clearly defined roles, responsibilities, timelines in the collaborations. Resource allocation on partnerships depend on the contracts and MoUs signed with partners. They indicated that financial resources are allocated according to available terms of collaboration with partners.

All the partnerships were identified as need arises from the beneficiaries. These needs are identified at organizational level during meetings and during stakeholder engagements. The review evaluated the relevance of stakeholders based on the contribution of cooperation to empowerment of women. The table below shows the current stakeholders have helped organizations in supporting their members' livelihood through advisory service, certification, product development and value addition.

Table 14: Partnerships and Collaborations by Organizations

Partner Organization	Collaborator/Partner	Area of Partnership	Progress Achieved
BWCBO	Department of Environment and Forestry	Weather Updates	Weekly weather updates
	National Council of People with Disability	Registration of PWD	All organizational PWDs registered
	ASDSP (Agriculture Sector Development Support Programme)	Vermiculture Project	Vermiculture structure constructed; 50 kgs vermicompost ready
	Kisii Smart Community	Capacity Building on Vermicomposting	Training of members done in 10 groups
	Kilimo Bora PPP	Capacity building	Access to inputs such as multistorey gardens
NNWS	FAO, KALRO, ATC, MOALF	Seed system support	Capacity building of beneficiaries on seed bulking
	Mace Foods	Marketing	400-1,500 kgs per week
	NARIGP	Aggregation & collection centre	Equipment and support in construction of aggregation centre

The evaluation notes that the local vegetable and mushroom value chains are very unstructured throughout its segments (transportation, distribution, enabling environment). The stakeholders are disjointed and are horizontal collaboration among stakeholders is weak. In order to improve efficiency of the project, the following table shows useful stakeholders for future partnerships.

Table 15: Potential Actors/Institutions to improve efficiency of the project

S/No	Institution	Areas of engagement
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1	Kenya Industrial Research and Development Organizations (KIRDI)	Maintenance and serving of value addition machines Development of value-added products Capacity building of staff Testing and analysis of value-added products for water, microbial and chemicals
2	Kenya Bureau of Standards (KEBS)	Certification of value-added products Safety assessment of food products
3	Public Health Department	Health assessment of production staff
4	Equity Bank	Financia literacy (cooperation started)

5.5.4 Organisations' capacity in GBV prevention

Gender-based violence against women and girls is a key contributor to the low livelihood resilience of the women agrienterprises. The two projects have conducted various interventions to address GBV, including sensitization sessions on the GBV prevention and mitigation measures, strengthen the women's ability to make investments and economic decisions, develop a referral system that strengthens survivors of the violence to report and seek for justice.

Sensitizations on GBV were mainly conducted by the volunteers in the womens' groups. The GBV volunteers' were trained on GBV related issues and sensitization methods. Inter exchange forums for GBV volunteers and project team enhanced their capacity further. In NNWS peer advisers acted also as GBV volunteers but in BWCBO the GBV volunteers worked alongside the agricultural peer advisers. The ISF-led project *Muungano* Gender Forum sessions complemented the GBV volunteers' work.

The toll-free line (0800222266) has been disseminated widely by the GBV volunteers. Project reports indicated that 23% of the women farmers who experienced violence were confident in seeking help requests targeted at relevant authorities by survivors of partner violence. This could be attributed to the widespread anti-GBV sensitization by the volunteers on the GBV response mechanisms available for survivors of GBV.

To determine prevalence of intimate partner violence (IPV) in the last 2 years, the women were asked the number of times they have experienced physical, emotional or sexual violence. The results of this evaluation are significantly lower than project annual data 2022 indicates. For example, approximately 10% of the women has experienced physical violence while according to annual data 2022 41% of NNWS members and 32% of BWCBO members experienced partner violence often or sometimes within 12 months. Anyway, the projects have had positive impact on IPV prevention in the area.

