EFFECTS OF ACCESS AND UTILIZATION OF WOMEN ENTERPRISE FUND ON GENDER RELATIONS AT HOUSEHOLD LEVEL IN MVITA CONSTITUENCY, MOMBASA COUNTY.

JANET MWIKALI KILINGI

C50/ CE/ 22699/2010

A Thesis Submitted to the School of Humanities and Social Sciences in Partial Fulfilment of the Requirements for the Award of the Degree of Masters of Arts (Gender and Development studies) of Kenyatta University.

SEPTEMBER, 2015
DECLARATION

This Thesis is my original work and has not been presented for a degree to any other University or any other award.

Signature................................ Date........................

JANET MWIKALI KILINGI – (C50/ CE/ 22699/2010)

Department of Gender and Development Studies

SUPERVISORS

We confirm that the work reported on this Thesis was carried out by the candidate under our supervision as University Supervisors.

Signature................................. Date........................

PROF. WANGARI MWAI

Department of Literature

Kenyatta University

Signature................................ Date........................

DR. CASPER MASIGA

Department of Gender and Development Studies

Kenyatta University
DEDICATION

This Thesis is dedicated to my husband Mr Daniel Kilingi, my daughter Irene Kilingi and my parents Mr and Mrs Joshua Kalolwe Musomba for their prayers, patience and support during the entire process of my studies, research and report writing. You have been the source of my strength throughout and your encouragement has enabled me to do the work successfully. God bless you all.
ACKNOWLEDGEMENT

I thank the Lord God Almighty for His grace, favour and faithfulness in the whole process of my study and glory be to our saviour Jesus Christ. I owe appreciation to my supervisors Prof Wangari Mwai and Dr Casper Masiga who patiently dedicated their time offering academic, moral and scholarly advice throughout my research work. I thank Edwin Maruti for his assistance and personal support during the study. Special gratitude to Mr Tom Abuto for his dedicated contribution to this work and all the other persons not mentioned by name who played an important role in one way or the other to make this work a success. God bless you all.
# TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>TITLE PAGE</td>
<td>I</td>
</tr>
<tr>
<td>DECLARATION</td>
<td>I</td>
</tr>
<tr>
<td>DEDICATION</td>
<td>III</td>
</tr>
<tr>
<td>TABLE OF CONTENTS</td>
<td>V</td>
</tr>
<tr>
<td>LIST OF TABLES</td>
<td>VIII</td>
</tr>
<tr>
<td>LIST OF FIGURES</td>
<td>IX</td>
</tr>
<tr>
<td>OPERATIONAL DEFINITION OF TERMS</td>
<td>X</td>
</tr>
<tr>
<td>ABBREVIATIONS AND ACRONYMS</td>
<td>XII</td>
</tr>
<tr>
<td>ABSTRACT</td>
<td>XIII</td>
</tr>
<tr>
<td><strong>1.0 CHAPTER ONE: INTRODUCTION</strong></td>
<td>1</td>
</tr>
<tr>
<td>1.1 BACKGROUND OF THE STUDY</td>
<td>1</td>
</tr>
<tr>
<td>1.3 AIM AND OBJECTIVES</td>
<td>11</td>
</tr>
<tr>
<td>1.4 RESEARCH QUESTIONS</td>
<td>11</td>
</tr>
<tr>
<td>1.6 JUSTIFICATION OF THE STUDY</td>
<td>12</td>
</tr>
<tr>
<td>1.7 SCOPE AND LIMITATIONS</td>
<td>13</td>
</tr>
<tr>
<td>2.1 INTRODUCTION</td>
<td>14</td>
</tr>
<tr>
<td>2.2 WOMEN’S ACCESS TO AND UTILIZATION OF CREDIT</td>
<td>14</td>
</tr>
<tr>
<td>2.3 CHALLENGES WOMEN FACE IN ACCESS TO AND UTILIZATION OF WEF</td>
<td>19</td>
</tr>
<tr>
<td>2.4 STRATEGIES FOR INCREASING ACCESS AND UTILIZATION OF WEF</td>
<td>21</td>
</tr>
<tr>
<td>2.5 THEORY OF ANALYSIS</td>
<td>23</td>
</tr>
<tr>
<td>SARA LONGWE EMPOWERMENT FRAMEWORK (1991)</td>
<td>23</td>
</tr>
<tr>
<td>2.6 CONCEPTUAL FRAMEWORK</td>
<td>30</td>
</tr>
<tr>
<td><strong>3.0 CHAPTER THREE: RESEARCH METHODOLOGY</strong></td>
<td>32</td>
</tr>
<tr>
<td>3.1 INTRODUCTION</td>
<td>32</td>
</tr>
<tr>
<td>3.2 THE STUDY DESIGN</td>
<td>32</td>
</tr>
</tbody>
</table>
3.3 SITE OF THE STUDY .......................................................... 33
3.4 POPULATION AND SAMPLE SIZE .................................................. 34
3.5 VALIDITY AND RELIABILITY .......................................................... 36
3.6 DATA COLLECTION ..................................................................... 36
3.7 DATA ANALYSIS ....................................................................... 37
3.8 ETHICAL CONSIDERATIONS .......................................................... 37
4.1 INTRODUCTION .......................................................................... 38
4.2 GENERAL INFORMATION ON THE SAMPLED POPULATION .......... 38
4.3 THE FACTORS THAT AFFECT THE ACCESS TO WEF BY WOMEN .. 51
4.4 THE EFFECT OF UTILIZATION OF WEF BY WOMEN ON GENDER RELATIONS AT HOUSEHOLD LEVEL .......................................................... 58
4.5 CHALLENGES FACED BY WOMEN IN ACCESSING AND UTILIZING WEF ............................................................................... 60
4.5.1 CHALLENGES FACED BY WOMEN IN ACCESSING WEF .......... 60
4.5.2 CHALLENGES FACED BY WOMEN IN UTILIZING THE WEF .... 65

