



SOLIDAARISUUS

# **EVALUATION OF THE GENDERED IMPACTS OF THE NYAMIRA NORTH WOMEN SAVINGS AND CREDIT COOPERATIVE (NNWS) PROJECT: BUILDING CAPACITIES OF NNWS WOMEN FARMERS FOR SUSTAINABLE LIVELIHOODS IN KISII, KENYA**



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**List of Abbreviations and Acronyms:**

**CECOME** - Centre for Community Mobilization and Empowerment

**FGD** - Focus Group Discussions

**KII** - Key Informant Interviews

**FGM** - Female Genital Mutilation

**GBV** – Gender-based violence

**IPV** - Intimate Partner Violence

**ISF** – International Solidarity Foundation

**MGF** – Muungano Gender Forum

**NNWS** – Nyamira North Women Sacco

**PWD** – Persons with disability

**UNESCO** – United Nations Educational, Scientific and Cultural Organization

**UNFPA** – United Nations Population Fund

## **Definition of Key Terms**

**Empowerment** – The process by which people gain the ability to make strategic life choices previously denied to them, involving access to resources, agency, and achievement. (Kabeer, 1999)

**Feminist Evaluation** – An evaluation approach informed by feminist theory that examines gender, power, and intersectionality, emphasizing inclusion, participation, and challenging inequality. (Wits University, 2020)

**Gender** – Socially constructed roles, behaviors, and expectations associated with being male, female, or other identities, which vary across cultures and time. (UNESCO)

**Gender Equality** – The state in which individuals of all genders have equal rights, opportunities, and access to resources, and are not limited by socially ascribed gender roles. (UN Women)

**Gender-Based Violence (GBV)** – Any harmful act perpetrated against a person's will that is rooted in socially ascribed gender differences, including physical, sexual, or psychological harm. (UNFPA)

**Gender-Responsive** – An approach or program that explicitly considers and addresses gender inequalities and power dynamics to ensure equitable outcomes. (UN Women)

## Executive Summary

This report presents the findings of the end-term evaluation of the “Building Capacities of Nyamira North Women Savings and Credit Cooperative (NNWS) *Women Farmers for Sustainable Livelihoods*” project, implemented by the International Solidarity Foundation (ISF) between 2019 and 2024. The evaluation assessed the project’s performance, outcomes, and lessons learned, with particular attention to gender equality, women’s economic empowerment, and gender-based violence (GBV) prevention.

The evaluation employed a gender-responsive and feminist lens, combining focus group discussions (FGDs), key informant interviews (KIIs), and document review. It engaged diverse stakeholders, including women and men beneficiaries, youth, persons with disabilities (PWDs), cooperative leaders, government officials, and community leaders.

### Key Findings

- **Relevance:** The project directly addressed Nyamira County’s most pressing challenges—women’s exclusion from economic opportunities, entrenched gender norms, and high prevalence of GBV. By positioning women’s economic empowerment as central to resilience, the project became a timely and highly relevant intervention.
- **Economic empowerment and gender roles:** Women accessed loans, diversified incomes through banana, dairy, and poultry value chains, and contributed to household assets such as homes and livestock. Their financial participation elevated their voice in household decision-making and increased respect at community level. Men acknowledged reduced household stress and improved livelihoods, though acceptance of women’s empowerment often remained conditional on tangible household benefits.
- **Shifts in gender norms:** The project contributed to gradual redefinition of household roles. Men increasingly supported domestic work, while women gained visibility in cooperative governance and barazas. However, resistance and ridicule from peers persisted, showing the fragility of these shifts.
- **Violence prevention and household relations:** Couples counselling, GBV dialogues, and referral linkages helped reduce tensions and foster joint decision-making. Women reported greater confidence and reduced exposure to intimate partner violence. Yet, referral systems (e.g., police gender desks, helplines) remained weak, and harmful practices such as FGM persisted in underground forms.
- **Inclusion of marginalized groups:** Persons with disabilities (PWDs) gained visibility and confidence through cooperative participation, though accessibility challenges limited full inclusion. Youth engagement was uneven, with some young men feeling excluded from what they perceived as a “women’s cooperative.”
- **Intergenerational change:** Children observed women’s new roles as leaders and providers, inspiring girls’ aspirations and normalizing more equitable gender roles for boys. However, limited youth-focused programming poses risks of backlash or exclusion.

- **Sustainability:** NNWSACC grew into a trusted structure with expanded membership and women in leadership positions. However, absence of a county gender policy, weak institutionalization of GBV referral services, and reliance on project-driven resources threaten long-term sustainability.

### Lessons Learned

- Linking **economic empowerment with GBV prevention and household dialogue** accelerates gender norm change more effectively than standalone approaches.
- Inclusion of **PWDs** through organized groups is a valuable entry point, though greater investment is needed to ensure accessibility.
- **Community barazas** provided powerful platforms for sensitization, women’s visibility, and constructive dialogue with men.
- Limited **youth integration** risks undermining intergenerational sustainability and requires targeted strategies.

### Recommendations

1. **Strengthen Institutional anchoring with the cooperative and county partners:** Deepen the integration of project approaches into ongoing cooperative development, gender programming, and partner organization strategies to enhance continuity and sustainability after project closure.
2. **Strengthen referral pathways:** Work with local service providers to strengthen survivor-centred referral processes, enhance confidentiality within existing reporting points, and ensure that helplines and support mechanisms used by the project remain functional and responsive.
3. **Deepen inclusion:** Invest in consistent accessibility measures—such as accessible meeting venues, sign language interpretation, and mobility support—and create structured youth forums within the project to address their specific priorities and participation gaps.
4. **Reinforce norm change:** Continue community dialogues targeting men, religious leaders, and elders to address resistance and consolidate shifts in masculinities.
5. **Resource mobilization:** Support NNWS to diversify funding streams, strengthen internal governance, and build financial independence beyond donor support.

### Conclusion

The NNWSACC project has made significant strides in transforming women’s lives, households, and communities in Nyamira North. By combining livelihood support with deliberate gender norm change and GBV prevention, it created pathways for more equitable, resilient, and inclusive development. However, to sustain and scale these achievements, stronger institutional embedding, inclusive strategies for youth and PWDs, and resilient GBV systems are essential.

## 1. Introduction

This report presents the findings of the final evaluation of the “*Building Capacities of Nyamira North Women Savings and Credit Cooperative (NNWSACC) Women Farmers for Sustainable Livelihoods*” project, implemented by the International Solidarity Foundation (ISF). The evaluation particularly focuses on the qualitative and participatory analysis of the projects gendered impacts with particular attention to the influence of the project on the prevention and reduction of violence against women and girls and particularly Intimate Partner Violence, shifts in household and community gender norms and how the project has helped to mitigate risks and foster safe, supportive environments for women to participate in economic activities and public life without fear of backlash.

The evaluation was conducted between August-September, 2025 with the purpose of assessing project performance, outcomes, and lessons learned, with particular attention to gender equality, women’s economic empowerment, and the prevention of gender-based violence (GBV). It covered the full project implementation period (2020-2025), with a geographic focus on Nyamira County. It assessed relevance, social inclusion and gender norms, relationship dynamics and violence prevention, attitudes towards economic participation, intergenerational influence, sustainability and local ownership.

The evaluation seeks to inform stakeholders (including ISF, NNWS, implementing partners, and the local government) on the achievements, challenges, and sustainability of the project. It also provides recommendations for strengthening future gender-responsive livelihood programming in Nyamira and beyond.

### Program and Project Context

The ISF’s livelihoods program in Kenya seeks to strengthen women’s and youth’s agency in agriculture and cooperative movements, while addressing the structural barriers that perpetuate gender inequality. It combines economic empowerment, climate-smart agriculture, and GBV prevention, ensuring that women are not only included in value chains but also able to exercise voice, influence, and protection within their households and communities.

Within this broader framework, the NNWS project was launched in 2019 to respond to persistent challenges in Nyamira County. The county’s economy is largely dependent on smallholder agriculture, particularly tea, bananas, maize, and dairy, but productivity and incomes are constrained by land fragmentation, limited market access, and entrenched gender inequality. Poverty levels remain high, with women disproportionately affected due to limited resource ownership and decision-making power.

The project therefore aimed to:

- Strengthen women farmers’ skills and participation in agricultural value chains;
- Increase women’s access to and control over productive resources and cooperative services;
- Build household and community resilience by addressing harmful gender norms and preventing GBV.

Key strategies included training women and youth on climate-smart agricultural practices, enhancing cooperative governance and leadership, facilitating access to markets and financial

services. 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, disrupted 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 and establishing community dialogue platforms to challenge unequal norms and provide GBV prevention and referral mechanisms.

The project was implemented in Nyamira North Subcounty directly benefiting mainly women farmers, men and youths and indirectly communities equally benefited from the projects. Beneficiaries' data was disaggregated by sex, age and disability status to ensure inclusive participation.

Key strategies for gender integration included:

- Inclusive participation: Activities were scheduled at times and venues accessible to women, with child-care considerations, and adaptations for persons with disabilities.
- Engaging men and boys: Dialogue forums targeted male household heads, community leaders, and youth to foster allyship and reduce resistance to women's economic participation.
- GBV prevention and response: Community dialogue platforms integrated GBV prevention messaging, and referral pathways were established in collaboration with local service providers to support survivors.
- Gender-sensitive monitoring: Data collection and reporting systematically disaggregated participants by sex, age, and disability, allowing for analysis of differential impacts.

By 2025, the NNWS project had realised shifts in community attitudes toward women's economic roles and reductions in tolerance for GBV were reported, laying a foundation for more sustainable gender-transformative change.

## **2. Evaluation Methodology**

The evaluation was anchored in a gender-responsive and feminist evaluation framework. This approach prioritized the active participation of women, men, youth, and persons with disabilities as knowledge-holders, recognizing that their lived experiences provide critical insights into project performance and outcomes. The feminist lens also placed emphasis on examining structural and relational power dynamics, shifts in social norms, and the extent to which the project contributed to transformation beyond immediate livelihood gains.

