EFFECTS OF WOMEN'S ACCESS TO BUSINESS CREDIT ON GENDER RELATIONS IN RURAL HOUSEHOLDS: A CASE OF UASIN GISHU COUNTY, KENYA

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ADM. NO. C50/13447/05

A RESEARCH THESIS SUBMITTED TO THE SCHOOL OF HUMANITIES AND SOCIAL SCIENCES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF ARTS OF KENYATTA UNIVERSITY

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FEBRUARY 2012
DECLARATION

"This thesis is my original work and has not been presented for a degree in any other University."

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C50/13447/2005

Date: 28/03/2012

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DEDICATION

I dedicate this work to my family: My mother Mrs. Mary Tangut, sister, Loxana and my brother Naphtali. Also my late father Mr. John A. Tangut and my brother Emmanuel for setting and helping me stay on the right academic path. Thank you all for your love, patience and support.
ACKNOWLEDGEMENTS

I would like to recognize the following persons and organizations who have made this study possible: The Regional Universities FORUM (RUFORUM) for offering the research grant, Kenyatta University for awarding me a partial scholarship towards the completion of tuition fee; My Supervisors- Dr. Daniel Muia and Dr. Regina Mwatha for their invaluable guidance; Mrs. Mary Tangut, Loxana Tangut and Sylvester Maritim for making it possible for me to pursue the program; Kenya Agency for Development of Enterprise and Technology (KADET) Eldoret Office especially Ms. Lillian Masoni and the other KADeT Credit Officers; all the respondents involved in this study; Rose Tangut, Hanningtone Sitati and James Mwangi for their immense support towards the completion of this research. I thank you all.
# TABLE OF CONTENTS

DECLARATION ........................................................................................................... ii

DEDICATION .............................................................................................................. iii

ACKNOWLEDGEMENT ............................................................................................... iv

LIST OF TABLES ......................................................................................................... ix

LIST OF FIGURES ...................................................................................................... x

LIST OF ABBREVIATIONS AND ACRONYMS .......................................................... xxi

OPERATIONAL DEFINITION OF TERMS .................................................................. xiii

ABSTRACT .................................................................................................................. xiv

INTRODUCTION .......................................................................................................... 1

1.1 Background to the Study ..................................................................................... 1

1.2 Statement of the Problem .................................................................................... 3

1.3 Purpose of the Study ........................................................................................... 4

1.4 Objectives of the Study ....................................................................................... 5

1.5 Hypotheses .......................................................................................................... 5

1.6 Significance of the Study .................................................................................... 5

1.7 Scope and Limitations of the Study .................................................................... 6

2.0 LITERATURE REVIEW ....................................................................................... 7

2.1 Introduction ......................................................................................................... 7

2.2 Access to Business Credit and Funding for Women ........................................... 7

2.3 Micro-Enterprise Financial Institutions in Kenya that offer Business Credit to Women ................................................................. 10

2.4 Factors of Gender Relations .............................................................................. 15

2.4.1 Women Entrepreneurship and Household Division of Labour ................. 15

2.4.2 Women’s Access to and Control over Resources ....................................... 18
4.3.2 The Business Structure ............................................................................... 47
4.3.3 Credit and its effect on the business ............................................................ 50
4.3.4 Time conflicts between Business and Domestic Duties ............................... 52

4.4 Gender Relations ........................................................................................... 55
4.4.1 Family Composition and Breadwinner ....................................................... 56
4.4.2 Contribution of Micro enterprise Income to Family Income ..................... 57
4.4.3 Control over Business Credit among Households ................................. 60
4.4.4 Decision making on household Expenditure ............................................. 63
4.4.5 Decision making on Utilization of household resources ............................ 64
4.4.6 Property Ownership .................................................................................. 66
4.4.7 Spousal assistance in performing household chores .................................. 68
4.4.8 Spousal support in running the business .................................................. 70
4.4.9 Gender Relations among Children ............................................................ 71

4.5. Other challenges faced by the women entrepreneurs .................................. 73
4.6. Future Business Plans .................................................................................. 74

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS ............................. 76

5.1 SUMMARY OF THE FINDINGS .................................................................... 76
5.1.1 Socio- Economic Background .................................................................... 76
5.1.2 Effects of Credit on the Women's Enterprises ............................................ 77
5.1.3 Effects of Credit on Gender Relations-Decision making ............................ 77
5.1.4 Control and Ownership of resources ......................................................... 78
5.1.5 Household Division of Labour .................................................................. 79

5.2 CONCLUSION .............................................................................................. 80

5.3 RECOMMENDATIONS .................................................................................. 81
LIST OF TABLES

Table 4.1 Marital status of respondents .................................................................40
Table 4.2 Prior Occupation .................................................................................46
Table 4.3 Reasons for starting business ...............................................................47
Table 4.4 Type of business ..................................................................................48
Table 4.5 Correlation: Initial credit VS Change in profits resulting from credit.........50
Table 4.6 Cross Tabulation of family composition and breadwinner ......................57
Table 4.7 Control over business credit among households .....................................61
Table 4.8 Cross tabulation and Chi-square test- Relationship with spouse vs. decision- making on use of credit in households ..........................................................62
Table 4.9 Future business plans .........................................................................74
LIST OF FIGURES

Figure 1 Conceptual Framework ...............................................................28
Figure 2 Map of Uasin Gishu County ....................................................33
Figure 3 Age .........................................................................................41
Figure 4 Educational levels of the women in comparison to their spouses ......43
Figure 5 Number of children .................................................................44
Figure 6 Source of initial business capital.............................................49
Figure 7 Domestic and business time conflict .......................................53
Figure 8 Family composition ...............................................................56
Figure 9 Proportion of contribution of micro enterprise income to family income ......58
Figure 10 Decision making on household expenditure ..........................64
Figure 11 Decision making on utilization of household resources .............66
Figure 12 Property Ownership .............................................................67
Figure 13 Spousal assistance in performing household chores ..................69
Figure 14 Spousal support in running the business ...............................71
**LIST OF ABBREVIATIONS AND ACRONYMS**

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Description</th>
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<tbody>
<tr>
<td>CBOs</td>
<td>Community Based Organizations</td>
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<td>CGAP</td>
<td>Consultative Group to Assist the Poor</td>
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<td>CSW</td>
<td>Commission on the Status of Women</td>
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<td>ECLOF</td>
<td>Ecumenical Church Loan Fund</td>
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<td>FGD</td>
<td>Focus Group Discussion</td>
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<td>FHI</td>
<td>Food for the Hungry International</td>
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<td>GAD</td>
<td>Gender And Development</td>
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<td>GOK</td>
<td>Government of Kenya</td>
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<td>ILO</td>
<td>International Labour Organization</td>
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<td>KADET</td>
<td>Kenya Agency for the Development of Enterprises and Technology</td>
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<td>KREP</td>
<td>Kenya Rural Enterprise Programme</td>
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<td>KWFT</td>
<td>Kenya Women Finance Trust</td>
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<td>MDGs</td>
<td>Millennium Development Goals</td>
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<td>MFIs</td>
<td>Micro Finance Institutions</td>
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<td>NCCK</td>
<td>National Council of Churches of Kenya</td>
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<td>NGOs</td>
<td>Non Governmental Organizations</td>
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<td>PRIDE</td>
<td>Promotion of Rural Initiatives and Development Enterprises</td>
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<td>ROSCA</td>
<td>Rotating Savings and Credit Associations</td>
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<td>SADC</td>
<td>Southern African Development Community</td>
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<td>SGPs</td>
<td>Solidarity Group Programmes</td>
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<td>SMEP</td>
<td>Small and Micro Enterprises Programme</td>
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<td>SPSS</td>
<td>Statistical Package for Social Science</td>
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<td>Acronym</td>
<td>Full Name</td>
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<tr>
<td>UNDP</td>
<td>United Nations Development Programme</td>
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<td>UNESCO</td>
<td>United Nations Educational, Scientific and Cultural Organization</td>
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<td>UNHCR</td>
<td>United Nations High Commission for Refugees</td>
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<td>UNICEF</td>
<td>United Nations Children's Fund</td>
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<td>UNRISD</td>
<td>United Nations Research Institute for Social Development</td>
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<td>USAID</td>
<td>United States Agency for International Development</td>
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<td>WEDCO</td>
<td>Women's Enterprise Development Project</td>
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<td>WID</td>
<td>Women In Development</td>
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<td>WHO</td>
<td>World Health Organization</td>
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OPERATIONAL DEFINITION OF TERMS

Credit: Refers to money in the form of loans that women entrepreneurs obtain from the micro-financing institutions to run their businesses and that they later repay.

Economic empowerment: Used here to refer to the women’s ability to generate and control own income from their businesses.

Empowerment: Used in this context to refer to the recognition of women of their capabilities and capacities to exercise influence, power and leadership in some or all social relations and acting on that recognition.

Entrepreneur: Used to refer to the woman owner and operator of the business

Gender Gap: the observable (and often measurable) gap between women and men on some important socio-economic indicator (e.g. ownership of property, access to land, enrolment at school), which is seen to be unjust, and therefore presents the clear empirical evidence of the existence of a gender issue.

Gender relations: the socially ascribed relations between women and men where society ascribes different roles and responsibilities to the two and these may be experienced and expressed in different ways, places and time.

Household: a social group that resides in the same place shares the same meals and makes joint or coordinated decisions over resource allocation and income pooling.

Micro- enterprise: Used to refer to business run by the women. It will be used interchangeably with the term ‘business’.
ABSTRACT

The focus of this study was the effects of women’s access to business credit on gender relations in rural households in Kenya. The study was conducted in Uasin Gishu County, Kenya. It is indisputable that gender relations are important for human development. The specific objectives were: To establish the socio-economic characteristics of the women entrepreneurs and their spouses; to determine and analyze the effects of credit on the women’s enterprises; to determine the effects of access to micro enterprise credit on gender relations and to explore and make recommendations on ways of enhancing positive gender relations in rural households within the context of micro enterprise financing for women. The sampling frame was obtained from the Kenya Agency for Development of Enterprise and Technology (KADET), which was one of the microfinance institutions operating in the District. The sampling unit was the woman entrepreneur and key informants included credit officers of the institution; local community opinion leaders and local government officials. A total of 117 women, 20 men and 8 key informants including two local opinion leaders (both men and women), KADET credit officers and a government official in Uasin Gishu County were interviewed. The hypotheses tested were: H₀₁: Access to credit has no effect on women’s enterprises and H₀₂: Access to business credit has no effect on household gender relations. Data was analyzed using Chi-Square and Pearson's Product Moment Correlation Coefficient; and also analyzed and presented in summarized tables and charts. The findings indicated that micro enterprise financing had helped many women start and run their own small businesses in the rural areas. This had given the women a form of economic empowerment they did not previously have as they were now able to own property and also get involved in decision making with their husbands on the home front. Many of the women revealed that their husbands now respected them even more and sought their opinions on matters previously considered the men’s domain, especially on matters concerning land. The study also revealed that many of the women now had increased work roles and had had to resort to hiring help and in some cases curtailing the expansion of their businesses due to household responsibilities. The women were however philosophical about their increased work loads which they viewed as the price of success. They had gained confidence in themselves and their status in their households and community had improved. The study’s recommendations included the need to raise more awareness on availability of credit to women; the importance of involving men to support their wives more both on the domestic front and in their business and the provision of basic business skills and lessons and mentoring to women entrepreneurs to help improve their businesses. The risk of defaulting and its consequences seemed to be a great impediment to the entrepreneurs and other would be borrowers in the District at the time of carrying out the study. There is need therefore for further research on the issue of loan defaulting by women and its consequences to the entrepreneur, her fellow group members and implications on Micro Finance Institutions.
CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

Gender relations are important for human development. Gender relations are the socially ascribed relations between women and men. These relations may be experienced and expressed in different ways, places and time (Kabeer, 1994). Gender relations within the household are important because men and women have different roles and responsibilities within the context of the household that constrain them both inside and outside of the home. In Kenya, like in many other countries, there are gross inequalities between men and women. Gender gaps exist in access to and control of resources, in economic opportunities and in power and political voice. Such gender inequalities are not just damaging to the interests of women but also to people’s livelihood strategies as a whole (UNDP, 2002).

The third Millennium Development Goal (MDG) - promoting gender equality and empowering women- can be achieved through increased recognition of the role women play in development. Current investments in human capital are more likely to be passed on to future generations if women are successfully integrated into the growth process (Todaro, 2000, Kumar, 2009). Considering that human capital is perhaps the most important prerequisite for growth, education and enhanced economic status for women are critical to meeting long-term development objectives. If the women in Africa are economically advantaged, they stand to contribute significantly to the continent’s economic development.

In Kenya, this recognition is reflected in the attention given to women by Non- Governmental Organizations (NGOs), Community Based Organizations (CBOs) and by the government in development plans (for example, the Kenya Government National Development Plan 1989-1993);
the Poverty Reduction Strategy Paper, the establishment of the National Commission on Gender and Development in 2004, Sessiona; Paper No.2 of 2006 on Gender Equality and Development, the current government blueprint Vision 2030 which has flagship projects on empowerment of women and most recently the inclusion of women and equality of gender were implanted in the Constitution of Kenya 2010.

Kenya's Vision 2030 (GOK 2007) has become the reference point for all government policy activities and rests on three pillars: economic, political and social. The government has also set up the Women Enterprise Fund and the Youth Enterprise Development Fund which are meant to benefit women and youth entrepreneurs respectively. The Women Enterprise Fund (WEF) was officially launched by the Kenyan Government in 2007 with the principal objective of empowering women economically. WEF has been identified as a flagship project under the social pillar of the Vision 2030. It is expected that the fund will play a catalytic role in mainstreaming women in the formal financial services sector.