Table 16: Prevalence of IPV among beneficiaries

Types of IPV	NNWS		BWCBO		Total		
	F	%	f	%	f	%	
Stalking (uninformed following, attention, Inquiries)	None (<1)	184	96%	162	93%	346	95%
	1-3 times	5	3%	12	7%	17	5%
	> 5 times	2	1%	1	1%	3	1%
	> 5 times	1	0.5%	2	1%	3	1%

Physical violence (beating, punching, slapping)	1-3 times	17	9%	14	8%	31	8%
	4-6 Times	0	0.0%	2	1%	2	0.5%
	None (<1)	173	91%	157	90%	330	90%
Sexual Violence (Forced sex, sexting, sexual touching)	> 5 times	0	0.0%	1	1%	1	0.3%
	1-3 times	5	3%	3	2%	8	2%
	None (<1)	186	97%	171	98%	357	97%
Emotional/psychological violence (Humiliation, verbal abuse, insults, isolation, confinement)	> 5 times	1	0.5%	10	6%	11	3%
	1-3 times	33	17%	37	21%	70	19%
	4-6 Times	9	5%	9	5%	18	5%
	None (<1)	148	78%	119	68%	267	73%

Help seeking behaviour among beneficiaries was assessed by awareness and usage of Toll-free numbers, and what the victim did to get redress. The results show that women are aware of existing tollfree numbers and project awareness raising has worked because 81% of the women recognized the service disseminated by the projects. Very few women (3%) have used any tollfree number, but 12 women have used the tollfree number disseminated by the projects. This shows that beneficiaries use other means and options to report acts of violence.

The review investigated help seeking behavior of the beneficiaries. Most of the women did not report to anyone, rest reported to family, friends and area chiefs or police. Interesting in this table below is that 56% of women reported that they have not experienced any form of violence while above table the percentage was higher.

Table 17: Help seeking Behaviour among Victims of SGBV

		NNWS		BWCBO		Total	
		f	%	f	%	f	%
49(a). What did you DO first?	I have not experienced any form of violence	107	56%	99	57%	206	56%
	I did not report	79	41%	35	20%	114	31%
	I informed a relative/family or friends	3	2%	25	14%	28	8%
	I informed the area chief/assistant chief/police	1	0.5%	13	7%	14	4%
	I informed the ISF/BWCBO/NNWS Official	1	0.5%	1	1%	2	0.5%
	I informed religious leader	0	0%	2	1%	2	0.5%

The evaluation team identified the following **gaps** in the projects when addressing GBV:

- There is limited support to social reconstruction of victims of SGBV, this can be provided as a revolving fund to specific projects to the victims .
- Low capacity of peer advisors and GBV volunteers to offer psychosocial support and first aid. The projects should compare the pros and cons of using separate GBV volunteers and utilizing agricultural advisers in GBV work.
- Inadequate evacuation and rehabilitation of victims of SGBV to safer locations until the issues surrounding the case are handled.

5.5.5 Recommendation to strengthen organisation's institutional and financial sustainability

Financial sustainability

1. Establish systems to mobilize resources internally to support service provision (advisory, input bulking, product development and processing).
2. Adjust strategies and policies to support financial sustainability in the long run, in the future. Develop a business plans for value chains and a project sustainability plan.
3. Build organisational capacity in entrepreneurship and business development.
4. Adhere to the principles of financial responsibility and accountability, this will entail managing finances in a responsible and sustainable way by tracking clear income flows and expenditures to reduce wastage
5. Enhance financial planning by developing annual budgets and financial strategy. This will enable the organization to work out what resources are available, what resources it needs and where extra resources can be found.
6. Improve financial control to safeguard assets, ensure accurate and authorized payments, deliver clean accounting data and accurate financial reporting, and enhance the security of financial data. These includes reconciling bank accounts, comparing actual and expected results, and triple-matching purchase orders, invoices and payments.
7. Improving the capacity of board members to make informed financial decisions and implement them.
8. Continuous capacity building and motivation of key finance personnel to improve recording, analyzing and reporting on the finances of the organization.
9. Build capacities in project management, monitoring and evaluation, advocacy, and grant proposal writing and fundraising.

Partnerships

1. Develop multi-actor communication between farmers, organizations and stakeholders by strengthening linkages between different stakeholders and supporting direct interaction through a workshops, seminars and applied research initiatives.
2. Develop a stakeholder collaboration strategy to enhance sustainable capacity development of key stakeholders. The strategy will widen access to new knowledge and products within respective mandate areas of the stakeholders. This strategy will include identifying demand for new knowledge; characterizing current knowledge access mechanisms and preferences (as well as barriers to knowledge access); and cost-effective options for developing and delivering new agricultural knowledge
3. Partner organizations (BWCBO and NNWS) designate full-time staff member who will serve as partnership and collaboration officer.
4. Develop value chain platforms around the local vegetables and mushrooms to strengthen strengthening a value chain. The stakeholder platforms will include actor in the various segments of the value chain- farmers, input suppliers, marketers, transporters, processors and consumers. ISF will act as convenor.