5.0 CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS ............................................................................................................. 68
5.1 INTRODUCTION ........................................................................... 68
5.2 SUMMARY OF FINDINGS .............................................................. 68
5.2.1 FINDINGS ON THE FACTORS THAT AFFECT THE ACCESS OF WEF BY WOMEN, AND ITS EFFECT ON GENDER RELATIONS AT HOUSEHOLD LEVEL. 69
5.2.2 FINDINGS ON FACTORS RELATING TO HOW THE WOMEN UTILIZE WEF LOANS AND THE EFFECTS ON GENDER RELATIONS AT THE HOUSEHOLD LEVEL .......... 70
5.2.4 STRATEGIES FOR ENHANCING ACCESS TO AND UTILIZATION OF WEF LOANS ......................................................................................... 71
5.4 RECOMMENDATIONS .................................................................... 73
LIST OF TABLES

Table 1: Distribution of respondents across the wards……………………………… 35
Table 2: Gender………………………………………………………………………… 35
Table 3: Marital status…………………………………………………………………… 36
Table 4: Age………………………………………………………………………………. 37
Table 5: Education Level………………………………………………………………. 39
Table 6: Duration of membership in women group………………………………… 40
Table 7: Ownership Status……………………………………………………………. 41
Table 8: Time spent on various activities……………………………………………. 43
Table 9: Trainings offered by WEF…………………………………………………… 44
Table 10: Discrimination in loan form distribution………………………………… 44
Table 11: Forms were mostly distributed to men…………………………………… 45
Table 12: A group is required to have more men than women in order to access the WEF………………………………………………………………………. 46
Table 13: The group officials have to include male members…………………….. 47
Table 14: Usage of proceeds from the funds………………………………………… 47
Table 15: More happiness between spouse/male relative and member due to WEF……………………………………………………………………………… 48
Table 16: WEF has brought conflict between spouse/male relative………………… 49
Table 17: The process of accessing WEF services was long……………………… 51
Table 18: The issue of bureaucracy was experienced when accessing WEF……… 54
Table 19: It took 7-10 months to receive the WEF loan cheque…………………… 55
Table 20: The issue of bureaucracy was experienced when accessing WEF Cross tabulation……………………………………………………………………… 55
Table 21: In utilizing the WEF loan there was the problem of interference from spouse/relatives…………………………………………………………… 56
Table 22: Husband/male relatives decide the business venture and the location… 57
LIST OF FIGURES