The evaluation was participatory in nature, designed to not only generate evidence but also facilitate reflection and learning among stakeholders. It primarily employed qualitative approaches, using focus group discussions, key informant interviews, and participatory community dialogues to capture rich narratives of empowerment, inclusion, and challenges experienced. While some quantitative data from project records and monitoring reports were reviewed to provide context,

the emphasis of the evaluation was on qualitative insights. This allowed for a deeper understanding of lived experiences, gendered dynamics, and perceptions of change across different groups, while triangulating findings across multiple sources to strengthen validity.

To generate robust evidence, the following complementary methods and tools were employed:

- **Focus Group Discussions (FGDs):** FGDs were organized separately for women, men, and persons with disabilities to allow for open dialogue in safe spaces. Discussions explored participants' experiences with the project, perceptions of gender roles, and observed changes in economic participation, decision-making, and intra-household relations. Facilitators applied participatory techniques such as storytelling, and scenario discussions to elicit deeper insights.
- **Key Informant Interviews (KIIs):** KIIs were conducted with cooperative leaders, project staff, government officials, and a paralegal. These interviews provided a strategic perspective on the project's relevance, effectiveness, and sustainability, and offered critical reflections on how gender considerations were integrated into programming.
- **Document Review:** Secondary data sources such as annual project reports, monitoring data, training manuals, policy briefs, and cooperative records were analyzed. This desk review provided context, validated findings from primary data, and allowed the team to trace project outputs and outcomes over time.
- **Stakeholder Validation and Dissemination Workshop:** A workshop involving farmers, government personnel (both national and county government) and International Solidarity Foundation officials, Muungano Forum officials and project management NNWS was conducted after data analysis to share the findings of the study. Inputs and recommendations from the validation have been incorporated in the final report. Powerpoint presentations were used during validation. There were questions and answer sessions to brainstorm and expound on findings of the review.

### Sampling and Stakeholder Groups Consulted

A purposive and stratified sampling strategy was employed to ensure inclusivity and representation across beneficiary categories and geographic areas. The sampling approach sought to balance statistical reliability with practical considerations of time and resource availability.

The stakeholder groups consulted included:

- **Women beneficiaries:** Active members of the NNWS cooperatives.
- **Men:(Male Champions)** Spouses of the women beneficiaries directly or indirectly affected by project interventions.
- **Persons with disabilities:** Participants of the project who were intentionally recruited to explore the inclusivity and accessibility of project interventions.
- **Community leaders and gatekeepers:** Chiefs, religious leaders, and cultural elders who influence local gender norms and resource distribution.
- **Local and national stakeholders:** Government representatives (Gender officer, Gender Desk-Police Department, Assistant Chief)

In total, the evaluation engaged more than 80 people providing a rich representation of gender and disability status as summarized in the table below:

	Method of Engagement	No of Participants
Women Beneficiaries	FGD	56
Male Champions	FGD	15
Women with disability	FGD	14

### **Limitations and Ethical Considerations**

The evaluation faced several limitations that influenced the scope and depth of findings:

- Time and resource constraints: The limited duration of fieldwork meant that many consultations had to be conducted on the same days, reducing the opportunity for prolonged engagement and deeper probing in some cases.
- Social desirability bias: Given the sensitivity of topics such as gender norms, household decision-making, and experiences of violence, some participants may have tailored their responses to align with what they perceived evaluators wanted to hear. This may have led to an under-reporting of challenges or tensions.
- Accessibility challenges: While deliberate efforts were made to include persons with disabilities, some still faced barriers to full participation. For example, participants highlighted the absence of accessibility features such as ramps for those with mobility challenges. These limitations did not prevent their inclusion but underscored the importance of more intentional accessibility planning in future engagements.
- Ethical principles guided all phases of the evaluation. Informed consent was obtained from all participants. Confidentiality and anonymity were guaranteed, and identifiers were removed from transcriptions and notations.

The facilitators, who led the community conversations and interviews, were trained gender researchers drawn from the local community (Kisii and Nyamira county). They were intentionally selected to ensure cultural competence, familiarity with local languages, and sensitivity to community norms. The majority were women, which helped create a comfortable environment for open discussion, particularly when engaging with the women beneficiaries. Prior to the evaluation, these facilitators received specialized training on conducting respectful and empathetic discussions around sensitive topics, including gender-based violence (GBV), as well as guidance on how to recognize and respond to distress. Facilitators w

The evaluation team also upheld the “do no harm” principle, ... by implementing several measures to minimize risk. Data collection was conducted in safe and neutral spaces pre-approved by the project team to ensure participants’ comfort and privacy. Facilitators were instructed to stop any conversation that caused visible distress and to refer affected participants to local support services, which had been mapped and informed in advance about the evaluation. Additionally, questions were framed in a non-intrusive manner, and participants were never pressured to share personal or traumatic experiences. Continuous debriefing sessions were held with facilitators to monitor emotional well-being and address any ethical concerns that arose during fieldwork. Through these measures, the evaluation ensured that the process itself did not exacerbate vulnerabilities but rather fostered trust, respect, and psychological safety among participants.

Overall, the methodology was designed to uphold rigor, inclusivity, and ethical integrity, ensuring that the findings reflect diverse perspectives and contribute to actionable learning for gender-responsive programming.

### 3. Findings

This section presents the evaluation findings, organized according to the agreed criteria (see table 1 below) and guided by the key lines of inquiry.

*Table 1: Evaluation Criteria*

Thematic Area	Lines of Inquiry / Key Questions
<b>Relevance</b>	To what extent did the project address issues most relevant to women’s lives—including IPV prevention where these emerge? How effectively did the project’s strategies align with the priorities expressed by women participants?
<b>Social Inclusion &amp; Gender Norms</b>	How have time use, workload, and mobility shifted? Are men’s roles in care work evolving?
<b>Relationship Dynamics &amp; Violence Prevention</b>	Has the project influenced household decision-making and control over resources? What are the risks or reductions in IPV? How effective are GBV referral systems?
<b>Attitudes Toward Economic Participation</b>	Have community and household attitudes shifted toward women as producers, traders, and cooperative leaders?
<b>Intergenerational Influence</b>	How has women’s participation in the project influenced their daughters’ and sons’ perceptions of women’s roles in the household and community, and what intergenerational shifts can be observed in relation to gender norms and practices such as financial decision-making, caregiving responsibilities, and FGM prevention?
<b>Sustainability &amp; Local Ownership</b>	To what extent are the outcomes of the project—such as shifts in gender norms, prevention of IPV/FGM, and women’s economic participation—being sustained through local ownership, including the capacity of SACCOs, community networks, or women’s groups to continue supporting and protecting women beyond the project’s duration?

The evaluation revealed significant changes in women’s lives, household relations, and community perceptions in Nyamira North, shaped by the NNWS project. While many gains are evident in agency, economic resilience, and gender relations, persistent challenges such as deep-rooted social norms, limited reach, and pockets of resistance point to areas requiring continued effort.

#### 3.1 Relevance

The project directly responded to the key challenges faced by smallholder women farmers in Nyamira County; limited access to productive resources, exclusion from decision-making spaces, and widespread gender-based violence (GBV). Before the intervention, many women reported low agency and reliance on spouses or male relatives for economic survival. Through the cooperative, they accessed training, credit, and peer networks that strengthened their livelihoods and enhanced their confidence.

Nyamira, is agriculturally rich, known for tea, banana, and dairy farming, yet many smallholder farmers, especially women, derive limited benefit from this wealth. Despite economic potential,

gender inequalities have persisted, and the county has recorded high levels of intimate partner violence (IPV) and GBV, including several femicide cases that have drawn national attention (for example, *Nation Media*, 2023).

Root causes of this violence are multifaceted. County officials and community leaders identified **economic dependency, harmful social norms, and power imbalances within households** as the primary drivers. In many cases, women's limited control over land and income reinforces subordination, while men—facing economic pressure and shifting gender roles—may resort to violence as an expression of control. This paradox, where agricultural productivity coexists with persistent violence, underscores that **economic wealth does not automatically translate into gender equity or safety**.

In this context, the NNWS project was highly relevant and timely. By centering women's economic empowerment at the center, it not only addressed financial exclusion but also the relational dynamics underpinning IPV. The integration of livelihoods training with community dialogues, couples counselling, and GBV awareness sessions promoted **healthier and more equitable household relationships**. Beneficiaries and spouses alike made clear links between women's increased financial capacity and reductions in household tensions. One male spouse reflected:

*“Before NNWS, the wife used to know that the man is the one responsible for everything. Now we work together as a family... In the past when a woman brought money home, there could be tensions. But nowadays, there are no tensions, because responsibilities are shared.”*

This quote illustrates a **positive shift in gender relations**, where economic empowerment has translated into shared decision-making and partnership rather than competition or conflict. The man's statement highlights a gradual redefinition of masculinity—from authority to collaboration—which is critical for sustaining gender-transformative change. A woman beneficiary shared how financial independence reshaped her life:

*“Before NNWS, I would go to the farm all day and sometimes take uji without sugar. Days were hard. Now I have savings, I can get a loan, and I even speak in barazas.”*

Her reflection demonstrates both material and psychological empowerment. The ability to save and access credit represents tangible economic progress, while her participation in *barazas* (public forums) signals a newfound confidence and visibility in a community space that was traditionally male-dominated. Together, these testimonies capture how the NNWS intervention shifted both economic status and social norms. County officials further emphasized that combining women's livelihoods support with GBV awareness and couples counselling is especially critical in Nyamira, given the prevalence of intimate partner violence. They described this integration as a model that “speaks directly to the county's most pressing concerns.”

Importantly, the project also advanced inclusion. Persons with disabilities (PWDs), often excluded from community and cooperative spaces, reported that the intervention created opportunities to be recognized and to participate more actively. As one PWD participant explained:

*“Before the project, I did not have a voice. Now I am recognised in the community, and even in the barazas, I am given some time to speak.”*

This shift demonstrates how inclusion measures—such as accessible meeting spaces, targeted mobilization, and sensitization of community leaders—helped reduce stigma and elevate marginalized voices.