Studies have found that where women's share of income within the home is relatively high, there is less discrimination against girls, and women are better able to meet their own needs as well as those of their children. An expanded economic role for women also significantly affects their overall status and bargaining position within the households (Momsen 1991; Moser 1993).

Micro-enterprise financing has emerged as an important approach towards the economic empowerment of women (Mayoux 1995; USAID 1995; Gupta and Goetz 1996; CGAP 2003). The problem of credit was given particular emphasis at the first International Women's Conference in Mexico in 1975. Constraints on women's access to both informal and formal credit were identified
as major obstacles to women's ability to earn an income, which was in turn seen as an important way in which they could achieve broader empowerment.

It is however not clear how access to micro-enterprise credit by women, in turn, affects household gender relations especially in rural areas. Many studies, for example Mwatha (1990), Maina (1997) and Kilavuka (2003) among others, have been conducted in relation to micro-enterprise credit but few, if any, study the effects of micro-enterprise credit on gender relations and more so in the rural setting. Kershaw (1994) notes that the common characteristic of micro-financing NGOs is the bias towards town and therefore their programmes are felt more in towns than in rural settings. It is because of this gap that this study investigated the extent to which the involvement of women in credit funded micro enterprises affects household gender relations in rural areas.

1.2 Statement of the Problem

Gender relations are significant in the daily lives of men and women at the household, community and national level. With increasing recognition of the importance of women's role in development, measures have been put in place over the years to correct gender imbalances. Women's low status has been seen to stem from their low economic status and consequent economic dependence and lack of decision-making power. In Kenya, although women constitute 52 percent of the total Kenyan population, majority of them have been excluded from the formal financial services – for example, few have bank accounts, can access loans, money transfer services, etc. The rural women are more disadvantaged than their urban counterparts (G.O.K 2009).
One important tool that has emerged towards women's economic empowerment is providing them access to business credit. Microfinance programs have generally targeted women as clients in view of constraints they have faced in the past from accessing credit through formal lending institutions and generally, women in these programmes have consistently been reported to have better repayment rates as compared to the men (Hashemi et al 2008).

This far, however, it is not clear to what extent micro enterprise financing has helped improve gender relations in rural households. Previous studies on micro financing have concentrated on the business aspect of credit and more so in urban areas. Many rural women are unaware of credit sources and other business support services. They are therefore disadvantaged compared to their urban entrepreneurs. Few evaluations assess the effects of credit on relations of gender in households and especially rural households. According to Kibas (2001) the woman, especially in rural areas appears to be marginalized especially with regard to mainstream entrepreneurship intervention. This study therefore sought to determine the effects of access to business credit on gender relations in rural households of Uasin Gishu District, Kenya.

1.3 Purpose of the Study

The aim of this study was to establish and analyze the effects of women’s access to business credit on gender relations (studied here as under: ownership and control over resources, household division of labour, domestic financial responsibility and leverage in household decision making) in Uasin- Gishu District, Kenya. The study intended to find out the effects on gender relations at the household level as a result of the women’s access to business credit.
1.4 Objectives of the Study
The objectives of this study were to:

1. Establish the socio-economic characteristics of the women entrepreneurs and their spouses.
2. Determine the effects of credit on the women's enterprises.
3. Determine the effects of access to micro enterprise credit on household gender relations.
4. Explore and make recommendations on ways of enhancing positive gender relations in rural households within the context of micro enterprise financing.

1.5 Hypotheses
The hypotheses were:

H₀₁: Access to credit has no effect on women's enterprises

H₀₂: Access to business credit has no effect on household gender relations.

1.6 Justification and Significance of the Study
This study aimed to generate data that would shed light on the effects of business credit on gender relations in rural households. It sought to establish whether credit did facilitate the women's economic empowerment and how this affected gender relations in their households. This information would be useful to institutions dealing with micro enterprise credit services for rural women, government, development agencies and Community Based Organizations (CBOs), planners and policy makers. This information may also be useful as a basis for policy formulation on gender issues.
1.7 Scope and Limitations of the Study
The study was limited to women running credit-funded micro-enterprises in Uasin Gishu District. Married women who have had access to micro enterprise credit for a minimum period of 4 years were studied. Gender relations were studied under: household division of labour (domestic roles and business roles), ownership and control over resources, domestic financial responsibility in the household and leverage in decision-making between spouses in households.

Uasin Gishu District was also affected by the post-election skirmishes that flared up in Kenya after the December 2007 General Elections. Lives were lost, property destroyed and part of the population in the District was displaced from their homes. Life was slowly returning to normal in Uasin Gishu as in many other parts of the country but the effects of the skirmishes proved a limitation to the study. Some of the respondents picked in the sample were affected, directly or indirectly, and some had moved elsewhere at the time of carrying out the study.

The study also covered the effects of women’s access to business credit on gender relations in Uasin Gishu District. Parts of the findings were peculiar to the District therefore results of the study may be generalized to other areas, with caution.
CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

In this section literature is reviewed on access to business credit by women, micro-enterprise financial institutions in Kenya and how access to credit by the women entrepreneurs affects household gender relations.

2.2 Access to Business Credit and Funding for Women.

Previous studies (Baud and Bruijne 1993; CGAP 2003; Kariuki 2004) have highlighted that women lack collateral and therefore find it difficult to access credit from financial institutions. The NGO Forum ‘85’ identified the lack of credit as the major problem for women in business. A study by UNIDO/GOK (1991) also revealed that women face financial constraints that handicap their ability to start and maintain businesses.

Baud and Bruijne (1993) identified access to credit as a key constraint for small scale women entrepreneurs in SADC countries. Women usually lack the savings needed to put down the equity payment required to get a loan. Also, they often have no access to land or physical infrastructure, which could be used as collateral for a loan. According to Kariuki, (2004) many women in Kenya lack collateral and therefore cannot access credit on equal terms with men.

With the increased awareness on women’s financial constraints several organizations have come up, in Kenya and elsewhere, over the years, in the effort to give women access to finance and to other poor clientele without proper collateral. In the 1970s experimental programs in Bangladesh, Brazil, and a few other countries extended tiny loans to groups of poor women to
invest in micro-businesses. This type of micro enterprise credit was based on solidarity group lending in which every member of a group guaranteed the repayment of all members (CGAP, 2003).

Group formation is often employed by micro enterprise programs, particularly for the poorest clientele. Commonly referred to as Solidarity Group Programs (SGPs), this approach is distinguished by the following characteristics: Three to ten micro entrepreneurs join together to receive access to credit and related services such as training and organization building. The group members collectively guarantee loan repayment, and access to subsequent loans is dependent on successful repayment by all group members. The loans are appropriate to borrower needs in size, purpose, and terms.

The solidarity group methodology adapts elements of the traditional model of rotating savings and credit associations (ROSCAs), which are widespread in the developing world. In ROSCAs, members contribute a regular amount each week or month, with group members taking turns collecting the full contribution of all members. In peer group lending schemes, members receive loans and then make regular weekly or monthly repayments, with group members providing a mutual guarantee for loan repayment.

The group plays a role in reducing the cost of gathering information about the borrower, but it's more important role is in motivating repayments through shared liability for default. Lenders can shift some of the loan-processing and loan approval tasks onto groups because the groups have better access to information on the character and creditworthiness of potential borrowers.
The solidarity group methodology entails three main components: credit, training and organization building, although there is considerable variation in how these features are applied in different countries and regions of the world. Some of the institutions that apply solidarity group lending programs include ACCION International Affiliates, the Grameen Bank of Bangladesh, which stands out as the most significant peer group lending program in the world, the Malawi Mudzi Fund, in Malawi and PRIDE (Promotion of Rural Initiatives and Development Enterprises, Ltd.) and the Kenya Rural Enterprise Program (KREP), both in Kenya. Others include the Kenya Women Finance Trust and, recently, Faulu Kenya (Otero, 1994).

Microfinance programs have generally targeted women as clients. Women have often proved to be more financially responsible with better repayment performance than men (Hashemi et al. 2003). In a study of credit use in Bangladesh, Goetz and Gupta (1996) noted that there had been a near-reversal in the gender orientation of special credit programmes in Bangladesh since the 1980s and that credit for women was being regarded as a powerful tool for institution-building at the grassroots level. It had become a mainstay of many NGO efforts in rural areas. The women had a higher propensity to repay loans as compared to their male counterparts.

Also it has been shown that women are more likely than men to invest increased income in the household and family well-being and perhaps, most importantly, access to financial services can empower women to become more confident, more assertive, more likely to participate in family and community decisions, and better able to confront systemic gender inequities. In 2007 microfinance organizations reached 154.8 million clients of whom 106.6 million were women (CSW, 2009).
2.3 Micro-Enterprise Financial Institutions in Kenya.

Some of the micro-enterprise financial institutions in Kenya that operate through the solidarity group lending program and that offer credit to women include the Kenya Rural Enterprise Program (K-REP), Faulu Kenya, Opportunity International (I.O) WEDCO Ltd, Kenya Ecumenical Church Loan Fund (K-ECLOF), the Kenya Women Finance Trust, Kenya Agency for the Development of Enterprises and Technology (KADET) and Small and Micro Enterprises Programme (SMEP), among others.

The Kenya Women Finance Trust (K.W.F.T.) was established in 1981 as an affiliate of Women’s World Banking. The Kenya Women Finance Trust aimed to strengthen women’s participation in the economic mainstream. Its mission was to advance and promote the direct access of economically active women entrepreneurs to sustainable financial and non-financial services in order to enable them to improve their economic, social and political status and that of their families. K.W.F.T. is one of the largest, and is the only micro- finance institution exclusively for women in Kenya.

It focuses on a clientele that had little access to formal lending institutions and sought to strengthen their position by lending to women owners of micro-enterprises and providing the requisite training. In 1992, K.W.F.T adopted the Biashara Scheme, a group- based model of intermediation adopted by the Kenya Rural Enterprise Program and similar to the model used by the Grameen bank in Bangladesh. The scheme was modified to fit Kenyan conditions and practices.
K.W.F.T offers group loans using two main approaches: One is based on four groups of five women (a watano) coming together to form a kiwa (kikundi cha wanabiashara). The second is based on pre-existing groups of up to 30 women. In both loan schemes, women are required to save as a requirement for accessing credit. Loans are disbursed to individual members directly, with repayment and collections being the primary responsibility of the group.

K.W.F.T. adopted the Uaminifu Scheme in 1993. The scheme seeks to wholesale a unit loan to existing groups, which then retail loans to their members. In 2002; the organization began a pilot individual lending project. Through a collaborative arrangement with Barclays Bank of Kenya; KWFT also facilitates larger loans to individual women. These loans are partially guaranteed by the Trust and the bank while the client provides collateral to guarantee the balance. The institution has recently been licensed by the Central Bank to collect deposits.

K-REP was established in 1984 by World Education Inc. an American private voluntary organization based in Boston, with funding from the U.S. Agency for International Development (USAID), and was locally incorporated as a Kenyan NGO in 1987. It offers credit to both male and female clients. It aims at providing loans to individuals through groups and organizations (Mwaniki, 1993). Its two direct lending products, Juhudi and Chikola, both started out as hands-off group lending schemes loosely modeled after the Grameen Bank in Bangladesh. In 1990 K-REP launched the direct lending programme, the Juhudi Credit Scheme, which provided credit and savings services to poor entrepreneurs.

Each Juhudi branch aimed to recruit a minimum of 1800 borrowers. It organized clients into groups of 5 members (watano) then combined 6 Watano groups to form a large association of 30
members known as Kikundi cha Wanabiashara (KIWA). They mobilized savings by encouraging members to contribute toward a group savings fund, which served as collateral for loans and broadened the member’s business capital base and advanced partially secured loans to KIWA members for the purpose of expanding existing or establishing new enterprises.

After 8 weeks of uninterrupted savings by each KIWA, 18 members qualified for loans. The remaining 12 qualified after the first 18 repaid at least 4 installments without fail, and all KIWA members continued contributing toward the group savings fund without interruption. Once members repaid current loans, they qualified for repeat loans, provided the other KIWA members continued to meet their obligations (Otero et al 1994). The Chikola lending scheme was initially administered as a group loan. Group members then decided on how to on-lend the funds internally. It was much cheaper than Juhudi lending as all costs of group formation, loan disbursement and collection of repayments were delegated to the group.

In 1994, K-Rep ceased all wholesale lending to NGOs due to increasing arrears and combined the administration of Juhudi and Chikola loans for greater operational efficiency. It adopted a ‘minimalist’ credit approach, emphasizing financial services (Dondo, 1997). K-Rep as an institution has since grown to become one of the local commercial banks in Kenya and started operations in 1999.

Faulu Kenya is another body that has been accessing credit to small scale enterprise since 1991. It is a microfinance company registered in Kenya, whose majority shareholder is Food for the Hungry International (FHI), a Bangkok, Thailand-based Christian relief and development organization.
FHI operates on the premise that there are unique needs of low-income people in urban and rural areas and that sustainable economic development for the marginalized poor is a top priority issue in the developing world. The transition from basic need level for such people will only occur when they reach a level of income that allows them to be responsible for determining and meeting their other development needs (Faulu, 2006).