Figure 1: Women’s Empowerment Framework....................... 24
Figure 2: Conceptual framework........................................ 28
Figure 3: Map of Mombasa County...................................... 30
Figure 4: Distribution of respondents by gender................. 37
Figure 5: Marital status of the respondents....................... 38
Figure 6: Distribution of respondents by age...................... 39
Figure 7: Education Level.................................................. 40
Figure 8: Duration of membership in the women group....... 41
Figure 9: Ownership status............................................... 45
Figure 10: Discrimination in loan form distribution............. 47
Figure 11: Marital conflicts............................................. 50
Figure 12: Accessing Loan is a long process...................... 52
Figure 13: Bureaucracy in accessing loan........................ 54
Figure 14: Husband/Male relative decide on business venture... 57
OPERATIONAL DEFINITION OF TERMS

Chama: A word derived from Kiswahili word ‘chama’ which means an organization. In this study it means informal financial associations mostly run by women in closed circuits of individuals of comparable like.

Merry-Go-Round: Informal revolving funds operated among peers. The members contribute a certain amount rotationally that is given to a team member. Whereas no interest is accrued, the members are bound by a loose sense of morality. This is also a form of chama.

Women: Refers to female adult humans. It may also refer to a particular gender identity. Throughout history women have been assigned various social roles. In this study, the term is used to connote to the women above 18 years of age and not in school and may be married or not. This reference is significant in this study due to the challenges faced by women within spousal controlled environments. It also refers to single women: who never got married, separated, divorced or widowed.

Household: Consists of one or more people who live in the same dwelling and also share meals or accommodation and may consist of a single family or some other grouping of people. In this study, it refers to a male headed, female headed, nuclear, polygamous and extended family.

Gender roles: Are the social definitions of women and men. They vary among different societies, cultures, classes, and ages and during different periods in history.
Gender specific roles and responsibilities are often conditioned by household structure and access to resources. The main roles of the men are to provide security and resources. In this study, the term ‘women’ is used to connote a gender that is over burdened with multiple roles:

**Reproductive role:** This is not only child bearing role but also child rearing.

**Productive role:** This refers to women’s roles as income earners.

**Responsibility role:** This is the household tasks or family work women do.

**Gender relations:** Are the social and economic relationships which exist in any family, community, society between males and females. This may include decision making. This type of relationship has an effect on how both men and women are perceived in their family. In this study, the term is used to depict that women are often subordinated but it does not negate that men can be in a position of subordination in case the women get economically empowered.

**The Fund:** Women Enterprise Fund (WEF) is often contracted as The Fund. In this study, The Fund denotes WEF especially with reference to its loaning function.
### ABBREVIATIONS AND ACRONYMS