By simultaneously addressing economic empowerment, household relationships, and inclusion, NNWS aligned with both women’s lived realities and county development priorities. Initiatives on GBV dialogues and community barazas created safe forums for collective learning and change.

Yet systemic challenges persist. County gender officers pointed to limited budgets and the absence of a county gender policy as a key barrier to institutionalizing gains. Women themselves expressed the need for more localized ward-level forums to better reach marginalized groups, including PWDs and isolated rural women.

## Analysis of the Findings

### **1. Relevance to Women’s Economic and Social Realities**

The project’s design directly matched the lived experiences of women in Nyamira. It addressed the intersecting constraints—economic exclusion, limited mobility, and harmful norms—that reinforce women’s dependency and vulnerability. The combination of financial access, training, and psychosocial support positioned the project to respond holistically to women’s needs. Beneficiary testimonies confirm that these interventions were not only appropriate but transformative, enabling women to earn more, save, plan, and assert themselves in household and community spaces.

### **2. Alignment With County Priorities and GBV Trends**

Given Nyamira’s high prevalence of IPV and public concern about femicide, the project’s focus on GBV awareness and healthy relationships was timely. County officials described the project as addressing “the county’s most pressing concerns.” The integration of economic empowerment with GBV sensitization was especially relevant: it recognized that financial empowerment alone is insufficient without parallel shifts in gender norms and household dynamics. This alignment with county priorities strengthened the project’s relevance and community acceptance.

### **3. Relevance to Inclusion and Marginalized Groups**

The project demonstrated strong relevance to marginalized populations, particularly PWDs and isolated rural women. Inclusion strategies—such as accessible venues and targeted outreach—enabled groups traditionally excluded from development programming to participate meaningfully. Their testimonies signal that these strategies helped reduce stigma and expand civic participation. This focus on inclusion enhanced the project’s overall effectiveness and broadened its relevance.

### **4. Emerging Gaps and Implications for Sustainability**

Although the project was highly relevant, its gains take place within a broader system that remains weak. The absence of a county gender policy, limited budget allocations, and insufficient ward-level platforms hinder the institutionalization of progress. Currently, empowerment is perceived

as a project benefit rather than a guaranteed right. Without stronger policy anchoring and government ownership, gains in agency, inclusion, and reduced household tensions may not be sustained. This underscores the need for continued advocacy and county-level investment to reinforce the foundations laid by the project.

### **3.2 Social Inclusion & Gender Norms**

The project influenced notable shifts in gender norms at household and community levels, signalling both progress and the complexity of transforming deeply rooted power relations. Women and men described changes in time use, mobility, and the distribution of care and productive labour. For example, several women noted that men had begun assisting with tasks traditionally considered “women’s work,” such as cooking, childcare, and fetching water. Concurrently, women were increasingly visible in cooperative meetings, training sessions, and community decision-making spaces—domains historically dominated by men.

FGD participants explained that these changes translated into reduced time poverty for women and improved perceptions of fairness within households. One woman explained: *“I no longer have to beg for permission to attend meetings. My husband now helps with the children, and even encourages me to go.”* Such accounts suggest shifts in the underlying norm that men alone control mobility, decision-making, and access to public spaces. Traditionally, a woman’s presence outside the home—especially for activities not directly tied to domestic responsibilities—was interpreted as challenging the authority of her husband. Permission-seeking was therefore a mechanism through which male authority was socially reinforced.

#### **Norms and Gendered Power Dynamics**

Nyamira, like many rural Kenyan settings, is shaped by a gender contract in which women’s labour is expected to be intensive, largely unpaid, and confined to the domestic sphere, while men’s authority is tied to being the primary decision-maker and gatekeeper of household resources. The project challenged these expectations by increasing women’s economic visibility and enabling them to participate in leadership positions within the cooperative. For many men, this represented a potential loss of symbolic power: the ability to regulate women’s movements, make unilateral financial decisions, and hold exclusive rights to public leadership.

When discussing these changes in FGDs with men, they described mixed feelings—pride that their spouses were contributing more economically, but also fear of losing respect from peers or losing authority within the household. Some expressed concern that “women might forget their place” or that an economically empowered wife may question instructions or challenge long-standing decision hierarchies. This highlights a powerful social trigger point: men’s fear of social ridicule. Several men reported being mocked by peers for sharing domestic work, being told they had been “sat on.” In such contexts, resistance was not necessarily driven by personal conviction alone, but by peer-to-peer policing that enforces masculine norms.

#### **Manifestations of Resistance and Backlash**

Where men felt that women's increased mobility and decision-making threatened established power balances, some households experienced conflict. Women described being accused of "neglecting duties" or of "becoming too independent." Such reactions signify a defensive attempt to restore equilibrium in favour of male authority. Resistance took both overt and subtle forms—verbal reprimands, discouraging women from attending meetings, or withholding money for cooperative contributions. These strategies reflect what gender scholars identify as "backlash," occurring when shifts in gender roles unsettle existing hierarchies.

Despite this, the project did succeed in disrupting entrenched norms on who participates in the economy and who is entitled to leadership. Women reported feeling newly visible, valued, and respected. For persons with disabilities (PWDs)—especially women—participation in the cooperative offered newfound recognition in a context where exclusion, stigma, and assumptions of dependency had long been normalised. As one PWD participant expressed: "*Before the project, we did not appreciate ourselves. In NNWS, we found strength. In the cooperative, they listen to us and hear us.*" This suggests a shift in both self-perception and community attitudes toward disability inclusion.

### **Evolving Household Roles and Ongoing Fragility**

At the household level, roles have been renegotiated. Women who previously contributed labour without decision-making authority now influence financial decisions and contribute to household income. The long-standing belief that "a man must decide alone" is increasingly questioned. However, these shifts remain fragile. The persistence of ridicule toward men who share domestic work reveals that patriarchal norms continue to exert strong influence. Such attitudes create pressure on men to maintain traditional dominance and discourage collaborative household models.

### **Inclusion of PWDs**

The project engaged PWDs, who were Fifteen (15) in number but the participants noted that their participation was uneven. While PWDs expressed appreciation for recognition and voice within the project, they highlighted remaining barriers, including mobility constraints, inaccessible meeting venues, and ongoing stigma. These challenges indicate that inclusion cannot rely solely on open invitations; it requires structural accommodations, affirmative outreach, and community sensitisation to shift norms around disability and youth agency.

### **Analysis of the findings**

#### **1. Progress in Challenging Gendered Norms**

The project successfully initiated shifts in deeply entrenched gender norms. Women's increasing visibility in public and economic spaces, alongside men's growing participation in domestic tasks, reflects a redistribution of both labour and decision-making authority. By providing training, leadership opportunities, and dialogue spaces, the project enabled households to negotiate more equitable arrangements. These shifts signal that behavioural change is possible even in highly patriarchal contexts, particularly when interventions target both women's agency and men's roles.

## **2. Backlash and the Fragility of Change**

Despite progress, resistance and backlash are evident. Men's fear of losing authority, compounded by social ridicule from peers, illustrates the social costs of challenging norms. Women's increased mobility and independence occasionally triggered verbal reprimands or control over resources. These patterns highlight that norm transformation is uneven and fragile. Behavioural change at the household level may advance only when reinforced by broader community acceptance, peer validation, and structural support.

## **3. Inclusion of Marginalized Groups**

The engagement of PWDs—particularly women—demonstrates that the project made progress toward social inclusion. Participation enhanced self-confidence, recognition, and voice, while simultaneously challenging assumptions of dependency and invisibility. However, remaining barriers (physical accessibility, stigma, and limited outreach) indicate that inclusion cannot rely on voluntary participation alone. Systematic accommodations and community sensitisation are critical to ensure marginalized groups can meaningfully benefit from interventions.

## **4. Implications for Sustainability and Scaling**

The project highlights that interventions addressing gender norms and social inclusion must combine economic empowerment, leadership opportunities, and dialogue to produce meaningful change. However, the persistence of patriarchal pressures and social backlash underscores the need for continuous reinforcement through peer networks, community campaigns, and leadership modelling. Without such reinforcement, early gains risk reversal. Similarly, inclusion strategies for PWDs need to be embedded structurally rather than treated as optional or episodic.

### **3.3 Relationship Dynamics & Violence Prevention**

This section explores how the project influenced household relationships, decision-making, and community responses to gender-based violence. It highlights the emerging shifts toward more cooperative partnership within families, increased confidence and voice among women, and greater willingness to report violence. At the same time, it acknowledges that while participating households demonstrated meaningful progress, the wider community continues to grapple with entrenched norms and weak formal GBV response systems—areas that fall beyond the project's mandate but remain critical for sustaining long-term change.

#### **Shifts in Household Decision-Making and Traditional Agency**

Across the consultations, women consistently described meaningful improvements in household decision-making. Prior to the project, most decisions around income use, land allocation, and family planning were made by men, reflecting **traditional agency**—a form of constrained autonomy where women influence decisions only indirectly, often through negotiation, persuasion, or alignment with expected gender norms. In many patriarchal settings, traditional agency allows women to “manage around” male authority rather than openly challenge it.

Following participation in the project, women reported transitioning from this limited, indirect influence to **more explicit decision-making power**. They described confidently participating in discussions on farm investments, savings, and long-term household planning. Some women highlighted the ability to decline decisions they disagreed with—an important indicator of expanding agency in contexts where women’s voices were historically minimized.

### **Improved Relationship Dynamics and Reduction in Household Tension**

One of the most significant changes reported by participants relates to household relationships. Both women and men noted that families now experience **less tension, better communication, and more collaborative decision-making**.

Before the project, quarrels often emerged from unmet financial needs or mistrust, particularly when women started handling income. This mistrust was not accidental—it reflected deep-seated gender norms about men as sole providers and women as dependents. **The project’s financial literacy training, joint budgeting sessions, and couples counselling were particularly instrumental in addressing this mistrust.** These interventions helped couples establish shared financial goals, agree on responsibilities, and develop transparency around income and expenditure.