To address these issues, FHI established the Faulu Africa Network, a regional microfinance network operating in Kenya and Uganda, and most recently in Tanzania. FHI began this with a pilot phase of micro enterprise lending in the Mathare Slums, east of Nairobi in 1991. As methodologies and systems were defined, it finally became the Faulu Loan Scheme, in 1992.

Opportunity International (O.I) is a micro finance institution operating in Kenya through a partnership with Wedco Enterprise Development Ltd (WEDCO). It started its operations in Kenya in 1998 and currently operates in Nyanza, Western and Rift Valley Provinces. It offers four types of loans: Group loans (MSINGI), Opportunity loans (SHANGILIA), Solidarity loans (NGUZO), Graduate individual loans (JIVUNIE).

Kenya Agency for the Development of Enterprises and Technology (KADET) is an affiliate of World Vision. It started its operations in 2000 and currently has offices in Eldoret, Lodwar, Kapsabet, Kapenguria and Kabarnet. It offers loans to both women and men. Members are required to come together in groups of 15-30 members. They then register with the Ministry of Gender, Children and Social Development and with the institution. The members then undergo 6-8
weeks of training during which they are required to save weekly. Group members guarantee each other's loans.

Kenya Ecumenical Church Loan Fund (K-ECLOF) was established in 1965 under the National Council of Churches of Kenya (NCCK) as an autonomous unit involved in giving loans to churches and other related institutions. It is affiliated to the Geneva based ECLOF Global Fellowship. K-ECLOF is a Christian Micro Finance Institution whose vision is to support the building of sustainable communities by providing fair financial services for human development.

The institution has 3 loaning schemes: Jiwezeshe Credit Scheme- Loans under this scheme are meant to boost the working capital base of individuals involved in small-scale business activities; Diakonia Credit Scheme- This scheme targets up-coming but materially poor Churches for the purpose of completing Church building projects or renovation of Churches and Church related infrastructure and the Institutional Development Scheme- These are development loans meant for boosting the capital base of NGOs and CBOs who are involved in micro credit lending. These organizations administer the Jiwezeshe Scheme in areas K-ECLOF cannot directly reach.

A consistent feature with a majority of these institutions is that their number of 'active' female clients is higher compared to the male clients. The Kenya Agency for the Development of Enterprises and Technology's (KADET) also note that women-only groups and those composed of more women have better repayment rates and consistency in the credit programme as compared to men-only groups or those with more men than women. This is consistent with the findings of King and Mason (2001) in Bangladesh.
2.4 Factors of Gender Relations

This section discusses literature in relation to household division of labour, women's access to and control over resources, women's financial responsibilities and decision-making roles.

2.4.1 Women Entrepreneurship and Household Division of Labour

A household is a social group that resides in the same place shares the same meals and makes joint or coordinated decisions over resource allocation and income pooling. Households are sites of power-relations like any other institution. According to Momsen, (1991) the family-based household is a primary site of gender-determined relations whose balance is no more sacrosanct because they are based principally if not exclusively on gender differences than on any other power balance. In other words marriage-based households are constructed by definition on the basis of gender, with economic relations within such households also structured by gender (Whitehead, 1981).

The domestic (or household) division of labour refers to the distribution between family members of those responsibilities and tasks necessary for the ongoing maintenance of a domestic home and of the people who live in it (Pilcher, Whelehan 2004). According to Bullock, (1994) all known societies have used gender as a criterion for work assignment. Over the course of the household development cycle, women and men hold different and changing views about who should work and about how to spend their earnings.

This is brought out by Moser: "The fact that some tasks are allocated predominantly or exclusively to women, and others to men, is persistent in human society. Until recently such divisions were perceived to be rigid and universal. The fact that this is not true is now clearly accepted. Divisions of tasks at any point in time vary from one country to another. As countries undergo economic change and the nature of work changes so does its distribution between men and women"; (Moser 1993: 28).

According to Anker (1986), it is becoming increasingly important for women to undertake paid work or other forms of employment, in the modern economy, in order to earn a cash flow for the
household. This however tends to increase women’s work since in addition to their economic venture, their household duties remain the same hence the *Triple Role of Women*. One of the continuing trends of women’s work is their unpaid care work. Surveys in both the developed and developing worlds show that men are engaged in more paid work and women in unpaid care work (Desai, 2010).

According to Moser (1993), women in most low-income Third World households have a triple role. ‘Women’s work’ includes not only *reproductive* work, the childbearing and rearing responsibilities, required to guarantee the maintenance and reproduction of the labour force. It also includes *productive* work, often as secondary income earners. In rural areas this usually takes the form of agricultural work.

In urban areas women frequently work in informal sector enterprises located either in the home or the neighbourhood. Also, women undertake *community managing* work around the provision of items of collective consumption, undertaken in the local community in both urban and rural contexts.

In addition to everyday business concerns women in business lack time due to multiple roles they perform as mothers. Women undertake the entire responsibility for child care and the largest share of family welfare provisioning of food, water, maintenance and fuel wood for the homestead (UNIDO/GOK 1991; GENDERNET, 2011).

Changes in economic structure have led to an increasing demand for women to work and earn income away from their traditional household roles without changing the existing division of labour.
structure. While modernization has necessitated the involvement of women in development, it has not created adequate channels for women to be equal participants in the process. Women who work outside the home continue to bear a disproportionate share of the responsibility for housework and child rearing (World Bank 2003).

The South Commission Report (1990) admitted that women combine their entrepreneurial economic activities with their domestic roles. They therefore have to balance their domestic roles with their economic roles thus increasing their burden.

According to Maina (1997) in her study of women in the informal sector in Kenya, increasing demands for women to earn income have led to their increased participation in the informal sector while not changing their prevailing family roles and obligations. Most women have to resort to role bargaining whereby they concentrate on their primary role of rearing and caring for their families, which they consider as their more important role. This in turn affects their income generating activities. This may lead to conflicts in households especially where women's work is considered to involve child rearing and such women are involved in business activities. Their time is therefore constrained and they may delegate child rearing activities to house helps or other alternatives including day care facilities. This study also sought to establish how the division of labour in cases like these influenced gender relations in the households.
2.4.2 Women’s Access to and Control over Resources

Literature on access to and control over resources indicate that women have limited access to and control over resources (Moser 1993; O’Connell 1994; Platteau 1995; UNRISD 2004). Sontheimer (1991) postulates that one reason why rural women work harder than ever before is that they have increased responsibilities. One of the major problems with the changing division of labour is that women gain new responsibilities but not the rights that should go with them. Many men spend so long earning money away from the farm but legally, however, they are still the heads of households. The wife has neither title to the land, nor ownership of the cattle she tends. She can use neither as collateral for loans to buy the seed nor fertilizer she needs.

Women in rural areas have often been considered capable of sustaining their basic needs through subsistence agriculture. Studies indicate however, that such women experience constraints including lack of land ownership because they do not even own the land they cultivate; with ownership of such land either under their husbands or fathers (I.L.O 1972; The South Commission 1990). A study done in Kapsoit area of Kericho, Rift Valley Kenya showed that assets were owned by men. Land may be accessible to women but they may have very little control over it. Women’s work included picking tea but the proceeds from tea sales however belonged to the men despite the fact that they rarely worked on the tea farms themselves (NRC, 2009).

In Sub-Saharan Africa, women’s access to land has historically been sanctioned within indigenous or ‘customary’ systems of land tenure. According to UNDP (2002) lingering legal and cultural discrimination which impedes women’s access to property ownership (especially land) and employment opportunities have immensely contributed to women’s low status and lack of empowerment.
The assignment of formal landowning rights has tended to promote inequality and enhanced insecurity; the customary access rights of women, and of pastoralists and minority tribes, have often been denied recognition during registration processes (Platteau, 1995). The experience in Kenya is often cited as emblematic of how processes of land titling and registration fail women. Even where women’s rights are formally recognized, there continues to be a substantial gap between the legal recognition of their right to own or hold land, and women’s effective access to land as an income source (UNRISD, 2004). In Latin America, a survey of five countries found that only between 11 and 27 per cent of land owners were women (UNIFEM, 2010). In Uganda women account for most agricultural production but own only five per cent of the land and the women’s tenure is highly insecure.

Reports (Beijing report, 1995; WHO, 1995; CONCERN, 1995) reveal that generally women have limited access to and control over financial and physical resources. Beijing report (1995) attributed it to women’s low status in society as compared to their male counterparts who have high opportunities for training and employment. WHO (1995) attributes it to a kind of marginalization internalized in the cultural ideology that gives men an effective control over productive assets and reproductive relations.

Feminist models have highlighted the fact that resources are not always pooled and stress the role of bargaining processes within households in determining access to resources. Gender relations within the household are seen as characterized by both conflict and co-operation, whereby women tend to have less bargaining power in the struggle over household resources (Sen 1990).
Simply getting cash into the hands of women (by way of working capital) can lead to increased self-esteem, control and empowerment by helping them achieve greater economic independence and security, which in turn gives them the chance to contribute financially to their households and communities.

Policy makers recognize that fundamental gender-based asymmetries in access to welfare and productive resources within households often constrain women's capacity to develop or expand income-generating enterprises. Increasing income is identified as important because it helps women increase their power to negotiate over household assets and thereby decreasing intra-household inequalities. It will also, more effectively influence household welfare. Evidence shows that working women have more control over the allocation of household resources than do non-earning wives (Moser 1993).

A survey of 1300 micro finance clients and non-clients in Bangladesh showed that credit-program participants were significantly more empowered than non-clients on the basis of their physical mobility, ownership and control of productive assets, (including homestead land, involvement in decision making, and political and legal awareness. This empowerment was observed to increase with duration of membership (Hashemi et al 1996).

2.4.3 Women's Financial Responsibilities and Decision-Making Roles

Women contribute to household income but their contribution, in many cases, is not recognized. Moser (1993) states that gender based responsibilities result in differences in the management and distribution of resources within the household. According to O'Connell (1994), women's low status within the family in general, the inequality between women and men, and
Women's limited opportunities for earning all place them at a serious disadvantage in household economic relations.

Men's and women's economic contributions tend to be differentially valued by others and self, a circumstance that generally works to men's benefit. Husbands frequently under-value the economic contribution of women's income to the household. Incomes earned by women do not necessarily translate into the same kind of power as that of men. Practices, such as the gender division of responsibility for specific consumption needs, render women's income defined as less important and therefore non-commensurate with that of men (Moser 1993).

According to Tadesse and Snyder (1995), a persistent obstacle to women's earnings in Africa as elsewhere is the myth of the male breadwinner. The belief that all families are supported solely by men suppresses the truth about who is actually responsible for the family. It is women, more than men, whose lives are most shaped by family obligations. Women are known to spend more of their earnings on family needs under dire economic circumstances than men do.

This also supports Noponen's view (1990) that women's ability to invest in their business is arguably more constrained than for men by their responsibility to ensure family subsistence consumption- the flip-side of women's greater propensity to use their income for the household. Margaret Snyder's research in Kampala also showed that women invest their earnings in "child and family requirements" while men tend to spend more on personal consumption (Snyder 2000).

Men's attitudes towards women entrepreneurship has been reported to vary. Lakshman (1996) states that men tend to treat their wives with greater respect allow them more say in the
management of household financial affairs when the wives contribute to household income. With greater leverage in the household an individual is a more active participant in the decision-making process with respect to the allocation of household resources for productive and consumptive purposes and related to the purchase of household assets (USAID, 1995).

Snyder (2000) in a study of men's attitudes towards women's economic empowerment in Kampala observed varying attitudes among the men. While some men felt threatened by women's economic independence, others realized that female entrepreneurship was needed in the current economic reality. Some of the 'traditionalist' men interviewed were very negative towards working women. They said that working women would find lovers, neglect their family, or spend their money in bars. There was a tendency for less educated men to be more negative towards working women than the well educated.

It was observed that some men refused to let their wives start businesses, even home-based ones. They were more worried about challenges to their position as "decision-makers" than the economic well-being of their family. A number of women in the study also complained that men "no longer cared about their families" and that as soon as the woman started working, the man would leave the household expenses to her.

Microfinance programs from different regions report increasing decision-making roles of women clients. The Women's Empowerment Program in Nepal found that 68 percent of its members were making decisions on buying and selling property, sending their daughters to school, negotiating their children's marriages, and planning their family. These decisions traditionally were made by husbands (Cheston and Kuhn, 2002).
2.5 Gaps Identified in Literature Reviewed

Studies conducted previously in relation to credit have mostly concentrated on the business aspect of credit. Maina (1997) for example, carried out a study on women's enterprises supported by credit in the informal sector. This study focused on effects of socio economic characteristics of women on performance of their business. She observed that women in business had additional responsibilities since they have to perform both their domestic roles as well as run their businesses at the same time.

This study attempted to shed light on the effects of running credit-funded micro enterprises on gender relations in the household. It focused mainly on married women and on establishing whether there were changes in household division of labour for the women running the micro enterprises, whether they have increased access to resources, increased leverage in decision-making roles in their households and to ascertain their contribution to household expenditure.

Kilavuka (2003) studied gender differences in development and growth of credit-funded enterprises. She paid attention to the impact of credit on enterprise growth. This study focused on the effects of credit on gender relations in rural households. There was need to assess the effect to prove the underlying factor in the propensity of women entrepreneurs to seek credit.