<table>
<thead>
<tr>
<th>Abbreviation</th>
<th>Full Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>KNBS</td>
<td>Kenya National Bureau of Statistics</td>
</tr>
<tr>
<td>MDGs</td>
<td>Millennium Development Goals</td>
</tr>
<tr>
<td>NGOs</td>
<td>Non Governmental Organizations</td>
</tr>
<tr>
<td>SPSS</td>
<td>Statistical Package for Social Sciences</td>
</tr>
<tr>
<td>UN</td>
<td>United Nations</td>
</tr>
<tr>
<td>GOK</td>
<td>Government of Kenya</td>
</tr>
<tr>
<td>MFI</td>
<td>Microfinance Institution</td>
</tr>
<tr>
<td>WEF</td>
<td>Women Enterprise Fund</td>
</tr>
<tr>
<td>DGSS</td>
<td>Department of Gender and Social Services</td>
</tr>
<tr>
<td>CWEFCs</td>
<td>Constituency Women Enterprise Fund Committees</td>
</tr>
<tr>
<td>MGCSD</td>
<td>Ministry of Gender, Children and Social Department</td>
</tr>
<tr>
<td>DGSDO</td>
<td>District Gender and Social Development Office</td>
</tr>
<tr>
<td>ADEMCOL</td>
<td>Association para el Pequeno Trabajadory Empresario (Costa Rica)</td>
</tr>
<tr>
<td>UNIFEM</td>
<td>United Nations Development Fund for Women</td>
</tr>
<tr>
<td>CWES</td>
<td>Constituency Women Enterprise Scheme</td>
</tr>
<tr>
<td>ILO</td>
<td>International Labour Office</td>
</tr>
<tr>
<td>NGP</td>
<td>National Gender Policy</td>
</tr>
<tr>
<td>KIHBS</td>
<td>Kenya Integrated Household Budget Survey</td>
</tr>
<tr>
<td>IGA</td>
<td>Income Generating Activity</td>
</tr>
<tr>
<td>MDP</td>
<td>Ministry of Devolution and Planning</td>
</tr>
</tbody>
</table>
ABSTRACT

This study examined the effects of access and utilization of Women Enterprise Fund (WEF) on gender relations at household level in Mvita Constituency in Mombasa County. The fund is given to women who are in existing groups of ten members. The aim of the study was to find out whether access and utilization to WEF by women affects gender relations at household level. The specific objectives of the study were to determine the factors that affect the access of WEF by women, and its effect on gender relations at household level, examine how the women utilize WEF loans and the effects on gender relations at the household level, investigate gender related challenges women face in accessing and utilizing WEF loans and the effects on gender relations at the family level and find out how effective the strategies put in place by WEF for enhancing access and utilization of WEF loans are. The study was guided by Sara Longwe’s Framework Tool 1. Mvita has five wards namely Mji WA Kale, Tudor, Ganjoni/Shimanzi, Majengo and Tononoka. The total population of registered women groups under WEF in the Constituency was 108. Using systematic random sampling, the 108 women groups were arranged alphabetically, and the fifth group selected giving a total of 21 women groups. Twenty (20) women groups were taken as the random point for convenience. The 20 women groups were divided by 5 wards resulting to 4 groups per ward. Then, 2 women were picked from each group translating to 8 women in a ward and 40 women in the constituency. Data was collected using questionnaires and interviews; and analyzed using descriptive statistics including frequencies and percentages. Quantitative data was analyzed using Statistical Package for Social Sciences (SPSS) (Version 17.0). The study found that most women felt empowered and respected due to their ability to acquire loans. A minority felt that this new development had brought them marital challenges as their husbands and/or male relatives were not comfortable with their independence. The study recommends that an evaluation of the impact of the training offered and sustainability of the businesses be conducted by the Service providers. That a Counseling system be introduced to address any spousal conflicts related to the funds.
1.0 CHAPTER ONE: INTRODUCTION

1.1 Background of the Study.

The Women Enterprise Fund (WEF) idea was conceived in December, 2006 by the then Ministry of Gender, Children and Social Development (MGCSD) of the Government of Kenya (GoK) and was implemented in 2007. It was initiated as a GoK’s Flagship Project in the Social Pillar in Vision 2030 and an initiative towards reducing poverty through social-economic empowerment of women. The fund was established through the promulgation of WEF regulations under Section 26 and 35 of the Government Financial Management Act, 2005, Legal Notice No.147 dated 3rd August 2007. The fund receives accessible and affordable credit to support women start and expand business for wealth and employment. It is also a demonstration of the Kenya Government’s commitment to the realization of the Millennium Development Goal 3 (MDG 3) on Gender Equality and Women’s Empowerment. The mandate of the fund is to enable women access affordable credit, capacity building, provision of financial literacy and facilitate support linkages. Successful execution of the fund’s mandate is supposed to address the existing hurdles women face in venturing and growing sustainable enterprises and therefore WEF is a worthwhile venture. GoK (2009).