As one male spouse put it:

*“Before NNWS, the wife used to know that the man is the one responsible for everything, but currently, we are able to work together as a family.” (Spouse, FGD)*

The **couples counselling sessions** created structured, safe spaces for partners to discuss roles, expectations, conflict, and respect. Men reported that the sessions prompted them to rethink harmful expressions of authority:

*The counselling helped them realize “you don’t necessarily have to hit your wife; you can use other means.”*

Women confirmed that incidences of intimate partner violence (IPV) within participating households have reduced, and many attributed this to improved communication and shared decision-making.

### **Community-Level Violence Prevention and Reporting**

At the community level, the project also contributed to a cultural shift in attitudes toward gender-based violence (GBV). Chiefs, assistant county commissioners, and police officers observed that **cases of violence are now reported more frequently**, breaking the silence and stigma that previously protected perpetrators.

Women credited this change to:

- **Community dialogue forums** that normalized conversations on rights and harmful practices.

- **Awareness raising on where and how to report** abuse, including chiefs' offices, police gender desks, and local administrators.
- **Referral linkages established by the project**, which offered basic guidance and support for survivors.

Beneficiaries explained that knowing their rights—and knowing that help existed—gave them the confidence to speak up.

(Reporting mechanisms: women primarily reported through *chiefs, assistant chiefs, local administration offices*, and in some cases *police gender desks*.)

However, most participants emphasized that **GBV remains widespread in parts of the community not reached by the project**, citing deeply entrenched norms and household-level secrecy. They suggested that future programming “go deeper to the grassroots” to reach isolated households still grappling with harmful practices.

Some harmful cultural practices, such as FGM, persist in underground forms—particularly in remote areas—showing that norm change is uneven and incomplete.

### **Limitations in GBV Response Systems (For Government Follow-Up)**

While conversations showed improved reporting, participants frequently pointed out gaps in the **formal GBV response system**, which is outside the project's mandate but essential for sustaining progress.

For instance:

- **Police gender desks** were described as lacking confidentiality.
- Some **chiefs still prioritize family unity over survivor safety**, leading to premature closure of cases.
- The **toll-free GBV helpline**, a county-level responsibility, has been inactive for over a year, reducing access to timely support.

Participants felt that **strengthening these systems is a necessary next step for government actors**, as community-level awareness alone cannot protect survivors without reliable services.

### **Analysis of the Findings**

#### **1. Relationship Dynamics: Enhanced Cooperation and Shifts in Power**

The project contributed significantly to reshaping household relationships. Women's increased participation in financial decisions and the reduction of tensions show that couples are moving toward **shared responsibility** rather than male-dominated decision-making. The counselling and joint financial planning sessions played a vital role in mediating mistrust, enabling couples to replace traditional gendered expectations with more cooperative arrangements. These shifts indicate **early-stage transformation of gender norms**, where decision-making becomes more equitable, and communication within households improves. While not universal,

these changes are substantial enough to demonstrate meaningful behavioural change among participating families.

## 2. Violence Prevention: Changing Attitudes and Increased Reporting

There is clear evidence that the project contributed to **reduced tolerance for violence** within participating households. Men reported rethinking physical discipline, while women described feeling safer and more respected.

At community level, increased reporting reflects a decline in stigma and greater trust in available mechanisms. Awareness raising and community dialogues created an enabling environment for survivors to seek help. These shifts are important early indicators of **normative change**, even though they remain fragile and uneven across the community.

## 3. GBV Response System: Structural Gaps Beyond the Project's Scope

Despite progress in individual and household-level attitudes, the broader GBV service ecosystem remains weak. Limited confidentiality at police desks, inconsistencies in chiefs' handling of cases, and the non-functional helpline undermine survivors' ability to access justice and timely support. These deficiencies are systemic, long-standing, and fall under the mandate of county and national government actors, not the SACCO or the project.

The findings suggest that without improvements in these external systems, the gains achieved through the project—particularly increased willingness to report—may not translate into sustained survivor protection or justice.

### 3.4 Attitudes Toward Economic Participation

Economic participation has served both as the entry point and the catalyst for broader social and relational transformation. Women leveraged savings and loans to pay school fees, build houses, purchase livestock, and expand vegetable farming. These tangible contributions elevated their status within households and increased their visibility in community spaces.

One woman reflected:

*“With the savings, I am able to get a loan and educate my kids. I have even helped with the construction of my house.”*

Men also acknowledged the benefits of women's economic agency:

*“Even the myth that her money is her money has been dispelled in my home. Now we plan together.”*

These testimonies illustrate that women's economic contributions are not only material but also relational: they foster **partnership in household decision-making** and challenge traditional notions of male financial authority.

### Shifts in Time Use and Labour Sharing

The project influenced patterns of time use within households. Women reported that men were increasingly willing to share domestic and care responsibilities, such as cooking, fetching water, and childcare. This redistribution reduced women's burden of unpaid labour and freed up time for farming, cooperative participation, and leadership activities.

However, the persistence of social stigma against men who participate in domestic work underscores that **masculinity is still constrained by peer expectations**. Men reported being mocked by peers for engaging in household chores, reflecting the ongoing challenge of reshaping norms around male roles.

## **Household and Community Recognition**

Women's economic contributions significantly altered household and community perceptions. Many participants noted that their ability to generate income earned them **respect, recognition, and influence**. As one woman shared:

“Before, I had to ask for everything, even soap. Now I can buy what the family needs. My husband respects me more because I am also providing.”

Men also recognized that women's economic participation reduced household stress and improved livelihoods. Tangible benefits—such as increased savings, better food security, and investments in education—made them more willing to support women's involvement in cooperatives and other economic activities.

## **Cultural Pushback and Conditional Acceptance**

Despite these positive shifts, cultural resistance persists. Some men described women's economic meetings as “dangerous” or “intoxicating,” revealing fears of **loss of authority or control**. Women noted that while their economic contributions were appreciated when they benefited the household, they were not always acknowledged as an inherent right or a matter of gender equity.

This reflects an important tension: while material benefits facilitate conditional acceptance of women's agency, they do not necessarily translate into **transformative recognition of women's rights**.

## **Analysis of Findings**

### **1. Economic Empowerment as a Lever for Influence**

The project effectively positioned economic participation as a pathway to enhance women's household and community influence. Access to savings, credit, and income-generating opportunities allowed women to assert a more visible role in decision-making, access resources independently, and contribute meaningfully to household welfare. This demonstrates that **economic empowerment can be a powerful entry point for social change** when combined with collective and supportive structures such as cooperatives.

### **2. Instrumental vs. Transformative Acceptance**

While households recognize women's contributions and enjoy tangible benefits, acceptance of women's economic agency remains largely **instrumental**—valued primarily for its practical advantages rather than as an affirmation of women's rights. Men and community members support women's economic engagement when it enhances household welfare, but underlying norms about male authority and control persist. This conditional acceptance indicates that empowerment is **fragile** and dependent on continued economic returns.

### 3. Shifting Masculinities and Normative Constraints

The project generated some positive shifts in masculinities, evidenced by men taking on domestic tasks and supporting women's participation. However, social sanctions from peers—ridicule or fear of losing respect—limit the depth and sustainability of change. This underscores the importance of **engaging men as allies**, not only within households but also within broader social networks, to reinforce new norms and reduce backlash.

### 4. Implications for Sustainability and Scale

The findings suggest that economic empowerment alone is insufficient to achieve gender-transformative change. While it can increase visibility, respect, and influence, the **structural and normative context** continues to shape the boundaries of acceptable behaviour. For sustainable impact, economic interventions must be coupled with deliberate efforts to shift gendered norms, promote equitable decision-making, and engage men and community leaders in redefining household and community power relations.

#### 3.5 Intergenerational Influence

A striking outcome of the project has been its intergenerational impact. Women's participation in the cooperative has created visible role models for children and youth, reshaping how daughters and sons perceive women's roles in both household and community life.

Women reported that daughters are now observing their mothers managing livestock, gardens, loans, and leadership roles, which expands the children's understanding of women's capabilities beyond traditional domestic responsibilities. Mothers noted that their daughters increasingly aspire to pursue education, participate in community activities, and engage in decision-making, inspired by what they see at home.

For sons, household changes are normalizing more equitable gender practices. Men's participation in caregiving and household chores—such as cooking, fetching water, and childcare—has reshaped boys' perceptions of masculinity and reduced the stigma historically associated with “women's work.” By witnessing these behaviours, boys are learning that care and domestic responsibilities can be shared, fostering the potential for long-term shifts in gender roles and expectations.

#### Shifts in Household Decision-Making

Children are observing mothers increasingly involved in financial decision-making, including key expenditures such as school fees, household investments, and savings. This tangible participation

signals that gender equality is not merely abstract but a lived reality within families. Men and women explained that these changes are influencing children's understanding of fairness and shared authority in households. One father noted:

“Our children now see that both mother and father make decisions. It has become normal for everyone in the family.”

### **Community-Level Influence**

Changes in women's visibility and influence extend beyond individual households. Women and men observed that children increasingly show respect to mothers, recognizing them as contributors and decision-makers. This marks a cultural shift away from norms in which fathers were viewed as the sole providers. The normalization of women's leadership in community and economic activities is beginning to shape broader social expectations.

The project also contributed to intergenerational shifts in attitudes toward IPV prevention. Women reported that as daughters observe their mothers speaking openly in cooperative meetings and community forums, children increasingly see that women's perspectives, safety, and rights deserve recognition. Public participation signals that women have agency and legitimacy in decision-making, challenging norms that justify male dominance or violence. Sons, in particular, are exposed to alternative models of masculinity, where men can share household responsibilities, engage in caregiving, and resolve conflicts without resorting to violence. The project, by linking women's visible voice and leadership to respect, helps children understand that IPV is unacceptable and that women's authority and well-being are valid and protected. These shifts suggest growing awareness that women's empowerment; both economic and social, can reduce tolerance for violence and support safer family environments.