Many studies have also been carried out in urban settings in connection to credit-funded micro enterprises (McCormick 1988; Mwatha 1990; Maina 1997; Kilavuka 2003, among others, all focused on an urban setting). However, few evaluations assess the effects of credit on relations of gender in the household especially in rural areas. This study aimed to collect data on this aspect of credit in an attempt to shed light on the issue.
2.6 Theoretical Perspectives on Women, Development and Gender Relations

Women empowerment frameworks are dynamic and have undergone change over the years. Some of the approaches that have been applied towards the empowerment of women have, over the years 'intersected' to fall within two main competing feminist development frameworks: women in development (WID) and gender and development (GAD). Women In Development (WID) approach was born in the 1970s. It lies within the framework of what has been called Liberal Feminist Theory based on the premise of the rational individual seeking his own self-interest virtually free from social encumbrances (children, family, and community). Liberal feminism attributes women's unequal status and social position to their exclusion from the public sphere, largely due to the sexual division of labour. It accentuates the fact that women can do everything men do as well as men and therefore seeks to educate and empower women.

From the mid-1980s there was a gradual shift in thinking among feminist academics and development professionals about women and men in the development process. The WID approach was criticized as one that tended to see women in isolation so in many cases it looked for solutions that were not holistic, resulting often in women's interests being addressed by women's components in larger programmes and projects which were largely within 'traditional' approaches, supporting women in their traditional roles without necessarily questioning the sexual division of labour. It also did not aim to change men.

The fact that relations between men and women were problematic at the heart of development became a starting point for Gender And Development (GAD). The Gender And Development approach, theoretically at least, foregrounds the interdependent character of women's and men's
positions in society, referring to the sexual division of labour. It considered women's condition of economic inequality and their status in relation to men in the same cultural strata (MacDonald, 1994). 'Empowerment of women' is central to the GAD Approach.

GAD looks at relations of power between women and men considering that such relations are concerned with power and that men and women start from unequal positions. This study adopts a GAD approach - it considers relations between men and women in households as an important indicator of women's status in society; and it was guided by Sara Longwe's Women's Empowerment Framework, which is one of the approaches that have been advanced on women empowerment. It was developed by Longwe as a way to conceptualize the process of empowerment through a sequence of measurable actions.

This framework views the empowerment of women as central to the development process. It recognizes that gender inequities do not merely arise from differences in gender roles, but from the gendered division of labour and the allocation of benefits and resources. It distinguishes between women's issues, which pertain to equality with men in any social or economic role and women's concerns, which pertain to women's traditional, sex-stereotyped gender roles. The framework operates at five levels and identifies welfare, access, conscientization, mobilization and control as the final level that women achieve autonomy and self-realization.

Welfare is defined as the lowest level at which a development intervention may hope to close a gender gap. By welfare is meant an improvement in socio-economic status, such as improved nutritional status, shelter, or income. This is intervention where women are given these benefits,
rather than producing or acquiring such benefits for themselves, and is therefore a zero-level of empowerment. Women are the passive recipients of benefits which are ‘given’ from on high.

Access is defined as the first level of empowerment, since women improve their own status, relative to men, by their own work and organization arising from increased access to resources. For example, women farmers may improve their production and general welfare by increased access to water, to land, to the market, and to skills training. This ‘access level’ is defined as one where women are ‘given’ increased access (perhaps by some project intervention, which is beyond their control), and not by their own action to demand and acquire increased access.

Conscientization is defined as the process by which women realize that their lack of status and welfare, relative to men, is not due to their own lack of ability, organization or effort. It involves the realization that women's relative lack of access to resources actually arises from the discriminatory practices and rules which give priority access and control to men. Conscientization is therefore concerned with a collective urge to action to remove one or more discriminatory practices that impede women's access to resources.

Mobilization means women's collective action to analyze and identify the discriminatory practices that stand in their way, and collective and strategic action to remove these discriminatory practices.

Control is the level that is reached when women have taken action so that there is gender equality in decisions making over access to resources, so that they achieve direct control over their access to resources, and are no longer ‘given' resources merely at the discretion of men, or by the whim of patriarchal authority.
These five levels are not really a linear progression, but rather circular/spiral: the achievement of women's increased control, leads into better access to resources, and therefore improved socio-economic status.

2.6.1 The Relevance of Longwe’s Framework to this study.

This study adopted Longwe’s framework in the context of micro enterprise credit for women entrepreneurs. Credit was considered as a tool/intervention that would eventually lead the women entrepreneurs to the final level of empowerment, control.

Micro enterprise credit would facilitate the women's running of their enterprises and consequently their access to resources. It would also influence their leverage in decision-making in the household. It was considered that control, for the women, would be attained through their increased ability to own and control resources (including physical assets), increased role in decision-making in their households and achievement of equitable division of labour and financial responsibility with their spouses in their households. This would then lead to their improved socio-economic status.

2.7 Conceptual Framework

The conceptual model Figure 1 posits that gender relations (dependent variable) are influenced by access to business credit (independent variable). Business performance and socio-economic characteristics (SES) of the entrepreneur and her spouse are intervening variables that may also influence the relationship between the independent and dependent variables. Available literature notes that enterprise performance is an outcome of interrelated factors such as type of enterprise, credit, socio-economic status, age of enterprise and gender (McCormick 1992; Otunga et al 2001 and Kilavuka 2003).
Gender relations will be studied here within the context of: household division of labour, ownership and control over resources, leverage in household decision-making and domestic financial responsibilities. The independent variables are: length of time the entrepreneur has had access to credit (longevity of credit), amount of credit obtained, the regularity of obtaining credit and control over the use of credit. Figure 1 shows these inter-relationships.

Fig 1: Conceptual Framework (Source: Author, 2010)

2.7.1 Variables

Independent Variables

1. Length of time of accessing credit- measured on interval scale in terms of number of years
2. Credit amounts- measured on interval scale
3. Regularity of obtaining credit- measured on interval scale
4. Control over credit use- measured on nominal scale

**Dependent Variables**
1. Household division of labour- measured on interval scale in terms of hours spent in business and household chores.
2. Ownership of resources- measured on nominal scale
3. Control over resources- measured on nominal scale
4. Leverage in decision making in the household- measured on ordinal scale
5. Domestic financial obligations- measured on interval scale in terms of average monthly expenditure on domestic requirements

**Intervening Variables**
1. Business performance - measured on interval scale in terms of average monthly income from enterprise.
2. Socio- economic characteristics:
   - Age- measured on interval scale
   - Educational level- measured on ordinal scale with regard to particular level of education attained.
   - Family size- measured on interval scale in terms of number of children/ other members of the household.
   - Spouse level of education- measured on interval scale
   - Occupation of spouse- measured on nominal scale
   - Spouse level of income- measured on interval scale
CHAPTER THREE: RESEARCH METHODOLOGY

This chapter comprises the description of the area of study- its location, population, economic activities and climate. It also describes the methods used in carrying out the research.

3.1 Research Design

Orodho (2003) defines a research design as the scheme, outline or plan that is used to generate answers to research problems. Kothari (2003) refers to it as an arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance with the research purpose. It is the conceptual structure within which research is conducted, and it constitutes the blue print for collection, measurement and analysis of data. This study adopted a survey design. At a large scale; survey is an attempt to collect data of a population in order to determine the current status of the population with respect to one or more variables (Mugenda and Mugenda, 1999).

There are two primary modes of doing a survey: using questionnaires or giving interviews (Baker 1994; Orodho 2003). Data for this study was mainly collected through interviewing respondents. Kerlinger (1969) points out that descriptive studies are not only restricted to fact findings, but may often result in the formulation of important principles of knowledge and solution to significant problems. They are more than just a collection of data; they involve measurement, classification, analysis, comparison and interpretation of data.
3.2 Study Site

The study was conducted in Uasin Gishu County in the Rift Valley Province. The County has a total area of 3,327.8 km² and is divided into six divisions: Moiben, which is the largest with an area of 778.2 km², Ainabkoi, Soy, Turbo, Kesses and Kapseret, which is the smallest with an area of 2972 km². (Fig.2). The County is divided into three constituencies, Eldoret East, Eldoret South and Eldoret North each of which constitutes two divisions. There are also three local authorities namely Wareng County Council, Eldoret Municipality and Burnt Forest Town Council. Uasin Gishu had a population of 894,179 people with the rural population comprising 58 percent of the total population as per the last national census results in 2009. For purposes of this study Uasin Gishu will be referred to as County.

Uasin Gishu is a highland plateau. Altitudes fall gently from 2700m above sea level at Timboroa in the east to about 1,500m above sea level at Kipkaren in the west. Agriculture is the mainstay of Uasin Gishu district's economy. A total of 126,311.2 hectares is under crop production, while 204,000 of the population work in agriculture. The sector also contributes 35.3 per cent of household income (Uasin Gishu District Development Plan, 2002).

According to the County's (2002 – 2008) Development Plan women in Uasin Gishu continued to take a subordinate position in accessing resources and in effective participation in decision-making at various levels. This study attempted to shed light on the current situation in the County, whether cultural prejudice against women still persists in households even after the advent of business credit for the women. It is interesting to note that two of the three Constituencies in the District, namely Eldoret East and Eldoret South are currently being represented by women Members of Parliament.
Uasin Gishu County was also affected by the post-election violence that took place in Kenya soon after the December 2007 General Elections. The population in the County was affected as lives were lost, property destroyed and people displaced from their homes. The situation was slowly returning to normal however like in other parts of the country that were affected. This study was timely in view of this considering that micro enterprise credit was one of the tools that could be used by those affected, among others, to rebuild their lives.
Fig. 2: Uasin Gishu County, Kenya

Map of Uasin Gishu District, Kenya

Source: CBS 2003
3.3 Study Population and Sampling Procedure

This study targeted women who had had access to credit within the last four years as at the time of study. The study assumed that for such women the effects of credit were already being felt at the household level.

Respondents were classified into two groups. The first group comprised women entrepreneurs in the District running credit-funded enterprises. The second group comprised key informants who were credit officers of the micro finance institution (KADET), local area opinion leaders and government officials concerned with gender and development (County Development Officer, and Gender Desk Officer). Twenty men selected purposively were also involved in two Focus Group Discussions. These were spouses of some of the women entrepreneurs in the first group of respondents. Information obtained from the second group was used to cross-validate that obtained from the first group.

Multi stage, Systematic random, and Purposive sampling techniques were used to identify respondents for the study. A list of KADET members from Uasin Gishu County was obtained from the institution’s offices in Eldoret Town, the headquarters of the County. A preliminary inquiry from the office revealed that the list entailed the home locations and villages of members together with the type of micro enterprise they were involved in.

The number of female entrepreneurs was then extracted from this list taking into consideration their marital status. A list of members who had accessed credit within the last four years as at the time of study was then obtained to give a total population of 276 from which the final sample was drawn.
These members were then listed and numbered and each micro entrepreneur considered for an independent systematic random sampling process. Systematic random sampling entails selection of elements at equal intervals, starting with a randomly selected element on the population list (Mugenda and Mugenda, 1999).

To allow for data analysis using Chi-square and non-response the sample size was set at 80. This figure also enabled a manageable sample size to be consequently drawn for the study. Systematic random sampling was employed to select the 80 women entrepreneurs. 40 Extra women entrepreneurs with no access to business credit were also identified through purposive sampling to form a control group for the study.

Key informants were also identified through purposive sampling and 3 KADET credit officers were interviewed, four opinion leaders (2 men and 2 women), and the County’s gender officer, bringing the number of key informants to 8. Three respondents were unavailable during the research; therefore data was collected from a total of 145 respondents as under:

- **KADET - 77**
- **Control group - 40**
- **Key informants – 8**
- **Focus Group Discussion (Men) - 20**
3.4 Data Collection Tools and Procedure

3.4.1 Data Collection Tools

Data for the study was collected by means of interview guides, observations and focus group discussions. Interview schedules were used to collect data concerning the socio-economic background characteristics of the women entrepreneurs and their spouses, effects of credit on women's status and household gender relations. They helped to collect data from respondents who were semi-illiterate or illiterate. It also guaranteed response since the interviewers were able to clarify questions posed to the respondents.

Key Informant Interviews

In-depth interviews were carried out with the key informants (credit officers of the micro finance institution, local community opinion leaders and a government official in the County concerned with gender). These elicited information on the participation of women in credit funded enterprises, its economic implications and the extent to which it affects gender relations. Some of the key informants were interviewed from their offices (County Gender Officer, KADET officials) and others at their homes (opinion leaders).

Focus Group Discussions

Focus group discussions are useful for revealing through interaction beliefs, attitudes, experiences and feelings of participants, in ways which would not be feasible using other methods such as individual interviews, observation or questionnaires (Gibbs, 1997). Four focus group discussions were conducted; two were held with the women respondents and two with male respondents separately. The respondents were grouped according to age, with respondents
between the ages of 20-35 comprising one group and those over 35 years comprising the second
group for both the men and women focus groups. The focus group discussions were used to bring
to the fore the respondents' opinions, experiences and feelings on the study.

Each FGD comprised 10 people. According to Krueger (1994), focus groups are normally made
up of people with certain common characteristics and similar levels of understanding of a topic.
This is because, in general, people tend to express personal views and disclose more to those
whom they perceive as similar to them in certain ways, than to those who differ from them. The
discussions were conducted in places previously agreed upon by the respondents on Saturday
afternoons. Observation enabled collection of data on type of enterprise and confirmation of data
provided in interviews.

**Documentary Sources/Review**

Secondary data for literature review was collected from journals, published books, reports,
dissertations and internet search.

**3.5 Data Collection Procedure and Data Management**

A letter of introduction was obtained from the Graduate School, Kenyatta University that was
used to secure a research permit from the Ministry of Higher Education. Using the permit, the
researcher secured permission from the local administration and from the micro finance institution
to conduct the study with their clients.