Although, WEF was not a common initiative in Kenya, globally it borrowed from other related programmes and conference discussions aimed at enabling women equal access to financial services. It was highlighted at the first International Women’s Conference in Mexico in 1975, leading to setting up of the Women World Network; in the wake of the second International Women’s Conference in Nairobi in
1985. There was a mushrooming of Government and NGO sponsored Income Generating Programs for women; many of which included savings and credit. Then in the 1990’s, microfinance programmes such as the Grameen Bank of Bangladesh increasingly began to target women, not only as part of their poverty mandate but also found women’s repayment rates significantly higher than men’s.

World Bank (2002) and Beijing Platform for Action (BPFA ,1995) women and poverty, Strategic Objective A3 recognized women’s access to financial resources as a strategy for poverty reduction; and donors have directed microfinance services to women. The Platform of Action (1995) expanded this concept, calling it Gender Mainstreaming, that is; application of gender perspective to all legal, economic, political, social norms and standards. At the end of December 2007, 3552 microcredit institutions reported having 154.8 million clients, 106.6 million of whom were among the poorest when they took their first loan. Of these 83.4 percent were women (SOCR, 2009).

The rationale behind targeting women is not only to enable them equal access to financial services, Yunus (2004), but also that women have greater long term vision and are excellent managers of scarce resources. Women are more likely to spend their income on the household well-being than men and they reach higher repayment rates (Cheston and Kuhn, 2002; Kabeer, 1998; Islam, 2006; Osman, 2007; and Mayoux, 2002). This has been evident in India, Bangladesh, Vietnam, and Columbia among others. Pitt and Khandker (1998) indicate that micro-credit taken by the woman rather than the man of the household increases women’s non-land assets, doubles women’s expenditure to credit, increases children’s nutrition and education than if the credit was given to the husband. This is crucial because about 2/3 of the
estimated 776 million adults or 16% of the world’s adult population who lack basic literacy skill are women. In developing countries 1 out 5 girls who enrols in Primary School does not complete her primary school education (UN Women Global Compact, 2011). Their low levels of literacy and lack of exposure to other languages hamper them to benefit directly from information that is provided in writing or in languages other than those they speak at home Brown (2001). Consequently, most might not fully understand the conditions of complex requirements by WEF products available to them.

Concern about exclusion of low income households from formal banking system in developing countries, Africa inclusive, has a long history. During the 1960’s and 1970’s, specialized subsidised credit institutions and programs were adopted by national governments in the developing countries to deliver subsidized credit to small farmers . Donors and national governments provided considerable financial assistance for such interventions with the aim of promoting agricultural growth and poverty alleviation. During the 1980s, the subsidised Agricultural Credit Program came under heavy criticism because their performance was below expectations in several ways including the failure to reach poor farmers and provide financial services in a sustainable manner (Robinson, 2001; Adams, 1971) Such credit institutions and programs were unable to expand their outreach and sustain their lending because of poor loan recovery rates Johnson and Rogaly (1997). With the introduction of Structural Adjustment Programs in the 1980’s, subsidized credit programs and institutions were subject to strong criticism by donors who were the source of their loan portfolios. The pitfalls of the specialized subsidized credit institutions and programs have led to a search for ‘innovative’ micro financing
services to poor households (including women) in a sustainable manner. Microfinance is the provision of financial services, mostly micro loans, saving and training facilities to low-income clients including small farmers, traders, street vendors, service providers and artisans Ledger hood (1999). In the last two decades, microfinance institutions have proliferated in many developing countries, aiming for poverty alleviation and empowerment of women. These women often lack the basic means of production to produce food or to generate income for their livelihoods. They are unable to cope with different economic shocks caused by drought, floods, illness among others, aggravating the state of poverty. This is because they have few options and resource bases to build assets and smooth consumptions (World Bank, 2001). In addition, the poverty situation in developing countries especially Sub-Saharan Africa, has been fuelled by the spread of HIV/AIDS pandemic, which further drains the resource bases of household and nations (UNAIDS, 2008). The women group formation is also important because it serves as collateral since women are less likely to undertake projects that are expected to offer higher profits but that expose them to more risk, or to apply for loans that may cause them to lose the collateral, some of which they collectively own with their spouses.