### **Challenges and Risks**

Despite these positive developments, challenges remain. Men expressed concerns that the SACCO is widely perceived as “a women's project,” which sometimes leaves them feeling excluded from its benefits. Some suggested creating **youth forums or spaces for men and boys** to engage with the project's objectives. Without deliberate inclusion, there is a risk that young men may perceive gender equality initiatives as threatening or exclusionary rather than as a shared opportunity for household and community improvement.

### **Analysis of Findings**

#### **1. Intergenerational Learning and Norm Change**

The project has established a strong foundation for **intergenerational change in gender norms**. Children are observing and internalizing equitable household practices, financial decision-making, and women's leadership through parental modeling. Daughters are being socialized to envision broader educational and economic aspirations, while sons are learning to participate in caregiving and domestic work—both crucial for sustaining gender-transformative outcomes.

#### **2. Household as a Site of Socialization**

Households function as **primary sites of social learning**, where children internalize gender roles through observation of parents' behaviours. Increased visibility and agency of mothers challenge traditional hierarchies and create everyday examples of shared responsibility, collaboration, and mutual respect. Empowerment interventions targeting women can therefore indirectly shape future generations' attitudes toward equality.

### 3. Community Reinforcement

Beyond the household, community recognition of women's leadership enhances the **social legitimacy of gender equity**. Observations from parents indicate that children notice peers and neighbors showing greater respect to mothers, reinforcing norms around shared authority and women's participation in public and economic life.

### 4. Fragility and the Need for Deliberate Intergenerational Programming

While the project has positively influenced children's perceptions indirectly, these gains remain **partially passive**. Without targeted intergenerational strategies—such as youth engagement programs, mentorship opportunities, and spaces for dialogue with boys—there is a risk that early socialization may not translate into long-term behaviour change. The perception of the SACCO as “a women's project” underscores the importance of inclusive programming to ensure boys and men are equally engaged as partners in norm transformation.

### 5. Implications for Sustaining Gender Equity

The findings suggest that women's economic and leadership empowerment can serve as a **visible and influential lever** for intergenerational change. Sustainability depends on:

- **Deliberate engagement of youth and men** to reinforce new norms.
- **Community-level reinforcement** through public recognition of women's contributions.
- **Linking economic empowerment with norm-shifting activities**, such as cooperative meetings, dialogues, and mentorship.

Together, these measures can maximize the likelihood that empowerment gains for women translate into **lasting intergenerational transformation**.

#### 3.6 Sustainability & Local Ownership

Based on the evaluation, we found that the cooperative has established itself as a trusted community institution, with membership steadily increasing and women taking on more leadership roles. Beneficiaries described tangible improvements in resilience, food security, and income diversification, highlighting the cooperative's role in supporting both economic and social well-being. One member explained:

“I feel stronger now. I can save, take loans, and plan for my family. I also know that if there is a problem at home, I can get support from the cooperative.”

Another member from the FGD noted that;

“I have learnt to be courageous because of attending the many training sessions given to us by the Sacco and even now, I can stand in a big forum and address a congregation without fear.”

Partnerships with community health volunteers, local chiefs, and other authorities further signal the potential for sustained impact, as these linkages embed the cooperative within broader social structures. Another woman reflected:

“Even if the project support ends, we know our leaders and the cooperative will still help us. We are learning to do things ourselves.”

### **Challenges to Sustainability**

Despite strong community ownership, stakeholders highlighted **structural gaps** that could threaten the long-term sustainability of interventions. Many of these concerns were outside the scope of the project and would require further liaison with the county government. Key concerns include:

- **Absence of a county gender policy**, which limits formal recognition and resource allocation for women’s empowerment and GBV prevention initiatives.
- **Weak institutionalization of referral and IPV services**, leaving survivors reliant on ad hoc support.
- **Limited resource mobilization** within the cooperative for activities such as IPV prevention sessions, awareness campaigns, or leadership training.

One cooperative leader explained:

“We want to continue the IPV sessions, but currently we rely on the project’s funding. We are trying to set aside some funds from savings and membership fees, but it is not enough.”

Members emphasized that while the cooperative itself is committed, long-term sustainability requires both financial planning and ongoing community engagement. Another member noted:

“We feel ownership because we attend meetings and make decisions together. But without support from local government or external partners, some activities may slow down.”

### **Future Funding and Community Commitment**

The cooperative plans to **fund IPV prevention sessions and other social activities from its internal resources**, including:

- A portion of membership savings and dividends from cooperative profits.
- Contributions from local businesses or community partnerships.
- Volunteer facilitation by trained community health workers and cooperative leaders.

While members expressed enthusiasm about maintaining these activities, they also acknowledged that funding constraints could limit the scope and frequency of sessions. They stressed the importance of continued external support—whether technical, financial, or through advocacy—to complement internal resources.

## **Analysis of Findings**

### **1. Strong Community Ownership**

The NNWS model has successfully fostered a sense of ownership among members, particularly women. Beneficiaries actively participate in decision-making, contribute to cooperative governance, and see the institution as a source of support and empowerment. This ownership is critical for sustaining the cooperative’s impact beyond the life of the project.

### **2. Policy Anchoring as an Enabler**

While community structures are robust, policy anchoring is essential to institutionalize gains. County-level recognition—through gender policies, formal support for referral pathways, and resource allocation—would provide a stable foundation for interventions such as IPV prevention, reducing reliance on external project funding. In other words, local sustainability is enhanced when community initiatives are reinforced by enabling policy frameworks, which legitimize activities and ensure continuity.

### **3. Financial Sustainability and Risk**

The cooperative’s ability to fund social interventions internally represents a positive step toward financial independence. However, members’ reflections reveal that reliance on membership fees or small savings may not be sufficient for regular IPV prevention sessions. Without **strategic resource mobilization and partnerships**, key activities risk being scaled down, even when community commitment remains high.

### **4. Inclusion and Equity Considerations**

Sustainability also depends on maintaining attention to inclusion gaps. Youth, PWDs, and marginalized women must remain actively involved to ensure that progress does not reinforce existing inequalities. Members recognized this need, with one PWD participant highlighting:

“We are part of the cooperative, but some meetings are still hard to reach. We need more support to join fully.”

### **5. Overall Implications**

The findings indicate that while community ownership is strong, sustainability is multidimensional. It requires:

- Policy support to legitimize and protect initiatives.
- Financial planning within the cooperative to fund social programs.
- Continued attention to inclusion and equity

Together, these factors create a foundation for enduring impact, reducing the likelihood that the cooperative's gains will dissipate once external support ends.

## 4. Case Studies

This section presents three case studies that illustrate the project's impact in strengthening women's agency, fostering male engagement, and promoting the inclusion of persons with disabilities.

### 4.1 Women's Agency: From Survival to Stability

#### Before the Intervention

Before joining the NNWS cooperative, *Mary* lived within the constraints of a gendered rural economy where women's labour is abundant but undervalued. Her days were long and physically demanding—spent farming, caring for children, and managing the household—but these efforts yielded very little income. Like many women in Nyamira, Mary was trapped in a cycle of “unproductive hard work”: she laboured constantly yet lacked access to capital, markets, or decision-making authority that would allow her to improve her family's economic stability.

Food insecurity was a recurring issue. Mary often survived on minimal meals, sometimes taking only porridge without sugar. She described these periods as “days when the work was plenty but the money was none.” Without savings or assets of her own, she had little bargaining power at home. Decisions about farming, spending, and investments were made without her input, reinforcing the norm that men are the default household financial authorities.

Her exclusion extended to community spaces. In barazas and cooperative meetings, Mary remained silent—not because she lacked ideas, but because the prevailing norm was that women should listen, not speak. She feared ridicule and dismissal, and internalised the belief that public speaking was the domain of men or older, respected community members. Her world before the intervention was defined by economic invisibility, limited confidence, and structural barriers that constrained her ability to contribute meaningfully to community or household decisions.

#### After the Intervention

Mary's journey shifted when she joined the NNWS cooperative. The simple practice of saving small amounts each month gave her a sense of financial control she had never experienced. As her savings grew, she gained the confidence to apply for a cooperative loan. This loan became the catalyst for transformative change.

She used the funds to diversify her livelihood—starting vegetable farming, an activity that provided a steady income stream. With her earnings, she purchased clean cooking gas, easing the burden of collecting firewood and improving her family's health. She also contributed financially to building

her family's home. These visible investments strengthened her bargaining position within the household: she moved from being perceived as a dependent to being acknowledged as a contributor and decision-maker.

The social changes were equally profound. With new confidence, Mary began to speak in barazas and community meetings, where she had once remained silent. She described herself as having “purpose,” using her time more productively and envisioning new possibilities for her family. Her voice was now respected, and her contributions were valued by leaders and peers.

At home, the shift in recognition was striking. Her spouse and children began to see her not just as someone who “worked hard in the home,” but as a provider whose income and decisions mattered. Household dynamics became more collaborative, and Mary reported feeling more respected and more central to family planning.

### **What Mary's Story Demonstrates**

Mary's transformation illustrates the core achievements of the project and provides a clear example of gender transformation in practice:

- **Economic resources unlock agency:** When women access savings and loans, they are able to invest in productive assets and strengthen their household bargaining power.
- **Social visibility grows alongside financial inclusion:** With income and confidence, Mary claimed her place in community forums—challenging norms that had silenced her.
- **Changes ripple into the household:** Her new status as a contributor shifted power dynamics, increasing respect and shared decision-making at home.
- **Norms around women's roles are disrupted:** Mary's experience counters the restrictive belief that women belong solely in unpaid care work and should not influence financial or public decisions.

Taken together, these shifts demonstrate how the NNWS cooperative enables women not only to earn more but also to redefine their roles, reclaim their voices, and gain recognition in both private and public spheres. Mary's story shows how economic empowerment—when paired with supportive structures—can drive lasting change in gender relations and community norms.