Three research assistants were trained in data collection. Two of the research assistants were
male and one was female. The interview schedules were pre-tested to determine the clarity of
questions and to edit questions perceived to be sensitive or ambiguous. This was done with respondents not included in the actual sample for the study. KADET officials introduced the researchers to their clients by passing word round that the researchers would call upon some of them for the purposes of the study. An introduction was done by the researchers before every interview to clarify their identity and the purpose of the research.

Key informants were either interviewed from their offices or homes as previously agreed with the researcher. The focus group discussions for the men were held at local shopping centres and were convened by the male research assistants while the women FGDs were hosted in the homes of two women volunteers. The women’s discussions were facilitated by the researcher.

3.6 Data Analysis.

Data collected from the field was cleaned and checked for consistency, and then edited, coded and analyzed with the Statistical Package for the Social Sciences (SPSS version 17). The data prompted qualitative and quantitative techniques of analyzing data. Descriptive techniques including means, ratios, percentages and frequency distribution were used to summarize data of the relevant variables in the conceptual framework. Data on socio-economic characteristics (age, educational level, family size and spouse’s socio-economic status) were analyzed and presented in summarized tables and charts.

Chi-square was used to establish relationships between the relevant independent and dependent variables. It is a statistical technique that attempts to establish relationship between two variables both of which are categorical in nature. Therefore it was used to analyze relationship
between credit (control over credit) and gender relations (leverage in decision-making, ownership and control over resources). Relationships between socio-economic characteristics (Age and family size) and gender relations (household division of labour, domestic financial responsibility) were established by running Pearson's product moment correlation. The relationship between credit amounts obtained and division of labour and financial obligations was also analyzed using Pearson's Product Moment Correlation Coefficient.

3.7 Ethical Considerations.

The researcher obtained the required permission from the Graduate School, Kenyatta University and from the Ministry of Higher Education to carry out the research and received assistance from KADET Eldoret Office who introduced the researcher and research assistants to some of the respondents and informed the other respondents that the researchers would call upon them for purposes of this research.

The researcher clearly informed the respondents the objective of the research in order to obtain their informed consent. The respondents were assured of confidentiality and anonymity of their responses if they so wished and were also assured of their right to voluntarily withdraw from the interviews if they were uncomfortable at any point.
CHAPTER FOUR: RESULTS AND DISCUSSION

4.1 Introduction
This chapter presents the findings of the study based on the study objectives. It discusses:

- Demographic and socio-economic characteristics of respondents
- The effects of credit on the women’s enterprises
- Effects of access to micro enterprise credit by women on household gender relations

4.2 Demographic and Socioeconomic Characteristics of Respondents
This study sought to understand the socio economic and demographic characteristics of the respondents. These included marital status, age, education background and family size.

4.2.1 Marital Status of Respondents
The study established that the business women were mixed with 86 percent, of them being married, 5 percent widowed, 4 percent separated and 5 percent were single (Table 4.1)

Table 4.1: Marital Status of Respondents.

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Organization</th>
<th>KADET sponsored</th>
<th>Non-KADET sponsored</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>married</td>
<td></td>
<td>69 (89.6%)</td>
<td>31 (77.5%)</td>
<td>100</td>
</tr>
<tr>
<td>widowed</td>
<td></td>
<td>4 (5.2%)</td>
<td>2 (5.0%)</td>
<td>6</td>
</tr>
<tr>
<td>separated</td>
<td></td>
<td>2 (2.6%)</td>
<td>3 (7.5%)</td>
<td>5</td>
</tr>
<tr>
<td>single</td>
<td></td>
<td>2 (2.6%)</td>
<td>4 (10.0%)</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>77 (100.0%)</td>
<td>40 (100.0%)</td>
<td>117</td>
</tr>
</tbody>
</table>
The non-married respondents were mostly in the control group and were used to study the effects of micro enterprise credit in rural households in the light of individual socio-economic empowerment and in the households between boys and girls.

### 4.2.2 Age of the Respondents

Given that the study mostly focused on gender relations as experienced by married people, majority of the respondents were aged between 20 and 55 years. Over 70% of the respondents were between age 25 and 40 years old this being significant in terms of gender relations and economic establishment. To also underscore this age distribution is the fact that people are economically productive within this age categories.

![Figure 3: Age](image-url)
4.2.3 Educational background

Studies done in different parts of Africa have in the past shown that women are less educated than men. This has adversely influenced women’s occupation and income such that low levels of education either relegate women to low skilled jobs thus low incomes. As a result, this relegated women to domestic work (reproductive work) which reinforces the traditional sexual division of labour and patriarchy (Mosse, 1998:38).

The study sought to establish the educational background of the respondents and figure 4 shows a comparison of the levels of education between the women respondents and their spouses. It depicts a scenario whereby on the whole the women had higher levels of education compared to their spouses except in the case of secondary education where more spouses (men) (65%) than women (46.2%) had secondary education.
These results were very interesting and clearly do not conform to previous research findings. Some of the key informant interviewees attributed this to the hard working nature of girls compared to boys in their localities. They said that the girls were now working harder and helping their parents even more after completing their education and even pointed out a few homesteads to the researcher where this was the case as proof. Many young boys dropped out of school to idle or do illicit trade in alcohol and fuel in the local shopping centres.

Education levels were seen to influence type of business the women entrepreneurs had ventured into. For example those that ran large shops had at least secondary level of education; they also had better book keeping practices and better business records. The women with upper
and lower primary schools education mostly sold cereals and groceries or ran kiosks and also engaged in farming and sold their produce at local markets.

4.2.4 Family Size

The study went further to establish the family size of the women entrepreneurs in terms of number of children they had.

Most of the respondents (41.0%) had 3 – 4 children. 33.3% had 1-2 children while a significant number (21.4%) had 5 children or more. This is an indication that many families were large and
therefore the need for extra income is high. Many respondents admitted to this being the major reason they ventured into business (Table 4.3)

A PROFILE OF KADET

Some of the Micro Finance Institutions operating in the District at the time of data collection for this study included KWFT, O.I (WEDCO), K-ECLOF, Faulu K, KADET and SMEP, among others. KWFT had been initially targeted for this study but it was not possible for the researcher to obtain relevant approval from the Institution to access their clients in time for the study. K-ECLOF and O.I operations were relatively new and not quite widespread in the District as at the time of study and thus could not provide a relevant population from which to draw a sample.

The Kenya Agency for the Development of Enterprises and Technology (KADET) was consequently selected to provide a sample frame for the study. It was considered based on the length of time it had been in operation in the District, which was 7 years at the time. It also had records from which the sampling frame could be established and had a considerable number of clients that could meet the requirements for the population to be studied.
4.3 Effects of Access to Credit on the women's Enterprises- Hypothesis (Ho1)

Microfinance is the provision of very small loans and deposit services to predominantly poor, under-served, rural, mostly women borrowers and savers. It has captured the imagination of policymakers, development practitioners, and researchers in ways that few other programs have (World Bank, 2001). Reviews of microfinance efforts from various parts of the world suggests that, by and large, access to microfinance has had a positive economic impact, that this impact has been often larger for those closer to the poverty line than those further away and that they increase with duration of membership or intensity of loans as members begin to invest in assets rather than consumption (Morduch and Haley 2001, Hulme and Mosley 1996)

4.3.1 Occupation before business and why they started business

It was important for this study to establish the nature of women's occupation before the advent of micro enterprise funding. Most of the women (48.7%) were farmers and this is consistent with the fact that Uasin Gishu District is an agricultural region dominated by maize and dairy farming; while 32.5 % were previously unemployed thus indicating an economic dependency on their spouses (Table 4.2)

Table 4.2: Prior Occupation

<table>
<thead>
<tr>
<th>Prior occupation</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>unemployed</td>
<td>38</td>
<td>32.5</td>
</tr>
<tr>
<td>employed</td>
<td>11</td>
<td>9.4</td>
</tr>
<tr>
<td>farming</td>
<td>57</td>
<td>48.7</td>
</tr>
<tr>
<td>others</td>
<td>11</td>
<td>9.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>117</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>
The quest to improve family income was the main reason most of the respondents ventured into business (89.7%). Ten percent (10.3%) of the respondents were out to empower themselves economically (Table 4.3). This finding is consistent with Karanja (1996) and Kibas (2001) who also found that the major reason most women entrepreneurs get into business was to get a steady source of income and to fend for their families. These women were mainly housewives whose lifestyles had been largely focused on household chores.

Table 4.3: Reasons for starting business

<table>
<thead>
<tr>
<th>Reasons for starting business</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>increase family income</td>
<td>105</td>
<td>89.7</td>
</tr>
<tr>
<td>personal economic empowerment</td>
<td>12</td>
<td>10.3</td>
</tr>
<tr>
<td>Total</td>
<td>117</td>
<td>100.0</td>
</tr>
</tbody>
</table>

4.3.2 The Business Structure

The type of business and sources of initial capital for the women entrepreneurs were also studied as tabulated below.
Table 4.4: Type of business

<table>
<thead>
<tr>
<th>Type of Business</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sell cereals</td>
<td>6</td>
<td>5.1</td>
</tr>
<tr>
<td>Groceries</td>
<td>16</td>
<td>13.7</td>
</tr>
<tr>
<td>Dairy/zero grazing</td>
<td>7</td>
<td>6.0</td>
</tr>
<tr>
<td>Shop/kiosk/cafe</td>
<td>43</td>
<td>36.8</td>
</tr>
<tr>
<td>Farming/horticulture</td>
<td>20</td>
<td>17.1</td>
</tr>
<tr>
<td>paraffin store</td>
<td>3</td>
<td>2.6</td>
</tr>
<tr>
<td>Mitumba clothes</td>
<td>5</td>
<td>4.3</td>
</tr>
<tr>
<td>Salon</td>
<td>5</td>
<td>4.3</td>
</tr>
<tr>
<td>Posho mill</td>
<td>8</td>
<td>6.8</td>
</tr>
<tr>
<td>Jua kali/hardware</td>
<td>2</td>
<td>1.7</td>
</tr>
<tr>
<td>Computer centre</td>
<td>1</td>
<td>.9</td>
</tr>
<tr>
<td>Tailoring</td>
<td>1</td>
<td>.9</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>117</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Table 4.4 shows the various business activities that the women had ventured into. Most of them operated a shop/kiosk/café (36.8%) followed by those doing farming/horticulture (17.1%). It is notable that most of the businesses fell in the service industry category. Women living near towns and major centres, for example, Islamic and Burnt Forest mostly sold cereals and groceries and ran shops and cafes. Those living in the rural parts (Tembelio, Cheplaskei and Strawbag) did farming related businesses; they kept poultry and dairy cows, ran paraffin stores, sold mitumba clothes and were also shopkeepers.

A majority of the women involved in the study had no prior business experience as shown in Table 4.2. They started their businesses according to what they thought was profitable and what they were knowledgeable with and that fit their circumstances best. Younger women (on average 20-36 years old) mostly sold mitumba clothes and operated kiosks and cafes. These business activities were perceived to be time consuming by older women and requiring more energy considering they involved constant traveling to replenish stock or make sales.
Data collected on sources of initial capital (Figure 6), shows that most of the respondents (56.4%) obtained capital from their own savings, 26.5% solicited loans from relatives and friends and 12% obtained credit from micro financing institutions. This high representation of own savings is an indication of the women's commitment to starting their own business and earning some form of income even before they were able to access credit. For these entrepreneurs credit played a major role in boosting the expansion and continuity of their businesses. The study concentrated on women who had received credit at least within the last four years at the time of the study.

**Figure 6: Sources of initial Business capital**
4.3.3 Credit and its effect on the business

To further illustrate the effects of access to credit on the women’s enterprises, only the KADET-funded women respondents were considered in testing the first hypothesis $H_{01}$ that state "access to credit has no effect on women’s enterprises".

In this regard the Initial credit and change in profit resulting from the credit were correlated in order to ascertain direction and strength of association. The result $R = .830$ is significant at 95% confidence level indicating that there is a strong and positive correlation between access to credit and change in profits witnessed by women in their enterprises, hence the first null hypothesis $H_{01}$ was rejected. To establish the extent to which access to credit influences changes in profits the coefficient of determination was computed. Coefficient of determination ($R^2 = .689$) denotes that 68.9% percent of the variation in the profits can be explained by access to credit.

Table 4.5: Correlation: Initial credit vs. Change in profits resulting from credit

<table>
<thead>
<tr>
<th>Organization</th>
<th>Initial credit from KADET</th>
<th>Change in profits resulting from KADET credit</th>
</tr>
</thead>
<tbody>
<tr>
<td>KADET Initial credit from KADET</td>
<td>Pearson Correlation 1</td>
<td>.830**</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td></td>
<td>.000</td>
</tr>
<tr>
<td>N</td>
<td>77</td>
<td>77</td>
</tr>
<tr>
<td>Change in profits resulting from KADET credit</td>
<td>Pearson Correlation .830**</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td>N</td>
<td>77</td>
<td>77</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed).
For some of the respondents the credit they obtained came at a crucial time in their businesses when they had run out of further ideas for financing. One of the women had established a shop and had been running it from own savings and loans initially obtained from close family members. She joined a KADET group soon after hearing about its credit offering from a relative that was a member. She was then able to obtain credit which in her own words helped keep the business running at a time when she had nowhere else to turn to financially.