According to McCarter (2005), women’s participation in microfinance may also lead to an increase in domestic violence because of the “backlash effect”, that may occur as a result of women challenging gender norms and asserting their rights. Microfinance programmes can strengthen women economic autonomy and give them the means to pursue non-traditional activities although this has been challenged by gender stereotypes, for instance; in Uganda, where a woman had to forgo a more lucrative business of operating a butchery, considered a masculine business to a
more feminine and socially accepted one of selling second hand clothes (Mitumba), (Mayoux, 1999; Kabeer, 1996). Women’s interests are better served by investing effort and resources in the collective welfare of the household rather than their own personal welfare. Kabeer (1996) notes that it is important to recognize those incentives may change when women become empowered and get new options. However, most of these activities are labour intensive and involve commitments for almost the whole day. This is socially over-engaging for the women as they have to engage in reproductive work too Bezner (2008).

Kabeer (2001) reports on interviews conducted with female and male beneficiaries of a microcredit program in two provinces in Bangladesh. She found that women who received loans have a higher self-worth and more access to money. Even if it has increased their workload, they think positively on their increased contribution to household income. In many cases the loans increased women’s decision making ability within the household and they led to more women owning assets and more education for their daughters. Women’s Entrepreneurship Development Trust Fund (WEDTF, 2001) in Zanzibar and Tanzania reports that after the women benefited from the fund, 55% of their increased income was used to purchase household items, 18% went for school and 15% was spent on clothing. "There are sound reasons why women’s interests are likely to be better served by investing effort and resources in the collective welfare of the household rather than their own personal welfare Kabeer (2001).

GoK (2012), Kenya Vision 2030, derived from the eight MDGs, is the country’s Development Program covering the period 2008 to 2030. The MDGs are: Eradicating extreme Poverty and Hunger, achieving Universal Primary Education,
Gender Equality and Empowerment of Women, reducing Child Mortality, improving Maternal Health, combating HIV/AIDS, Malaria and other diseases, ensuring Environmental Sustainability and Global Partnerships and other requirements. The Vision is based on three ‘Pillars’: the Economic, the Social and the Political. The Social pillar seeks to build a just and cohesive society with social equity in a clean and secure environment. Economic pillar aims to improve the prosperity of all Kenyans through an Economic Development Program, covering all the regions of Kenya. Women’s empowerment lies within the Economic and Social pillars. Political pillar aims to realise a democratic political system founded on issue-based politics that respects the rule of law, and protects the rights and freedoms of every individual in Kenya. The Vision 2030 approach involved an assessment of two critical components: the potential of the different sectors to make a wide economic impact and the feasibility of unlocking that potential for the benefits of economic growth, employment and poverty reduction. The Social and Political reforms ensure that these economic goals could be realised and sustained. Under Vision 2030, ‘devolved funds’ like WEF among others, are deployed in a more efficient and transparent manner. It is expected to play a key role and enhance correction of existing economic and social inequalities. The Vision 2030 goal for equity and poverty elimination is to reduce the number of people living in absolute poverty by guaranteeing equality of opportunity in accessing public services and providing income. The Gender Equality and Women’s empowerment is one of the MDGs (MDG 3). The concept of empowerment is related to gender equality but distinct from it; empowerment lays in the ability of a woman to control her own destiny. This implies that to be empowered, women must not only have equal capabilities and equal access to resources but opportunities, but must also have the space to use
these rights to make choices and decisions provided through leadership opportunities and participation in political institutions GoK(2012)