## **4.2 Men as Partners and Allies: Shifting Masculinities and Household Power Dynamics Through Male Engagement**

### **Before the Intervention**

Before his family's involvement in NNWS, *John* held views common in many households in Nyamira, where masculinity is closely tied to control over economic decisions and being the sole or primary provider. When his wife first expressed interest in joining the cooperative, John strongly resisted. He feared that taking loans would put the family into debt—a rational financial concern but also a reflection of a gendered expectation that men must protect the household from financial risk and maintain exclusive oversight of money matters.

More deeply, John's resistance was tied to a fear of losing authority. In a context where men's status is reinforced by decision-making power, his wife's participation in trainings, meetings, and income-generating activities was perceived as a potential threat. He worried that her growing independence would "disrupt the balance of the home," a phrase he used to describe the traditional norm where men lead and women follow.

Before the intervention, household decisions were unilateral: John decided on farming inputs, allocation of earnings, and expenditures on children's schooling. His wife's role was primarily domestic and supportive, and he expected her activities to remain within this boundary. Any deviation triggered suspicion or conflict, reflecting a broader community belief that a woman who becomes more financially active may become "hard to control."

Social norms reinforced this resistance. Among his peers, men who allowed their wives autonomy—especially in public or financial matters—were criticised as weak or "controlled by their wives." This peer pressure made John reluctant to embrace change, even when faced with the economic hardships of single-handedly providing for the family.

### **After the Intervention**

John's perspective began to shift when he participated in the couple meetings, financial literacy sessions, and joint decision-making dialogues facilitated by the NNWS project. These sessions provided a safe space for men to voice concerns, ask questions, and learn practical financial skills. Importantly, the sessions also normalised shared responsibility, presenting it not as a loss of power but as a pathway to family stability.

As his wife began to generate income through cooperative activities, John saw tangible improvements: the household had more reliable cash flow, farming investments became more strategic, and the burden of school expenses was shared. He acknowledged that the strain of being the sole provider had been silently overwhelming, and his wife's contribution brought relief he had not anticipated.

This economic shift catalysed relational change. John and his wife gradually moved toward joint planning—budgeting together, discussing loan applications, and collectively deciding on reinvestments in their farm. What had once been a point of conflict evolved into collaborative partnership.

Over time, John also began engaging in care and domestic tasks previously considered strictly "women's work." He assisted with cooking, fetching water, and caring for the children. While some community members mocked him, saying he had been "sat on," John dismissed these comments and emphasized that household harmony had improved. He described feeling more respected by his wife, more connected to his children, and more secure in his role—not because he controlled everything, but because the family functioned better as a unit.

Conflicts within the home decreased significantly. Decisions that once sparked arguments were now shared, reducing tension. John reported that trust deepened in the marriage and that he felt proud seeing his wife gain confidence and recognition in community forums.

## What John's Story Demonstrates

John's experience highlights several critical insights for gender-transformative programming:

- **Male engagement is essential for shifting power relations:** When men understand the benefits of shared decision-making, resistance decreases.
- **Economic empowerment can ease masculine pressures:** As financial burdens are shared, men feel less threatened and more open to renegotiating household roles.
- **Changing norms requires social support:** John's journey shows that men need spaces to learn, ask questions, and challenge the peer norms that police masculinity.
- **Equitable role-sharing strengthens families:** Contrary to fears of lost authority, John found that cooperation improved family wellbeing and reduced conflict.
- **Backlash from peers persists:** His story also underscores the social risk men face when breaking away from rigid gender norms, highlighting the need for broader community sensitisation.

Overall, John's transformation shows that engaging men not only supports women's empowerment but also enhances household stability, mutual respect, and community acceptance of more equitable gender roles.

### 4.3 Inclusion of Persons with Disabilities: From the Margins to Meaningful Participation

#### Before the Intervention

Before joining the NNWS cooperative, Grace's\* life was marked by intersection of gender inequality and disability-based discrimination. As a woman with a physical disability, she was routinely excluded from decision-making both within her household and in community spaces. She reported being denied her share of family land—a form of economic disenfranchisement that reflects long-standing norms in which women, and especially women with disabilities, are not viewed as rightful owners of productive assets.

In community barazas, her attempts to speak were often dismissed or ignored. Male leaders and peers questioned her credibility and social worth, reinforcing the implicit belief that people with disabilities should remain silent observers rather than active participants. This social exclusion was compounded by frequent violence and harassment. Grace described physical and emotional abuse as part of her daily life, with no knowledge of or access to reporting pathways. For her, violence was both gendered and ableist—perpetrators targeted her because she was a woman, and because her disability made her appear “weak,” “burdensome,” or “less deserving” of protection.

In this context, Grace's world before the project was defined by invisibility, curtailed agency, and systematic denial of rights. She had limited mobility, no institutional support, and no economic leverage, leaving her highly vulnerable to exploitation.

#### After the Intervention

Participation in the NNWS cooperative marked a profound turning point. Through training, savings groups, and access to small loans, Grace built economic resilience—an important shift in

a community where economic contribution strongly influences social status. With her income more secure, she gained confidence and began to take up space in community forums where she had previously been silenced.

In these public settings, her contributions were no longer dismissed. Cooperative leaders and other members actively engaged her perspectives, signalling a shift in how women with disabilities were perceived—moving from marginalised outsiders to legitimate stakeholders in community development. For Grace, this recognition was not only symbolic but transformative. She described feeling “seen” for the first time.

The intervention’s integration of GBV awareness and referral mechanisms was equally critical. Through cooperative trainings, Grace learned about her rights and the available structures for reporting abuse. The project linked survivors to local support services, enabling her to seek help when violated—something she had never been able to do before. This access to protection resources reduced her vulnerability and restored a sense of dignity and safety.

### **What Grace’s Story Demonstrates**

Grace’s experience illustrates how intentional gender-transformative and disability-inclusive programming can reshape the lives of women who face multiple, overlapping forms of discrimination. Her journey from silence to recognition captures several core achievements of the project:

- **Economic empowerment as a foundation for agency:** With financial stability, Grace gained confidence to participate publicly and influence decisions.
- **Challenging entrenched norms:** The project disrupted ableist assumptions that people with disabilities should not lead or contribute to community affairs.
- **Improved protection and access to justice:** Referral pathways and survivor-centred support enabled her to act when abused—addressing long-standing barriers to justice.
- **Shifts in household and community attitudes:** Grace’s growing visibility in cooperative meetings signalled a gradual change in how families and communities value the voices of women with disabilities.

Overall, Grace’s case shows the potential of gender-responsive, disability-inclusive approaches to move women from invisibility to recognition, from vulnerability to agency, and from exclusion to meaningful participation in the social and economic life of their communities.

## **5. Gendered Analysis of Results**

Overall, the project contributed significantly to gender equality in Nyamira.

### **5.1 Progress toward women’s economic empowerment, decision-making, voice, and leadership**

The project made substantial contributions to advancing women’s economic empowerment in Nyamira County, an area where women have historically been constrained by low asset ownership, unequal access to credit, and limited decision-making power. Through the establishment of the

NNWS sacco, women were able to access loans to support diverse income-generating activities such as vegetable farming, small-scale trading, and livestock keeping. This access to credit improved household food security, enabled parents to meet school-related expenses, and contributed to asset accumulation, including construction of homes and purchase of livestock.

Women's increased financial contribution to households translated into enhanced decision-making power. Many households that traditionally viewed financial decisions as a male prerogative now engaged in joint decision-making, with women participating more actively in budgeting, investments, and long-term planning. At community level, women gained visibility and influence in forums such as barazas, cooperative meetings, and savings group leadership positions. This increased participation also strengthened women's voice in advocating for services and resources within their communities.

## **5.2. Shifts in gender norms, attitudes, and power dynamics**

The project catalyzed notable shifts in long-standing gender norms. Household roles that had been strictly divided along gender lines, such as farming, childcare, and food preparation, became more fluid as men increasingly supported women in both productive and domestic tasks. These changes, while not universal, marked an important shift in communities where rigid role divisions had previously reinforced women's economic and social subordination.

Community attitudes towards women's economic participation and leadership also evolved. Women who demonstrated effective resource management and entrepreneurial ability were increasingly respected by their families and peers. Younger generations observed these changes and began to normalize women's involvement in decision-making and economic activities, signaling the beginning of intergenerational norm change. However, it is important to note that resistance persists, with some men and community members holding onto patriarchal views and perceiving male participation in domestic work as a sign of weakness.

## **5.3. Effects on prevention/reduction of gender-based violence**

The project contributed to a more enabling environment for preventing and reducing gender-based violence (GBV). By addressing structural drivers of household conflict, particularly economic dependency and the sole burden of provision on men, tensions within families were reduced. Couples' dialogues and gender training sessions fostered better communication, leading to less acceptance of violence as a way to resolve disputes.

The project's integration of GBV awareness into cooperative structures provided women with safer channels for reporting cases and seeking support. Local mechanisms such as linkages to chiefs, assistant chiefs, and Nyumba Kumi structures were activated, alongside referral pathways to GBV officers. This created a sense of protection, although referral systems remain under-resourced and cultural norms still inhibit survivors from seeking redress. Importantly, the project demonstrated that women's economic empowerment can directly contribute to violence prevention, as shared responsibility for household welfare reduced conflict and fostered mutual respect.

#### **5.4. Challenges faced by women, men, and marginalized groups**

Despite these gains, challenges remained. Women continued to face systemic barriers such as unequal land ownership, which limited their ability to scale agricultural enterprises despite increased access to capital. Heavy unpaid care and domestic workloads also constrained women's productivity, even in cases where men had begun to contribute more at home.

Men encountered challenges linked to social perceptions. Those who supported their wives in household tasks or decision-making sometimes faced ridicule from peers, reflecting persistent community resistance to changing norms. While some men embraced joint financial planning, others continued to view women's earnings with suspicion, creating pockets of tension.

Marginalized groups such as persons with disabilities (PWDs) and youth were included but not fully integrated. PWDs reported feeling undervalued in their communities, with limited access to land and persistent stigma. While their participation in cooperatives improved their confidence and visibility, structural barriers such as discrimination and lack of adaptive resources constrained their full inclusion. Youth, meanwhile, were active participants but often sidelined in leadership, limiting their potential as long-term change agents.