The women through the Focus Group Discussions also said that their businesses had enabled them to open their eyes to opportunities available and to have a bigger picture of their reality. They also exchanged ideas during frequent group meetings held and tried to learn from each other especially on proper record keeping and time management. The study established that many of the respondents did not have proper books of accounts therefore did not have accurate records on their business performance.

There were negative effects however associated with access to credit. This was mostly brought about by mismanagement of credit obtained. Some of the entrepreneurs had redirected their loans to other use they viewed as urgent at the time and had experienced problems with the institution when it came to repayment. Group security recovery is exercised by the institution in extreme cases and this led to such entrepreneurs dropping out of the group in the long run.

One of the respondents in the control group blamed her failure to repay a loan previously taken on inexperience. She had bought fish to sell at the local shopping centre. The market however was not receptive and many times she made no sales and consequently was unable to repay her loan. Group members finally sold maize from her granary to repay the loan and she was left worse off.
than the beginning considering she now had no food to feed her family. She had since gone back
to selling vegetables from her small shamba on market days but was not sure if she would be able
to take a loan again.

“My former group members do not want me back and other groups also heard of my story and
are therefore unwilling to let me join them. My husband almost sent me away when our maize was
sold to repay the loan. He had kept warning me about taking loans from institutions and I paid the
price of not listening to him. I thought I would succeed because I had seen some of my friends
taking the loans and repaying them”. Source- Woman respondent.

4.3.4 Time conflicts between Business and Domestic Duties

Studies (Ngau and Keino, 1996; Still and Timms, 2000) suggest that male business owners can
expect a great deal of domestic and business support from their spouses. However women cannot
rely on their spouses for the same support, and consequently they have to carry the full burden of
business and domestic commitments.

It was important therefore to study time allocated to business in relation to time spent on doing
domestic chores. This conflict was well brought out in all the four Focus Group Discussions. Data
collected on occurrence of family conflicts due to time spent on domestic chores in relation to
business activities (figure 7) shows that 11.1% of the respondents had always experienced
conflicts in their families as a result of venturing into their businesses while 64.1% experienced it
from time to time. They said that their spouses often lamented about their over indulgence in
business at the expense of their household activities. During the interviews some of the women
said that these complaints were as a result of insecurity on the part of the men because the women
can now control some form of income or asset in the household.
Similarly, there was a unanimous agreement from the two focus group discussions (FGD) held with women that domestic duties were time and energy demanding. They reiterated that most of their businesses were time specific, with peak sales in the mornings and evenings. However, these hours coincide with domestic responsibilities such as milking, preparing meals, preparing the children for school among other duties. The 2006 World Bank Country Social Analysis also argued that women’s burdens in the economic, domestic and collective spheres had only intensified and this brought about destabilizing effects on households leading to increased tension and violence.

Other studies, for example Kibas 2001, have also shown that women tend to be more considerate and committed to providing for their families even when it means ‘toiling like beasts of burden” in fetching firewood, digging, drawing water and cooking, while the husbands do little with no regard to what the family will eat.
Spousal help for some of the women's morning activities was only in the form of their husband taking the milk to the road junction for onward collection to the local milk delivery plant. For them to effectively manage the two (business and household) they said that they had had to employ house helps, while a few others cooperated with their spouses. Those with older children of school going age, had the children, especially girls, assist them in the household activities. The children did their own preparations for school in the morning especially on market days when the respondent had to leave home early to prepare and set up her goods in the local trading centre.

The boys usually assisted in fetching water, looking after livestock after school, sometimes milking and fetching firewood. The girls almost always did the cleaning and cooking as well as taking care of younger siblings. Many of the respondents however seemed to have taken their increased work load in stride and were very philosophical about it. One of them said it was the price of success. "Nothing comes without hard work. Women have to work very hard to ensure the children are alright." They said the benefits they had derived from their businesses made it worthwhile. They now had some money on their own and did not have to keep asking their spouses for money nor seek approval for every expenditure.

Some of the women had employed house helps in order to be able to concentrate more on their businesses. In some cases the help consisted of a female relation sometimes with a child of her own who lived with the entrepreneur's family and performed household chores in exchange for her upkeep. According to Desai (2010) an important way to address this burden on women's time in the developing world is through infrastructure development. Access to energy sources such as
electricity or other fuels, water and sanitation and good roads would go a big way in reducing this burden for women in the developing countries.

The women entrepreneurs in this study that lived farther away from the town or a major shopping centre had no electricity or constant supply of water and some of the roads were only footpaths or earth roads that were impassable during rainy seasons therefore making transportation a problem for the entrepreneurs. Infrastructure development would possibly lessen the women’s work and free them to concentrate more on their businesses.

4.4 Effects of Credit on Gender Relations- Hypothesis (Ho2)

Gender relations has also been referred to a complex system of personal and social relations of domination and power through which women and men are socially created and maintained and through which they gain access to power and material resources or are allocated status within society. In any rural development activity, a number of gender issues need to be taken into account, because different “gender relations” exist in each and every cultural context. The gender role approach, for example, posits that men and women are socialized to conform to socially constructed gender roles, and housework is divided accordingly. Previous studies (Greenstein 1996; Pittman and Blanchard 1996) find a positive relationship between husbands and/or wives egalitarian gender role attitudes and a more equal division of housework.

This study looked at how access to micro financing credit affected gender relations in households in Uasin Gishu District. It found that micro enterprise income contributed significantly to total family income and was greatly valued by the Women entrepreneurs. Forty four percent of the women interviewed made joint decisions with their spouses in their households. Several studies
also provide evidence that women's access to financial services improves women's decision-making and bargaining power within the household (Osmani, 2007; Pitt et al., 2006 in Bekele, 2010).

4.4.1 Family Composition and Breadwinner

A greater majority (81.2%) of the families studied were composed of father, mother and children (figure 8). It is within such settings that the nature of gender relations can be vividly looked into.

![Figure 8: Family composition](image)

Furthermore, family composition was cross tabulated with breadwinners as shown in table 4.5 and in 68.4% of the families the husbands were bread winners while in 18.8% the women themselves were the breadwinners. These results indicated that the gender division of labour
where the husband was the breadwinner still held, even though some of the women, especially the single, separated and widowed supported themselves.

Table 4.6: Cross tabulation of family composition and family’s bread winner

<table>
<thead>
<tr>
<th>Who do you live with</th>
<th>who is the bread winner</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>my husband</td>
</tr>
<tr>
<td>Alone</td>
<td>2</td>
</tr>
<tr>
<td>husband and children</td>
<td>78</td>
</tr>
<tr>
<td>my children alone</td>
<td>0</td>
</tr>
<tr>
<td>my parents</td>
<td>0</td>
</tr>
<tr>
<td>my friend</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>80</td>
</tr>
</tbody>
</table>

4.4.2 Contribution of Micro enterprise Income to Family Income

At the same time the study went further to establish the proportion that micro enterprise income contributed to total family income. Micro enterprise financing has taken root in the rural areas and is in turn, contributing to the overall development of families and the community at large. Figure 9 shows the proportions of income that the micro enterprises contribute to the overall household income.
A considerable number (46.2%) of the respondents were however unable to quantify the contribution of their businesses to the family income. This was due to lack of proper knowledge on financial records management. 11.1% of the women indicated that micro enterprise income contributed 25% and below whereas for 25.6% of the respondents it contributed between 26-50% of total family income. In a small number of the respondents (6% and 2.6%) it contributed between 51-75% and 76-100% respectively.

Women with college level and secondary education levels had relatively better book keeping practices as compared to the other women. They were more in control of their businesses and
made more business decisions independent of their spouses. The key informants (Women opinion leaders) confirmed that the profits accrued from the women's enterprises are used as extra income for households to support in acquisition of farm inputs, facilitating medical care and improving housing thus contributing to uplifting the families' living standards.

Similarly, studies indicate that microfinance programmes for women are increasingly lauded by development agencies as an effective anti-poverty intervention, with a positive impact on economic growth and a range of social development indicators (World Bank 2000). It is widely assumed that there is a clear and direct relationship between access to credit and an increase in the status of women within their households and communities. Provision of credit is believed not only to alleviate poverty, but to lead to the 'empowerment' of women (Hunt J and Kasynathan N, 2001).

In the second FGD held for the women respondents however, two of the respondents had observed a change in their spousal domestic financial contribution since their business became stable. This was in an area close to Eldoret town and the women ran a shop and posh mill respectively. The two respondents said that having their own income had brought conflict in their households but they were not willing to give up their business mainly because of its contribution to improving their children's welfare.

"My husband no longer contributes much to the daily household expenses. In fact he sometimes asks me for money claiming that I am now wealthy and have lots of money. I have opened an account with the bank and I keep money there so I can save and try not to have cash in the house. He does not seem to understand that one has to constantly replenish stock and it is expensive due to transport expenses for the goods." Source- Woman respondent.
The women's plight is an example of conflict brought out in gender relations due to a change in the perceived breadwinner and hence division of labour. It is important to involve men in the process of offering financial solutions to women in order to gain their support both for the enterprises and to minimize conflict and to facilitate healthy gender relations.

A similar conflict situation was also brought out in Kabeer's (1998) study of Small Enterprise Development Project members in Bangladesh. She found that for a small minority of women in her study intra-household conflict increased. Prior to the women earning an income there was only one undisputable source of income, the "male income".

Johnson (2005) highlights the importance of men's participation in "male-friendly" microfinance- that men should participate in such a way that they consider development intervention as an opportunity to improve daily life rather than pose a threat to their status within the household and wider community.

4.4.3 Control over Business Credit among Households

To study control over business credit, only the married respondents' were considered. Table 4.7 shows that 44% of the married women interviewed jointly control business credit with their spouses. This showed that decision- making roles were shared in the household between the women and their spouses.
Table 4.7: Control over business credit among households

<table>
<thead>
<tr>
<th>Marital Status</th>
<th>Mode</th>
<th>Frequency</th>
<th>Percentage (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Married</td>
<td>Myself</td>
<td>29</td>
<td>29%</td>
</tr>
<tr>
<td></td>
<td>My spouse</td>
<td>2</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td>Both of us</td>
<td>44</td>
<td>44%</td>
</tr>
<tr>
<td></td>
<td>others</td>
<td>1</td>
<td>1%</td>
</tr>
<tr>
<td></td>
<td>N/A</td>
<td>24</td>
<td>24%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>117</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Families and households provide the context in which important transactions between men and women take place in all societies. The contributions that men and women make to a joint family enterprise determine, to a large extent, the material wellbeing of the family.

To ascertain how access to business credit impacts on household gender relations, the relationship in the second hypothesis (H02) was analyzed through a Chi-Square test. Decision making on utilization of credit within households was cross tabulated against type of relationship between the women and their spouses.
Table 4.8: Chi-square test: - Relationship with spouse vs. Decision-making on use of credit in households

<table>
<thead>
<tr>
<th>Relationship with spouse</th>
<th>very cordial</th>
<th>cordial</th>
<th>satisfactory</th>
<th>strained</th>
<th>NA</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>husband</td>
<td>2</td>
<td>0</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>5</td>
</tr>
<tr>
<td>myself</td>
<td>7</td>
<td>5</td>
<td>8</td>
<td>0</td>
<td>7</td>
<td>27</td>
</tr>
<tr>
<td>both</td>
<td>13</td>
<td>13</td>
<td>16</td>
<td>1</td>
<td>2</td>
<td>45</td>
</tr>
<tr>
<td>Total</td>
<td>22</td>
<td>18</td>
<td>25</td>
<td>2</td>
<td>10</td>
<td>77</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Value</th>
<th>df</th>
<th>Asymp. Sig. (2-sided)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pearson Chi-Square</td>
<td>15.515</td>
<td>8</td>
<td>.050</td>
</tr>
</tbody>
</table>

From the cross tabulation a Chi-Square value of 15.515 at 8 degrees of freedom was significant at 95% confidence level. Table 4.8 shows that 45 out of the 77 KADET-funded women respondents made decisions in consultation with their spouses. Only two respondents recorded strained relations with their spouses. The women group officials also confirmed that most women constantly consulted with their spouses and some even before applying for credit. The Chi-Square results indicated a similar position in that there was a significant relationship between the nature of decision making within households on the utilization of credit and the type of relationship experienced between spouses. Thus the hypothesis (H₀₂) was rejected.

According to Tsegaye and Bediye in Bekele, 2010 studies show that microfinance enhances women’s decision-making power within the household in the rural areas. Credit in these cases as is equally the case in this study is the trigger of the first level of empowerment as presented in the Longwe Framework. The MFI has provided conditions that are relatively easier for the women to meet in order to access credit from the Institution.
It is important to note however that among 2% of the respondents, decision on use of credit was made solely by their spouses. The women claimed that their husbands were better educated and experienced than they were on matters of business and finance. They seemed willing to defer all decision-making on these matters to their husbands thus suggesting a form of dependence and lack of confidence in their own ability. Credit was still a ‘welfare’ intervention for these women and they had not yet attained the “Conscientization” level of the Framework.

4.4.4 Decision making on household Expenditure

Figure 10 shows that decisions on how to spend salary income is largely determined by husbands (23.1%) followed by decisions made by both (21.4%). With regard to farm, micro enterprise, and other incomes common among households in the region a different picture is depicted where most of the decisions are made jointly by both the wife and the husband as shown. With regard to micro enterprise income 39.3% of the entrepreneurs made decisions together with their spouses, a strong indication that women are committed to ensuring healthy household relations by involving their spouses in decision making.