According to the UN secretary General Ban Ki Moon, women are not just a target of special measures to promote development but also the driving force to overcome: poverty, hunger, illiteracy, diseases and promote stability (World Bank, 2008). Gender equality and women’s empowerment are considered to be a desirable by product of human development. Therefore to achieve their goals, it is essential to close the gender equality and empowerment gaps in education, employment and political participation Kabeer (2005).

The Kenya National Policy as well as the Sessional Paper on Gender Equality and Development 2006) are at the basis of the Plan of Action (2008-2012) to implement the National Policy on Gender and Development (March 2008) of the MGCSD. The Action Plan is a comprehensive Framework for the overall objectives of the National Policy and captures the gender concerns in key sectors, outlines interventions and strategies which are to bring real change to women and girls in Kenyan society. Of the nine areas of the National Gender Policy (GNP); two have been of direct relevance: removal of impediments to equal access to economy and employment opportunities for men and women as well as poverty eradication and promotion of sustainable livelihood; and establishment of WEF. GoK (2008)

In recognition of the plight of women in business and investment, the GoK in 2006 initiated WEF as a strategy to address poverty reduction through socio-economic empowerment of women. The aim of the fund is to facilitate women’s access to micro-finance. This indeed is a positive milestone but reality still remains that many women in Kenya are not economically empowered to enable them access the afore-mentioned benefits fully due to cultural constraints. In Kenya, patriarchy is evident
and therefore from the social and cultural view, men are usually seen as the breadwinners of the family and are responsible for the welfare of the household Kabeer (2001). Only 1% of all the Title deeds over registered land in Kenya are in favour of women. A further 5-6% is held by women jointly with men (FIDA Kenya, 2011). Due to this, women are reluctant to gain that property right over resources and therefore at times, intentionally or coerced to give their loans to their husbands. In this case WEF is supposed to be a noble idea for empowerment of women. However, the study aimed to find out the access of the fund by women and the effects it had on gender relations at the household level in the study area.

Kenya Integrated Household Budget Survey (KIHBS, 2005/2006; KNBS, 2009), a person is defined as literate if they can write or read a complete sentence or has completed primary level or attended any level of secondary education. The National literacy rate was 71.4%, with the highest level in Nairobi and the lowest in North Eastern at 24.8% and the Coast with 20.8%. Nationally, the literacy rate declines with age, from 83.7% for those from 15-19 years old to 22.6% for those from 65 years and over. The regions with the lowest literacy rates also have the highest difference in male and female literacy rates. For example: While the gender difference at the National level was 10.8%, the highest difference was at the Coast with 20.8%. This called for the need to empower these women to access micro credit to start IGAs so as to avoid economic dependence on the men. Therefore, this study found out how access to WEF affected the gender relations at the family level.