#### **5.5. Unintended consequences**

Several unintended consequences emerged from the project. Positively, improved financial literacy and household planning practices extended beyond direct beneficiaries, influencing community perceptions of women's ability to lead and manage resources. Spousal collaboration in economic activities reduced household stress and improved family cohesion, which in turn had positive spillovers for children's wellbeing and education.

On the other hand, the rapid empowerment of women occasionally caused friction in households that were not fully prepared for joint decision-making. For example, instances were reported where women accessed loans without prior spousal consultation, leading to initial mistrust and conflict before partners were fully engaged. In some cases, men who supported their wives' economic and domestic roles faced backlash from peers, highlighting the uneven pace of social change and the persistence of negative masculinities.

#### **5.6. Cross-cutting insights and sustainability**

The gendered impacts of the project demonstrate that economic empowerment, when coupled with deliberate norm-shifting strategies, can drive broader social transformation. Women are no longer seen solely as dependents but as contributors to household and community welfare. Men are beginning to reimagine their roles in the family, though social conditioning remains a challenge. Importantly, PWDs and youth were brought into spaces from which they had historically been excluded, setting the stage for more inclusive growth.

However, sustainability of these gains depends on institutional anchoring. Without stronger county-level policies, reinforced referral systems for GBV, and continued resource mobilization, progress risks being reversed. To build on the momentum, the project must transition from pilot interventions to systemic integration within county and national frameworks, ensuring that the seeds of gender transformation take root and flourish.

## **6. Lessons Learned**

### **6.1. What worked well**

The NNWS project demonstrates that women’s economic empowerment, when coupled with deliberate engagement of men and community leaders, can catalyze broader gender transformation. By linking savings and credit activities with GBV prevention and household dialogue, the project successfully shifted entrenched norms around decision-making and gender roles. Many households reported improved cooperation, shared responsibilities, and reduced tensions—an outcome rarely achieved by purely economic programs.

Another best practice was the inclusion of Persons with Disabilities (PWDs) through their organized groups and leaders. While not yet comprehensive, this approach provided a crucial entry point for participation of marginalized groups, ensuring that women and men with disabilities were visible, heard, and supported.

Finally, the use of public barazas and community forums proved effective for both outreach and sensitization. These platforms not only disseminated information on rights and services but also created spaces where women gained confidence to speak publicly, and where men’s perceptions could be constructively challenged. Compared to other community development initiatives in Nyamira, the NNWS approach integrated economic empowerment, social norm change, and inclusion in a more holistic manner—making it a potential model for replication.

### **6.2. What could be improved**

Despite these successes, youth inclusion was limited, with many young people perceiving the cooperative as a “women’s program” and failing to engage meaningfully. Similarly, while PWDs were reached, their participation remains shallow without systematic accommodations such as sign language interpretation, accessible venues, or tailored training materials. More deliberate integration strategies would strengthen equity.

Another gap lies in the weakness of referral mechanisms for GBV survivors. While awareness has grown and reporting has increased, survivors still face barriers such as untrained officers, premature closure of cases, and lack of confidentiality. This undermines trust and the sustainability of prevention gains.

### **6.3. Implications for similar projects or future programming**

Future gender-responsive programs can learn that economic empowerment is most transformative when coupled with norm-change interventions. Household dialogues, couple trainings, and men’s engagement were key in reducing backlash and fostering collaboration. Inclusion strategies must go beyond symbolic participation—PWDs and youth require tailored entry points, resources, and ongoing support. Lastly, without strong institutional anchoring, such as a county gender policies and robust referral pathways, the gains made remain vulnerable.

## **7. Conclusions**

From a gender perspective, the project made substantive contributions to women’s empowerment, shifting household dynamics, and reducing GBV tolerance in Nyamira. Women gained access to resources, confidence, and voice, while men in participating households increasingly embraced

more equitable roles. Importantly, the project addressed not just individual women but entire family and community structures, laying the foundation for sustainable change.

However, the impacts were uneven. Youth and PWDs benefitted but were not fully integrated, and GBV referral systems remain fragile. The absence of a county gender policy also limits institutionalization of results.

Nonetheless, the project represents a promising model of gender-transformative programming in rural Kenya. Some of the key take aways include:

- Economic empowerment and gender norm change must go hand-in-hand for sustained impact.
- Inclusion of marginalized groups is possible and effective when approached through existing structures such as PWD leaders.
- Household-level engagement of men reduces backlash and fosters collaboration.
- Structural gaps—policies, funding, and services—remain critical to sustaining change.

## 8. Recommendations

This section outlines strategic recommendations for policymakers, donors, and partners; operational recommendations for project implementers and local actors; and gender-specific recommendations to strengthen inclusivity, equity, and sustainability.

### Strategic Recommendations

- Institutionalize gains: Support Nyamira County to develop and implement a county gender policy to anchor GBV prevention and women's empowerment.
- Scale and replicate: Replicate the cooperative-based empowerment model in other counties, integrating both economic and social norm-change strategies.
- Resource inclusion: Dedicate funding streams for PWD and youth-focused interventions within larger **gender programs**.

### Operational Recommendations

- Strengthen GBV referral mechanisms: Train local officers on confidentiality, ensure functional gender desks, and improve survivor trust through consistent response.
- Deepen inclusion: Provide reasonable accommodations (sign language, mobility support, youth-tailored sessions) to enable meaningful participation of marginalized groups.
- Expand grassroots reach: Increase frequency and coverage of community forums, ensuring that information and empowerment extend to the most remote wards.

### Gender-specific Recommendations

- Male engagement: Continue structured couple sessions and men-only dialogues to address resistance and toxic masculinities.
- Women's leadership: Create pathways for cooperative members to transition into local leadership and governance roles, amplifying their influence beyond households.
- Intersectional programming: Adopt approaches that address overlapping vulnerabilities (gender, disability, widowhood, youth, poverty) rather than treating them in isolation.

## **Annex A: Data Collection Tools**

### **Key Informant Interview Guides**

**Evaluation Focus:** Gendered impact of the Building capacities of NNWS women farmers for sustainable livelihoods project on women's economic empowerment, community well-being, and prevention of gender-based violence (GBV), including intimate partner violence (IPV).

**Location:** Nyamira County, Kenya

**A1: Government Officials (Deputy County Commissioner, Assistant County Commissioner, Police/ Gender Desk, County & Sub County Gender Department, NCPWD)**

#### Section 1: Demographics

- Name:
- Role/Title:
- Department/Organization:
- Years in Service:
- Relationship to the Project:

#### Section 2: Advocacy & Policy Alignment

- What kinds of efforts have you seen in the community to raise awareness about the laws and rights that protect women from gender-based violence? Who has been most involved in these efforts, and how effective do you think they have been?
- What challenges do women face when trying to seek justice in cases of gender-based violence? Could you share examples of the most common obstacles?
- From your perspective, in what ways has the NNWS project helped women understand their rights and the options available when it comes to addressing GBV? Are there still areas where information is lacking?

#### Section 3: Violence Prevention & Community Norms

- In your view, what cultural or social norms in this community influence women's ability to participate fully in the economy? Could you share examples of norms or practices that either support or hinder women's involvement?
- From what you have observed, has the NNWS project influenced how families or communities handle issues of conflict, safety, or violence at home? In what ways, if any, have you seen changes in how women and men relate to each other?
- How would you describe any changes in community attitudes toward women's economic roles over the past few years? What roles have men, partners, or other family members played in either supporting or resisting these changes?
- To what extent do you feel that the project has included different groups of people—such as youth, widows, or persons with disabilities? Were there any challenges in reaching them, or ways in which they were able to benefit differently from others?

#### Section 4: Sustainability & Local Ownership

- How have men and youth been involved in efforts to prevent GBV? What has worked well in engaging them, and what challenges remain?

### **A2: NNWS SACCO Leaders/Muongano Gender Forum**

#### Section 1: Demographics

- Name:
- Role/Title:
- Cooperative Name:
- Years in Leadership:
- Demographics (gender, age, disability status):
- Relationship to the Project:

#### Section 2: Economic Empowerment & Decision-Making

- Have women's participation in the cooperative affected how they earn, manage, or control their income—both individually and at household level? Can you share examples?
- As this is a women-led cooperative, how has women's leadership here influenced decision-making within the cooperative and the wider community? What changes have you observed in how women are perceived as leaders?
- Even though the cooperative is led by women, how do men in the community engage with its activities or decisions? Have you seen examples of support, collaboration, or resistance? To what extent have widows, or persons with disabilities been able to participate and benefit? What opportunities or barriers have you observed?

#### Section 3: Time Use & Role Negotiation

- How has cooperative work affected women's time use and household responsibilities?
- Have domestic roles shifted, or are women carrying a double burden?
- What support or resistance do women face when spending time away from home?

#### Section 4: Gender Based Violence & Safe Participation

- From your perspective, have you noticed any changes in household relationships or experiences of conflict and violence as women gain more economic agency through the cooperative?
- During the project, did any tensions or risks related to gender dynamics emerge? If so, how were these addressed or managed?
- What kinds of safe spaces or mechanisms are available for women to report violence or harassment, and how accessible or effective are they?

#### Section 5: Sustainability & Community Ownership

- Looking ahead, how do you see the cooperative sustaining inclusive practices if external funding reduces or ends? What steps are already in place, if any?
- In your view, how can cooperatives continue to promote GBV prevention and gender equity as part of their regular operations and culture?
- Are women in the cooperative seen as role models or change agents in the wider community? Can you share examples of how they inspire or influence others?

### **A3: Community Leaders (Muungano Gender Forum/ CECOME/ Chiefs)**

#### Section 1: Demographics

- Name:
- Role/Title:
- Community/Clan:
- Years in Leadership:
- Relationship to the Project:

#### Section 2: Gender Norms & Social Expectations

- In your view, how have community perceptions of women's roles and responsibilities changed over time? What does this mean for women's place in society?
- Are women more involved in making decisions in households or community affairs? Can you share examples?
- What cultural or social factors in the community influence women's empowerment, either positively or negatively?