Recent evidence also shows that microfinance provided to women improves women’s decision-making power within the household in the areas of loan use, farming decisions, sales and purchases and the education of children (Borchgrevink et al, 2005).
4.4.5 Decision making on Utilization of household resources

Besides decision making on the spending of different incomes, the study also looked at those who made decisions regarding the utilization of different household resources. In all the resources considered, unless in circumstances where the households did not own the resource, both the husband and wife consulted each other. This was an indicator of healthy gender relations in the households as less conflict was experienced according to the respondents. Access to credit had also given women a financial basis that was packaged with autonomy to make decisions on matters they considered themselves experts in.
This is evident in figure 11 and this especially on decisions relating to the utilization of household property. At the household level there are properties whose ownership and nature of control determines the nature of gender relations bearing in mind that cultural contexts change from household to household. In this light several household properties were considered as shown in figure 11.

Traditions and culture still played a significant role in ownership of land where the husband's (40.2%) largely owned the land. However a significant proportion of those interviewed had joint ownership (29.9%) and the women attributed this to their micro enterprises that had enabled them pool income together and purchase the land. There were women who owned their own land wholly (11.1%), most of whom were widowed, separated or single. They explained that it was mostly from their business proceeds together with own savings that they had been able to purchase land. Some of the widows said they initially owned the land jointly with their deceased husbands and now owned and controlled it on their own following their demise.
4.4.6 Property Ownership

An analysis of household property showed that 48.7% was jointly owned and 42.7% was wholly owned by women. A greater percentage of livestock was owned by both (36.8%) followed closely by those owned by husbands alone (30.8%). Traditional trends best explained this scenario where culturally the men were in charge of tending livestock while women did domestic chores. Majority of the respondents (53%) did not own vehicles but of those who did 19.7% were jointly owned: 17.9% were owned by husbands and 9.4% by the women.
Some of the women had bought household furniture, utensils and a few had bought calves and sheep. These they could dispose on their own as and when need be without necessarily consulting their husbands. They would sell the sheep to cover part of their children's school fees or for any emergencies in their own nuclear as well as extended family. Kabeer (1998) reported that women had a tendency to spend income, when they controlled it, on household consumption and 'security related assets' such as homestead land.

Figure 12: Property ownership
4.4.7 Spousal Assistance in Performing Household Chores

Married women's labor force participation has increased in the past several decades (Cohen and Bianchi 1999), but these women still do the majority of the housework (Bianchi et al. 2000). The running of their enterprises has led many of the women to work outside their homes where as they previously concentrated only on domestic chores. With this added responsibility, they now had to balance their time between business and domestic chores.

It is upon this background that the study sought to establish the extent to which the men supported their wives in performing household chores. Figure 13 shows that over 40% of the husbands never assisted their wives in washing clothes, cooking, caring for the children, fetching firewood and water. However there was a change that seemed to be slowly taking root though at a slow pace but was still remarkable because there were a few cases where husbands assisted their wives in performing household chores. Some of the women said that their husbands sometimes helped them with the housework when there was so much work to be done and especially on very busy days for the women's businesses.

Desai (2010) notes that both the developed and developing worlds still share the patriarchal assumptions about men and women's role which despite decades of women's movements have not led to a major change in the domestic division of labour. Changing social norms and behaviour therefore continues to remain important in all parts of the world.
A considerable number of the respondents (38.5%) had experienced disagreements with their spouses pertaining to domestic roles. This affirms the aforementioned on women having limited time to perform both business activities and domestic chores. Some of the women attributed these disagreements on men's attitudes. Most of them said that many times they had overworked themselves in order to protect their marriages and business because in case of such conflicts the men usually blamed it all on the business. Majority of the respondents (55.6%) of the respondents
however had not experienced such disagreements and for 6% (widowed, single or separated) it was not applicable.

4.4.8 Spousal support in running the business

Figure 14 shows that in 69.2% of the sample households the men supported their wives in the running of their business whereas 23.9% did not. The women that ran shops and kiosks had support from their husbands who stopped by to assist in the shop invariably during the day. Most of the women in the FGDs were of the opinion that if they allocated more time to their businesses they would experience growth. They said that the constant interruptions experienced, for example, to pick their children from school or prepare midday and evening meals eventually affected their sales. Those with house helps and those who spouses helped in running the business experienced fewer interruptions except in cases of family emergencies.

A section of the women however said their spouses were not fully conversant with the day to day running of the business and could not be entrusted to run the shops or kiosks on their own for long periods. “Men are not as patient when it comes to these businesses. Sometimes I leave my husband to watch the shop for me when something urgent that needs my attention comes up but occasionally I come back to find it (the shop) closed and he has left to do his own things”. Many times they opted to close the shop to attend to urgent family matters like taking a sick child to hospital or attending a parents meeting at school.

“My husband is not very interested in my shop. He does not even know the prices of some items and I think he might unknowingly sell them for less if I am not present” (Source: woman respondent in focus group discussion). One respondent said that she did not trust her husband to
account for all sales made in her absence therefore she preferred to run her business single-handedly and to close it when she was not available.

4.4.9 Gender Relations among Children

Many women got assistance from their children especially in the day to day maintenance of the household. As reported earlier in Fig.4.3 majority of the respondents involved in the study had large families- 62.4% had 3 or more children. Those with children of school going age had their children perform some of the household activities when they got home after school. There was almost a clear segregation of duties performed by boys and girls in many of the households. Boys almost always looked after livestock (cows, calves, sheep and goats) after school and the older boys (12-16 years old) participated in the afternoon milking of the dairy cows. The boys also
fetched firewood and water from wells in or near the homesteads. They also filled water troughs placed in the animal sheds every day after school and during the weekends.

The girls did housework including cooking, washing and taking care of younger siblings. Older girls (9-15 years old) helped prepare breakfast in the morning before they left for school. In the evening they would wash up and start preparations for the family's evening meal which their mothers would complete when they got home after closing their businesses for the day. The girls also assumed responsibility for preparing food to be carried to school for the children's lunch since many primary schools in the area did not have a feeding programme for the pupils. Both boys and girls helped in farm work including planting, weeding and harvesting during the crop seasons. In the single, widowed or separated women's households however the pattern was slightly different. The children performed all duties together with no particular role assigned on the basis of sex.

Girls who were older than their siblings were also responsible for assigning them duties from time to time. In the Focus Group Discussions the women said that they lost some form of control over their sons when they became teenagers. Their fathers would then take over their guidance and sometimes would forbid them from performing household duties associated with women especially cooking and cleaning. This they mostly attributed to culture, a fact that was confirmed by the men during their Focus Group Discussion, and the local opinion leaders interviews. Boys could get circumcised at this age, a rite of passage still taken seriously within the community.

This was always organized by the men where applicable and the single women took it upon themselves to approach a male relation to prepare their sons for the process. The single women said their brothers, the boys grand fathers or other male relations took the socialization role for
their sons when the came of age and although they still had a form of control over role assigning in the household, with time this too would lessen for them especially when the boys joined secondary schools.

It appeared that the socialization process of the children was in line with their parent's household roles as brought out by the study. The women delegated their 'share' of the household work to the girls to concentrate on their businesses while the boys were assigned 'male roles' as they grew older. The household's division of labour pattern was thus perpetuated.

4.5. Other challenges faced by the women entrepreneurs

Apart from time and domestic conflicts another major challenge faced by the women included loan repayment difficulties, sometimes their loan repayments fell behind schedules and they had to borrow from their spouses or fellow traders to clear their loan arrears. Many of the respondents seemed to take their loan repayment seriously because they feared the consequences of defaulting. In one of the groups the interviewer was informed of a business woman in a different MFI also operating in the area that had taken a loan and given the money to her son who initially intended to buy two dairy cows.

The son however disappeared from home with the money and the woman could not meet her repayments. The loan officers came to repossess some of her assets and a kind neighbour intervened and offered to repay the loan. The woman had since left the programme but the case seemed to be a lesson learnt by other women borrowers in the area. They feared the embarrassment and consequence of having their household property taken away by the MFI and
the anger of their spouses especially for those whose spouses did not support their business ventures.

In a study done in Turbo, Uasin Gishu District (NRC, 2010) it was also found that MFI initiated groups were quickly losing popularity due to the MFIs harsh punishments for defaulters. Whenever a member of a small group defaulted on their loan repayment for some reason, money was taken from the shares of other group members even without their knowledge or consent and they only realized the reason later.

The KADET officials also confirmed that there were women who took the initial loan; repaid with difficulty then stopped being members of the institution because they were unable to cope with the financial implications of borrowing.

4.5 Future Business Plans

Despite the challenges they faced, a large percentage of the entrepreneurs (75.2%) intended to expand their existing businesses (Table 4.9). This was a strong indication that the benefits they had derived from the enterprises far outweighed the challenges they had faced and consequently they were committed to continue operating their businesses.

Table 4.9: Future business plans

<table>
<thead>
<tr>
<th>Future business plan</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>expand business</td>
<td>88</td>
<td>75.2%</td>
</tr>
<tr>
<td>change business</td>
<td>1</td>
<td>.9%</td>
</tr>
<tr>
<td>don't know/not sure</td>
<td>22</td>
<td>18.8%</td>
</tr>
<tr>
<td>diversify</td>
<td>6</td>
<td>5.1%</td>
</tr>
<tr>
<td>Total</td>
<td>117</td>
<td>100.0%</td>
</tr>
</tbody>
</table>
This being the first business venture, many of the women had so far only had on the job training. They said that they had learnt valuable lessons from starting and running their own businesses which they would use to further improve and expand. They also said that the KADET officers gave them invaluable talks and advice on the successful running of their micro enterprises. This guidance and access to full range of financial services will help graduate the women's income generating activities from survival levels into strong and viable businesses.
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

This chapter presents the summary of the findings, conclusions and recommendations. This study aimed at assessing how access to credit by women influences gender relations in rural households.

5.1 SUMMARY OF THE FINDINGS

The findings of the study are summarized under the following: Socio-Economic background; Effects of credit on the women's enterprises; Effects of credit on gender relations: Decision-making in households, Control and ownership of resources and household division of labour.

5.1.1 Socio-Economic Background.

The study showed that the age and education level of the women influenced the type and size of their micro enterprise. Selling Mitumba clothes for example was undertaken by younger women ((20-36 years old) due to the fact that it required a lot of traveling to acquire new stock and movement on different peak market days to capitalize on sales. Older women mostly kept dairy cows or poultry and also ran posho mills and a few were also shopkeepers. Shops and kiosks were also favoured by those with young children and those with large families and most of these shops were within walking distance of the entrepreneur's homes. This allowed the women to concentrate on both the business and their household needs better due to proximity.

Women with secondary and college level education had better record and book keeping practices. They were able to calculate their levels of profit and expenditure better and could make
decisions about their businesses faster and with relatively less consultation with their spouses. It is important therefore to advance basic business skills lessons to women to enable them develop their businesses and improve on their ideas. Infrastructure development would also help ease transport and movement of goods to market for the women apart from freeing them to devote more time to their businesses.

5.1.2 Effects of Credit on the Women’s Enterprises.

The effect of credit on the women’s enterprises was analyzed through testing of the first hypothesis (Ho1). It was found that there was a strong and positive correlation between access to credit and change in profits witnessed by women in their enterprises. Some of the members of the control group involved in the study did not have the same profit volume or capital growth experienced by the KADET members even in cases where they carried out almost similar business activities.

Credit for some of the women had also come in at crucial moments in their businesses when they had exhausted all other possible sources of capital and this had helped them to continue running the businesses. It had also helped them develop better book keeping habits in order to account for their cash flows so as to be able to repay the loans and avoid default.

5.1.3 Effects of Credit on Gender Relations- Decision Making.

The study revealed that most of the women’s spouses made independent decisions regarding the utilization of their own salary income in cases where this was applicable. The women were given a portion of the income by their spouses to attend to household needs and for some this was given on a needs basis. Income from farming and micro enterprise was utilized after consultation
between husbands and wives. It was noted that access to credit had enabled the women gain confidence and autonomy to make decisions on matters they considered their 'expertise' for example on utilization of household property.

The women through their enterprises had managed to acquire assets like household goods and livestock which they considered their own and made acquisition and disposal decisions on these independently. Their contribution to purchase of land, in some cases, and farm inputs had also enabled consultations between the women and their spouses on making decisions regarding land and farm use.

5.1.4 Control and Ownership of resources.

Majority of men still owned and controlled use of land in Uasin Gishu District as was brought out by the study. Much of the land was family land inherited by or apportioned to the men by their parents. However there was an improvement in terms of joint land ownership between women and men. In most of these cases in the study such land was not ancestral but had been purchased away from the husbands homes by the men or together with their wives who had saved up money and contributed to the purchase of land. The widowed owned land inherited from their spouses and only three of the single women owned small pieces of land they had bought themselves. Others lived in rented accommodation in shopping centres or in estates in the outskirts of Eldoret Town. Many of the women (42.7%) owned household property and this for many women was very important as it gave them autonomy over the use of these assets.

Many respondents jointly owned livestock though more men than women owned cows. In cases where dairy farming was practiced the milk sold to the dairies was in the name of the
husband therefore payments were made directly to him but in two cases the women had their own milk cans separate from their spouses so they received payment independently. Some of the women had bought calves and sheep from their business proceeds and these they said were exclusively theirs. They could sell them off if the need arose or acquire more when they could.

5.1.5 Household Division of Labour.

Most of the women studied indicated that they now had increased responsibilities since they had to combine the running of their enterprises with previously existing domestic chores. Some attributed this to the price of success, that is, they had to work harder to achieve more. While this may have been true in some of the cases support from the husbands would have gone a long way in reducing the women's work burden.