6. Conclusions and Recommendations

The evaluation offers an opportunity for cross-learning and giving credit where it is due. The mid-term review team studied the project documents, collected primary and secondary data from a wide range of stakeholders in the field, and physically accessed the project sites for observation. Analysis of these data and processes gives the evaluators confidence in giving the following pertinent conclusions and recommendations.

6.1 Conclusions

The report has highlighted the progress of the project and identified gaps to project implementation. It has further brought forth the opportunities in the sector and its potential to bring socio-economic benefits for women and their families. Based on the data collected and analysed the mid-term evaluation team would like to make the following conclusions.

1. Project developed relevant and accessible activities, platforms and services to enable women farmers undertake sustainable and resilient livelihoods, particularly African Leafy vegetables farming. As a result, production, sales and women's incomes have improved.
2. Peer advisors and external experts play an important role in technology dissemination, skills and knowledge dissemination on marketing, value addition and climate change adaptation.
3. The adoption of an integrated approach (GBV prevention, women's economic empowerment) to community challenges is a step in the right direction to meet the needs of the rural communities and to build resilience to mitigate against poverty and emerging climate change challenges.
4. Agricultural technology and support services such as inputs and credit provision, market, aggregation and value addition support, skills and knowledge dissemination activities, *Muungano* Gender Forum are critical and important to enhance increased production, marketing, reduced GBV and thereby increased incomes. Both evaluated organisations NNWS and BWCBO still need to improve their operations of aggregation, value addition/product development and marketing.
5. Community sensitization, advocacy and mobilization had made progress in reduction of IPV cases and improved women's participation in decision making. *Muungano* Gender Forum project have had an important role in this.
6. Narrowing the gender inequality gap in agriculture will require a broad range of stakeholders (public and private sector, research institutions, donor community, women farmers & exporters, financial institutions) with a focus to identify the drivers for change in productivity, marketing and value addition/product development.
7. A combination of approaches such as rights-based approach, pro-poor based interventions, community-based natural resources management works well to ensure women deliver towards their economic potential on a sustainable and resilient agricultural production and marketing.

6.2 Recommendations for long-term development processes

Women's skills, knowledge and competences

- Facilitate cooperation between farmers and experts to strengthen farmers' capacity to participate in production, markets, value addition and adapt to climate change and variable climatic conditions. Include farmers in problem solving processes, including finding local solutions in producing productive inputs and equipment.
- Increase capacity of extension advisory system (public, private and peer advisory system) to use practical, group-based extension methodologies such as Farmers Field Schools and give advice on gender equality issues such as SGBV and equal decision-making in the use of household resources.
- Increase women farmers' capacity to use the value addition equipment and machines and increase their access to markets and agro-processing infrastructure.
- Continue building women's capacities in mushroom growing and increasing their access to required equipment. The markets for mushrooms look promising.

Women's Livelihood Resilience.

- Merge the two partner organizations to enhance their economies of scale on savings, marketing, value addition and product development.
- Strengthen information dissemination and basic training amongst community and opinion leaders about issues of gender, power and GBV to improve their responsiveness to the different needs of men and women, girls and boys.
- Improve the internal functioning of the women's groups and organizations, especially leadership, representation, and management to create more open, supportive and reliable environment that is conducive to changing discriminatory social norms and attitudes. Encourage social mobilization and information and communication between groups and organizations.

Women's Basic Business Skills and Business Planning

- Promote market-oriented farm systems with greater focus in aggregation and value addition.
- Promote business planning and gross margin analysis among beneficiaries.

NNWS and BWCBO Financial Sustainability

- Strengthen capacity of the organizations to mobilize internal resources from the members through deductions, contributions and shares.
- Strengthen capacity of the organizations to adhere to principles of budgetary control and accountability to improve organizational operations and value of expenditures.
- Continuous retraining and improvement of financial management skills of the key project team.
- Reduce overhead costs of the organizations, such as payments to the Board members, rents and paperwork.
- To increase efficiency, automate the finance processes, such as processing of payments, loan application and disbursement.

Efficiency of Collection, Processing, and Marketing Centers

- Establish an efficient, cost-effective transport system that ensures product quality and integrity from the farms to satellite centres, central centre and markets.