#### Section `3: Voice & Leadership

- Have you noticed changes in how women express their views, whether at home or in public meetings? Can you give examples?
- Are women consulted in community planning or leadership decisions? How has this changed over time?
- How have men in the community responded to women becoming more visible in leadership roles? Have you observed both support and resistance?

#### Section 4: Violence & Protection

- From your perspective, have there been any changes in household or community safety for women and girls since the project began? What stands out to you?
- How are survivors of violence supported in this community? What role do awareness of rights and available services play?
- What role do traditional justice systems play in addressing GBV? Have you come across referral pathways or support structures linked to the project?

#### Section 5: Intergenerational Change

- How have community views on gender roles shifted as women participate more in the economy? What changes have you observed in families or among younger generations?
- Are women now seen as role models in their families or communities? Can you share an example of this?

### **Section 6: Community Ownership & Sustainability**

- How have men and youth been engaged in supporting women's empowerment? What has worked well, and what challenges remain?
- What recommendations would you give to strengthen community ownership of women's empowerment efforts?

### **Focus Group Discussion Guides**

#### **B1: Women beneficiaries of the Project**

Location: Nyamira County, Kenya Duration: 1-1.5 hours

Facilitator Notes:

- Create a safe, respectful, and confidential space
- Use local language where appropriate
- Encourage all voices, especially quieter participants
- Be sensitive to trauma and avoid probing where discomfort arises

#### Section 1: Introduction & Ground Rules

Facilitator Script:

“Thank you for joining us today. We're here to learn from your experiences with the livelihoods project. Everything you share will be kept confidential and used only to improve future programs. There are no right or wrong answers — we want to hear your honest thoughts.”

Ground Rules:

- Speak one at a time
- Respect each other's views
- You may choose not to answer any question
- What is said here stays here

#### Section 2: Participant Demographics (Brief Roundtable)

- Name (optional)
- Age range
- Marital status
- Number of children
- Type of livelihood activity involved in
- Length of time in the project

### Section 3: Economic Empowerment, Voice & Agency

- What kinds of economic activities have you been involved in through the project? How has this affected your income, savings, or financial confidence?
- How has participating in the cooperative or project influenced your ability to make financial decisions at home (e.g., spending, farming, children's education)?
- Do you feel more confident speaking up, either at home or in community meetings? Can you share examples?

### Section 4: Time Use & Household Responsibilities

- At the start of the project what was your daily routine like? What were your responsibilities at home and how much time did it take from you? What about now, are your domestic tasks the same, if not who is helping you? How much time do you spend outside of home?
- Are household or caregiving duties shared differently now? If yes, what has changed in your family?
- What support or resistance have you experienced from family members regarding the time you spend outside the home?

### Section 5: Safety, Violence & Risk

- When you think about violence against women and girls, what comes to mind?
- Since the project began, have you noticed any changes in the levels or types of violence in families or the community? What do you think has contributed to these changes?
- Do you feel safer participating in economic activities now compared to before?
- Where can women in your community go for help if they face violence or harassment? Has the project introduced new options or information?

### Section 6: Gender Norms & Community Attitudes

- How do people in your community view women who work, earn income, or take leadership roles?
- Have attitudes toward women changed since the project began? Do you feel more respected or judged for your participation?
- What do men in the community say about women earning money or joining cooperatives? How are women perceived when they earn more than their spouses?
- Have your children's views about women's roles changed since you joined the cooperative or project? In what ways?
- Do your daughters or sons see you as a role model? Have their aspirations or expectations for the future shifted because of your participation?

### Section 7: Sustainability

- Looking ahead, what changes from this project would you like to see continue, especially for women's economic empowerment and safety?

- What support do women need to keep growing their businesses and continue reducing risks of GBV and IPV?

### **Section 8: Closing Reflections**

- What has been the most important change in your life since joining the project?
- Is there anything you wish had been done differently to better support women's empowerment or violence prevention?

### **B2: Spouses of women beneficiaries, and male champions**

**Location:** Nyamira County, Kenya **Duration:** 1.5 to 2 hours **Facilitator Notes:**

- Create a respectful and inclusive space
- Use culturally appropriate language
- Encourage reflection on personal and community-level change
- Be sensitive when discussing violence or household dynamics

### Section 1: Introduction & Ground Rules

“Thank you for joining us. We’re here to understand your experiences and perspectives on the livelihoods project and how it has affected women, families, and communities. Your insights will help improve future programs. This is a safe space. Please feel free to share openly.”

Ground Rules:

- One person speaks at a time
- Respect differing opinions
- You may choose not to answer any question
- Confidentiality is respected

### **Section 2: Participant Demographics (Brief Roundtable)**

- Name (optional)
- Age range
- Marital status
- Relationship to a woman beneficiary (spouse, peer advisor, male champion)
- Occupation
- Length of time involved with or aware of the project

### Section 3: Household Dynamics & Support

- Since your partner joined the project, what changes have you noticed at home?
- How are decisions made in your family now (about money, children, farming, etc.)?
- In what ways have you supported your partner's participation? Have there been any tensions or challenges at home because of her involvement in the NNWS project?

#### Section 4: Attitudes Toward Women's Economic Participation

- What do you think about women earning income or taking leadership roles in cooperatives? Have your views changed since the project began?
- How do other men in the community see women's participation?
- At home, have men and women's roles changed (for example, sharing caregiving or household work)?
- What challenges do men face when supporting women's empowerment?

#### Section 5: Violence Prevention & Safety

- Sometimes when women earn money, there can be disagreements at home. Have you seen any changes in conflict or peace in families?
- Do you think the project has helped reduce violence against women (like quarrels, fighting, or more serious cases)? How?
- Are there safe ways for women to get help if they face problems at home or in the community?
- What role can men play in preventing violence and supporting women to participate safely?

#### Section 6: Community Change & Sustainability

- Since the project started, what changes have you seen in your community?
- Are women now seen as role models or leaders?
- How do boys and young men view women's roles today compared to before? How can men continue to support GBV prevention after the project ends?

#### Section 8: Closing Reflections

- What has been the most important change you have seen in your family or community because of this project?
- What message would you give to other men about supporting women's empowerment?
- Is there anything you wish could have been done differently?

### **B3. FGD Guide for Persons with Disabilities (PWDs)**

#### Section 0: Demographics (Introductions)

- Please share your:
  - First name (or the name you prefer to use here)
  - Age range (18–24, 25–34, 35–44, 45+)
  - Marital status (single, married, widowed, divorced/separated)
  - How long you have been part of the NNWS project

#### Section 1: Participation & Inclusion

- How did you become involved in the project?
- In what ways has the project included or supported persons with disabilities?

- Have you ever felt excluded or faced barriers in joining activities? If yes, what kind of barriers?
- What has made it easier for you to participate?

#### Section 2: Economic Empowerment

- What economic activities have you been able to participate in through the project?
- Have you seen changes in your ability to earn, save, or manage money?
- Do you feel more confident making financial or household decisions?
- What challenges remain for persons with disabilities in accessing economic opportunities?

#### Section 3: Gender, Voice & Decision-Making

- How are women and men with disabilities treated in households and communities? Are there differences?
- Do you feel your voice is heard in decision-making (at home, in the cooperative, or in the community)?
- Can you share examples where you or others with disabilities were included in leadership or planning?
- How do community attitudes toward women and men with disabilities affect your participation?

#### Section 4: Safety, Violence & Protection

- Persons with disabilities sometimes face higher risks of violence or abuse. In your experience, have you seen or faced such challenges?
- Do you think the project has helped create safer spaces for women and men with disabilities? How?
- Are you aware of any places or people you could turn to for help if you face violence or discrimination?
- What role can peer leaders, cooperatives, or the community play in preventing violence against persons with disabilities?

#### Section 5: Sustainability & Future Hopes

- What changes would you like to see continue after the project ends?
- How can cooperatives or communities better include and support persons with disabilities in the future?
- What is the most important change you have experienced in your life through this project?
- If you could give one recommendation to project leaders, what would it be to strengthen inclusion and safety for persons with disabilities?

### **B4. FGD Guide for Peer Leaders**

#### **Section 0: Demographics (Brief Round of Introductions)**

- Can you please share your:

- Name
- Age range (18–24, 25–34, 35–44, 45+)
- Marital status (single, married, widowed, divorced/separated)
- How long you have been part of the NNWS project

### **Section 1: Role & Experience as Peer Leaders**

- How would you describe your experience as a peer leader in this project?
- In what ways have you supported or guided other women?
- What successes have you experienced in this role? What challenges have you faced?

### **Section 2: Women’s Economic Empowerment**

- From what you have seen, how has the project changed women’s ability to earn, save, or manage money?
- How has women’s confidence in making financial or household decisions changed over time?
- Can you share any stories of women who became more active in leadership through project?

### **Section 3: Household & Community Shifts**

- From your interactions with the women farmers, how have women’s participation in the project affected relationships and decision-making at home?
- How have men, families, or the wider community responded to women’s involvement in economic activities?
- How are women who contribute significantly to household income seen compared to before?

### **Section 4: Safety, Violence Prevention & Inclusion**

- What kinds of challenges have women shared with you about conflict, violence, or backlash at home or in the community?
- In your opinion, how has the project helped reduce violence against women, if at all?
- What spaces, people, or systems do women turn to when they need support?
- How well were different groups (such as widows, youth, or persons with disabilities) included in the project?

### **Section 5: Sustainability & Reflections**

- Looking ahead, what structures or practices could help women stay empowered and protected from violence after the project ends?
- In what ways do you think peer leaders like yourself can continue to support women’s empowerment while also promoting safety and preventing GBV?
- Thinking about the women you have led, what is the most important change you have seen, in their confidence, safety, or ability to speak out?
- If you could suggest one improvement for future projects, especially to better address GBV and create safe spaces for women, what would it be?