The women's husbands however were more willing to assist in the running of the business than to help on the home front with domestic chores. In some cases the women exhibited some unwillingness to let their husbands help them in running their businesses. They preferred to shoulder all the responsibilities for their housework and business despite the toll this took on the business and on the women themselves. They had adjusted to their new role by getting up even earlier and working longer hours to be able to accomplish all their daily activities.

There were those who preferred to hire house helps to assist them in doing domestic chores so they could concentrate better on their business especially in businesses like kiosks and grocery shops which required constant monitoring and replenishment of stock therefore constant travel to wholesales depots in the region. It was clear that many women had an increased workload due to their venturing into business. The quest to improve their lot in life had come with the price of more
work which some of the women were philosophically willing to pay just so to ensure their economic independence and the well being of their families. This is not a new phenomenon however as the world over currently most people work several jobs to make ends meet.

5.2 CONCLUSIONS

It can be concluded from the above findings that the socio-economic background characteristics of the entrepreneurs influenced both their business choice and decisions. Credit did play a big role in the start up and expansion of the women’s businesses and more emphasis should be placed on credit awareness programmes in the rural areas. In many cases the women now had increased work loads and had to balance between their business and domestic activities, sometimes at the expense of either one. There were cases of conflicts in some of the households due to this but these women were not willing to let go of their business.

They had adapted ways of managing both activities. On the whole for the women their involvement in micro enterprises had served to improve their socio-economic status in society as well as relations with their spouses and also with and among their children in the households. They now had some financial autonomy and could make joint or independent decisions concerning matters in their households. Most of the women attributed this to the fact that they now had a form of income and independence and therefore did not have to rely on their husbands for all their financial requirements. This they said helped to reduce financial conflicts in their households.

These findings are consistent with Longwe’s *Women’s Empowerment Framework*. The advent of credit has led to the women adopting new roles and finding ways to overcome the challenges they face associated with their business—this being their source of income and empowerment. The
women have become more aware and confident of their ability to provide for themselves and their families.

The women had also been able to acquire assets they did not previously own and to participate in decision making with their husbands over the acquisition and control of assets in their households. Some of them said that their husbands respected them more because of their economic independence and material ownership of property albeit little. This was also supported by the rejection of the null hypotheses tested Ho2: Access to business credit has no positive effect on household gender relations. They were more confident in their own ability to provide for their children and in ensuring that they all went to school.

Their overall status had since improved both in the household and the community as they had gained both economically and in financial wisdom from running their businesses. It had given them the confidence to interact and consult with other business owners and to also lend assistance to other women who were starting out on their own. There were those who had gained recognition in their communities due to their businesses. They had been incorporated in local church and school parents committees as well as their own women groups.

5.3 RECOMMENDATIONS

In light of the conclusions the study made the following recommendations:

1. There is need for emphasis on credit awareness programmes- This will encourage more women in rural areas to access credit for establishing and running their own micro enterprises. There still seems to be a misconception on the ground that such credit institutions charge high interests and are quick to repossess defaulters’ properties thus keeping away many women would-be borrowers.
2. Business loans should be insured to help prevent further indebtedness of borrowers in case of default in relevant situations. The risk and subsequent consequence of defaulting where the MFIs or group members dispose off property of defaulters is a major deterrent to the women entrepreneurs.

3. The women should be exposed to basic business lessons and plans. For many of the entrepreneurs interviewed in this study, this was their first business venture. They had no prior experience and knowledge on the proper management of business and this affected the performance of their businesses. Closer mentoring and coaching on basic business skills would help the women entrepreneurs operate their businesses better.

4. Spouses of women entrepreneurs should be sensitized on the need to support their spouses in their business as well as at the household level as micro enterprise financing is important and goes a long way in assisting many rural women to uplift their economic well being and that of their families and community at large in the long run.

5.4 Suggestions for Further Research

1. This study only covered Uasin Gishu County. The results may be peculiar to this County. The situation of women in other parts of the country may not necessarily follow this pattern. Therefore more research should be conducted in other rural areas with different circumstances.

2. Further research should also be done on the plight of women defaulters who finally leave the MFI programmes- what happens to these women and their households? This research was able to establish that the rural women were greatly hampered by the fear of defaulting on loan repayments and it was a fear that was hindering their potential.
REFERENCES


Evidence and Ways Forward.


Noponen, H. (1990). "Loans to the Working Poor: A Longitudinal Study of Credit, Gender and the


APPENDICES

Interview Schedule for Women Respondents

Name (optional) _____________________________

Sex (tick either)  1. F  2. M

Location __________________________________

1.0 SOCIO-ECONOMIC BACKGROUND

1.1 Year of birth....................

1.2 What is your level of education?
   1. No schooling
   2. Lower Primary
   3. Upper primary
   4. Secondary
   5. College and above

1.3 Number of children.................
   (1) 1-2
   (2) 3-4
   (3) 5-7
   (4) 8 and more

1.4 Ages of children
   1st-
   2nd-
   3rd-
   4th-
   5th-
   6th-
   7th-
   8th-
   Others

1.5 What is your spouse’s level of education?
   1. No schooling
   2. Lower Primary
   3. Upper primary
   4. Secondary
4. College and above

1.6 What is you spouse’s occupation?
   1. Manual
   2. Technical
   3. Semi-professional
   4. Professional
   5. Other (specify)

1.7 On average, what is your spouse’s monthly income?
   1. Below 1000
   2. 1000-5000
   3. 5000-10,000
   4. Over 10,000

2.0 MICRO-ENTERPRISE (Women respondents)

Type of business...........................................

2.1 What was the source of your initial business capital?
   1. Own savings
   2. Loan from family/friends
   3. Credit from the institution
   4. Other (specify)

2.2 What was the initial amount you received from the credit programme?.......................

2.3 When did you receive this amount? .......................

2.4 How is your business doing in terms of?

   1) Daily sales kshs. ............
   2) Daily profit kshs ............
   3) Monthly savings kshs ..........
   4) Capital accumulation ..........

2.5 Has there been a marked difference in your business since you were able to obtain credit in terms of?

   (Amount on average if variance exists)

   1) Daily sales kshs .................
2.6 What is the grace period between time loan is given and date of first repayment of installment?

2.7 How often are you able to repay your installments as required?
   1) Very often   2) Often   3) Sometimes   4) Never

2.8 Who controls the use of the credit you obtain from the institution?
   1. Myself
   2. My spouse
   3. My spouse and I
   4. Other (specify)

2.9 What did you do before you began your business?
   1. Unemployed
   2. Employed
   3. Farming
   4. Other, (specify)

3.0 Why did you decide to start this business?

3.1 Where is your business located in relation to your home?
   1. Within the homestead
   2. Within 3km from your home
   3. More than 3 km from your home

3.2 How many hours a day do you spend;
   In your business ..................
   Doing domestic chores ..............

3.3 Do you experience time allocation conflicts in your domestic roles and business management?

3.4 What are the general problems you encounter with regard to your business?
   1. Financial
2. Time allocation
3. Other (specify)

3.5 How would you rate the performance of your business?

4.0 GENDER RELATIONS

4.1 Whom do you live with?
   1. I am alone
   2. My husband/ wife and children
   3. My children alone
   4. My parents
   5. My friend
   6. Other (specify)

4.2 Who is the bread winner in your home?
   1. My husband/ wife
   2. Myself
   3. My parents
   4. My friend
   5. Other (specify)

4.3 What is the proportion of micro enterprise income in relation to total family income?

4.4 Who decides on the spending in your home on the following?
   1. Salary income
   2. Farm income
   3. Income from micro enterprise
   4. Other income (specify)

4.5 What resource is part of your home and who owns it?

<table>
<thead>
<tr>
<th>Resource</th>
<th>Husband</th>
<th>Myself</th>
<th>Both</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Household property</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Livestock</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Cars</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Income</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Labour</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
4.6 Who makes decisions on how the following are used?

<table>
<thead>
<tr>
<th>Resource</th>
<th>Husband</th>
<th>Myself</th>
<th>Both</th>
<th>N/A</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Land</td>
<td></td>
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<td>2. Household property</td>
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<tr>
<td>3. Livestock</td>
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<td>4. Cars</td>
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<tr>
<td>5. Income</td>
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</tr>
<tr>
<td>6. Labour</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

4.7 What new property/properties do you now control as a result of running the micro enterprise?

4.8 How often does your spouse assist you in doing the following? (Tick)

<table>
<thead>
<tr>
<th>Activity</th>
<th>Always</th>
<th>Often</th>
<th>Sometimes</th>
<th>Rarely</th>
<th>Never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washing clothes</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cooking</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Taking care of the children</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fetching firewood</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fetching water</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

4.9 Do you experience differences/disagreements pertaining to domestic roles?

1. Yes

2. No

5.0 Does your spouse help in the running of your business? 1. Yes 2. No

5.1 In what way? (If yes above)

5.2 What is your spouse's opinion of your business?

1. High regard
2. Low regard
3. Non-committal
4. Other, (specify)
5.3 Has there been a change in your financial contribution to the running and maintenance of your household since you began your business? 1. Yes 2. No

5.4 Specify
   1. Increased (specify items i.e. Food, rent etc)
   2. Decreased (specify items)
   3. Other (specify)

5.5 Have there been other changes in your day to day running of the household since you began your business? ....................

5.6 Explain
                                                                                     ..............................................................
                                                                                     ..............................................................
                                                                                     ..............................................................

5.7 Which of the following best describes your relationship with your spouse?
   1) Very cordial
   2) Cordial
   3) Satisfactory
   4) Strained
   5) Hostile

5.8 What future plans do you have with regard to your business?
                                                                                     ..............................................................

Thank You.
Interview Schedule for KADET Credit Officers

Areas of work

Period in the field

1. Among the women in your jurisdiction which is the most common business undertaken?

<table>
<thead>
<tr>
<th>Business type</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Vegetables and fruits</td>
<td></td>
</tr>
<tr>
<td>2. Cereals and other foods</td>
<td></td>
</tr>
<tr>
<td>3. Retail shops and kiosks</td>
<td></td>
</tr>
<tr>
<td>4. Mitumba items</td>
<td></td>
</tr>
<tr>
<td>5. Charcoal/ paraffin dealers</td>
<td></td>
</tr>
<tr>
<td>6. Salon and beauty products</td>
<td></td>
</tr>
<tr>
<td>7. Boutique, clothes and shoes</td>
<td></td>
</tr>
<tr>
<td>8. Food kiosks/ hotels</td>
<td></td>
</tr>
<tr>
<td>9. Wholesale trade</td>
<td></td>
</tr>
</tbody>
</table>

2. How would you rate the performance of the women you have been able to access credit to?

3. Do you think there is any relationship between marital status and the performance of the women enterprises with reference to your credit programme?
   1. Yes  2. No

4. Why do you think so?

5. Do you think women's roles as mothers and domestic workers affect the running of their business and their performance in the credit programme?
   1. Yes  2. No

6. What is the common problem among the women who are unable to continue with your programme due to difficulty in repaying back loans as required by your organization?
7. How has credit affected the way men and women relate?

1. Share roles

2. Make decisions

3. Own/control property

Thank You.
Guide Questions for Focus Group Discussion (W)

1. Why did you start the particular business that you undertake?
2. How far is your business from your home?
3. Is there a particular reason for the proximity of the business to your house?
4. Does having domestic duties affect your time plan and amount of time you spare for your business? If yes, how?
5. Does having domestic financial obligations affect your business and amount of money (profit if applicable) you reinvest in your business?
6. What other factors affect the performance of your enterprises?
7. Has having an independent source of income increased your decision making role in the household in relation to: 1) financial decision making, 2) asset acquisition and disposal?
8. In your opinion, has your involvement in the micro enterprise served to improve your living conditions for the better?
9. Would you advise other women to access credit and establish or further their businesses?
10. What challenges do you face and what are your solutions to these?
Government Official: Key Informants' Interview Schedule

Schedule No.  --------------


Date of interview ______________________ Name of interviewer ______________________

Name of Interviewee ________________ Position ______________________

1. What challenges do you face in the district with regard to gender relations?

2. What is the government doing in the District to improve gender equity?

3. What is the role played by micro-enterprise financial institutions in the District?

4. Is the government working in partnership with the Institutions in any way? Explain.

5. Are the micro enterprise institutions in the District making a significant contribution to economic development and gender relations in the District? Explain.
6. What more needs to be done in relation to micro-enterprise credit for women in Uasin Gishu?


Thank You.
Community Leaders: Key Informants' Interview Schedule

Schedule No.________________________

Topic: The effect of women’s access to business credit on gender relations in rural households. A case of Uasin Gishu District, Kenya.

Date of Interview________________________ Name of Interviewer________________________

Name of Interviewee________________________

Position________________________

1. In your opinion has access to credit by the women served to improve their economic status? Explain.

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

2. Do the women's micro-enterprises contribute to the community's well being in any way? Explain.

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

3. Are there problems arising in the households as a result of the women’s involvement with KADET's credit scheme and subsequently economic ventures? Explain.

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________

__________________________________________________________________________________
4. How has credit affected the way men and women relate?

1. Share roles
   
2. Make decisions

3. Own/ control property

5. In your opinion, has women’s involvement in the micro enterprises served to improve their household’s living conditions?
   Explain.

6. Would you recommend that more women get involved with micro financing institutions to access loans to run and improve their businesses?

Thank You.