Member Retention and Youth Inclusion

- Develop strategies to get more members, especially youth.
- Enhance visibility of the organization through branding, community outreaches and disclosure, visibility in internet and social media.
- Greater involvement of youths through marketing of produce, development of youth friendly value chains with potential for commercialization e.g., chicken farming.

Gender Perspectives

- Involvement of men as change agents to improve women's economic empowerment, inclusion in decision making, toxic masculinity, and gender norms and roles.
- Develop clear roles and responsibilities of peer advisors and GBV volunteers.
- Support victims of SGBV to recover their livelihoods from effects violence.

PWD Inclusion

- Find ways to include PWDs in project activities, in food production, value addition and marketing. This can be done by enhancing their mobility, provision of wheelchairs and fare.
- Identify project outcomes, outputs and activities pertaining to PWDs involvement in organizational services, functions and platforms.

6.3 Recommendations for the project focus within the next 2 years

- 1) Strengthen marketing and proper use of market/aggregation centres, establish one satellite aggregation centre per ward and equip these centres with digital weighing scales, blanching equipment, packaging bags.
- 2) To strengthen loaning and savings services and capacity, develop an efficient and easy-to-use management information system.
- 3) To establish year-around and stable production and improve productivity of ALVs, strengthen women farmers' capacity, access and adoption of climate smart and nature positive technologies, such as soil testing, vertical gardens, integrated pest management, and in general good agronomic practices.
- 4) To increase women farmers' access and adoption of equipment and materials such as vertical gardens, shade nets and irrigation systems.
- 5) In cooperation with the experts, increase women farmers capacity to develop and market certified inputs (seeds and fertilizer) and local vegetable and mushrooms-based value-added products.
- 6) To maximize and effectively use of value addition equipment and materials, there is need to develop a sustainable business model within the organizations.
- 7) Strengthen capacity of peer advisors and volunteers to help the beneficiaries in developing business plans and undertake market-oriented production.

Annexes

ANNEX 1: List of Stakeholders and Individuals Interviewed

Mr. Patrice Onger	Chairman	Kilimo Bora PPP
Mr. John Makori Ondieki	Project Coordinator	Agricultural Sector Development Support Programme, County Government of Nyamira
Mr. David Munyi	County Director of Agriculture	County Government of Nyamira
Mr. Daniel Mang'a	Director Gender	National Government, Nyamira Office
Mrs. Racheal Okong'o	County Director,	Department of Gender and Social Services
Mrs. Margret Komen	Director	Mace Foods
Mr. David Makongo	Market Systems Specialist	FAO, Kisumu

Mrs. Jane Matara	Board Chairperson	Bosinya Women CBO Board of Management
Ms. Enid Charana	Executive Director	Nyamira North Women SACCO
Faith Osinyo	Executive Director	Bosinya Women CBO Board of Management

ANNEX 2: List of Documents Reviewed

1. Project Plan Documents for BWCBO and NNWS
2. Project Baseline Report
3. Year 2021 and 2022 Monitoring Plan and Results Report for BWCBO and NNWS
4. Annual Narrative Reports for BWCBO and NNWS
5. Bongiwe, N. and Kaaria, S. (2015). Women and Agriculture: The Untapped Opportunity in the Wave of Transformation
6. FAO (2009). Guidance Note: Gender-Based Violence and Livelihood Interventions
7. International Centre for Research on Women (2019). Women's Economic Empowerment: The Unintended Consequences
8. Global Protection Cluster. Thematic Guide not for Guidelines for Integrating Gender-Based Violence Interventions in Humanitarian Action. Reducing risk, promoting resilience and aiding recovery
9. Obongó and Ombaba (2018). Financial Management Capacities and Financial Sustainability of Community Based Organizations in Turkana County. *Africa International Journal of Multidisciplinary Research (AIJMR)* Vol. 2 (3) 59-69. Available from: <https://www.researchgate.net/publication/343683071> [accessed May 02 2023].
10. Bonnie K.L.M; Lewis T.O.C; Dennis L.H.H. (2017) Community Participation in the Decision-Making Process for Sustainable Tourism Development in Rural Areas of Hong Kong, China., 9 (10), 1695; <https://doi.org/10.3390/su9101695>
11. Women's Refugee Commission (2011). Preventing Gender-based Violence, Building Livelihoods