WEF Rapid Assessment (2009) stated that the current projected population of women aged 18 years and above is 52.9% of the total population. The government allocated Kshs. 1billion in the 2007/2008 initial financial year for the WEF. The amount allocated by the government to the fund for the last five years is Kshs
2,265,000,000. However the amounts have fluctuated overtime with a declining trend. By the 2011/2012 Financial year, the year of this study, total government capitation had declined by 78% to Kshs 200 million compared to the initial seed fund allocated during the base financial year 2007/2008 GoK (2012). The fund has been on the decline because ideally it should be a revolving fund and self sustainable. The borrowers should repay their loans for others to borrow. Due to this, the study intends to find out how the clients utilise the loans and the repayment behaviour. The fund is mostly relevant for poorer women with limited earning capacities, unable to afford market-based interest rates. This reality has not been fully incorporated in the WEF’s Operational Policies which place emphasis on credit delivery to all Kenyan women, resulting in conceptual ambiguity. The financial intermediaries and the CWEFCs used to disburse the funds may appear to be transparent but it is still open to abuse because they also target qualified women entrepreneurs. In this case the disadvantaged still prefer own- women –only-non-integrated financial table banking activities known as *Merry-go-rounds* and *Chamas* to WEF. This is also the case for single mothers who face a silent alienation that may keep them away from collective activities like group formations. Women’s economic activities are also shaped by whether they are able to obtain the capital they need Fleschner (2009). It is important to note that the women start off from a position of gendered disadvantage arising from early marriage, lower access to education, lower employment opportunities, inadequate information and social networks. Some cultural challenges are Gender Based Violence (GBV) and abuse in case their husbands die Banthia (2009), school dropout due to pregnancy, early exposure to risky sexual behaviour that leads to HIV/AIDS and unsafe abortions. In order to single out the poor, single, unemployed mothers, widows and HIV/AIDS
widows, the Advisory Board meant to ensure transparency and efficient management should be de-linked from Political patronage. However these factors would need a field feedback.

The WEF has developed two main Operational channels. The larger part of its capital is placed as funds-under-management with reputed Kenyan Micro-finance Institutions and Banks whereas the smaller part is directly distributed through the channel of the MGCSD. In the MFI channel, the capital is converted into individual loans to eligible women at low cost (8% interest rate per annum calculated over declining balance) and in the Ministry channel, even lower cost wholesale loans are provided to eligible groups (zero interest and a one-off 5% administrative fee) through its District offices and specially created Constituency WEF Committees (CWEFC’s).

In Mombasa County, women have joined groups and benefitted from WEF although there have been a mixed results of success and failure. There are not only positive but also negative effects. However this study was particularly interested in finding out the effects of the access and utilization of WEF on gender relations at the household level.

1.2 Statement of the Problem

McCarter (2005) asserted that women’s participation in microfinance may lead to domestic violence due to the backlash effect of women wanting to challenge gender norms and asserting for their rights. WEF is a Microfinance fund whose aim is to facilitate women to start IGAs and empower them financially. So far studies have been done on positive and negative effects of microfinance in Kenya such as how clients lost what they owned earlier Nakawesi (2003). Some studies have also
focused on the effects of access and utilization of microfinance funds in Kenya but little has been done on the effects of this on gender relations at household level. Therefore, this study focused on households in Mvita Constituency with women who had access to WEF with the aim of establishing IGAs and the positive and negative effects of this on Gender relations at household level.

1.3 Aim and Objectives

The aim of this study was to establish the effect of access and utilization of WEF on gender relations at household level in Mvita Constituency in Mombasa County.

The specific objectives of the study were to:

(i) Determine the factors that affect the access of WEF by women, and its effect on gender relations at household level.

(ii) Examine how the women utilize WEF loans and the effects on gender relations at the household level.

(iii) Investigate gender related challenges women face in accessing and utilizing WEF loans and the effects on gender relations at the family level.

(iv) Find out the effectiveness of the strategies that WEF has put in place to enhance access and utilization of WEF loans.

1.4 Research Questions

This study was guided by the following research questions:

(i) What are the factors that affect access of WEF by women and its effect on gender relations at household level?

(ii) What is the effect of utilization of WEF on gender relations at household level?
(iii) What gender related challenges do women face in accessing and utilizing WEF loans and their effects on gender relations at the family level?

(iv) To what extent are the strategies that have been put in place by WEF to enhance access and utilization of WEF loans effective?

1.5 Assumptions

a) The region is highly patriarchal and therefore women might not be willing to participate in WEF Programs.

b) WEF is enhancing women’s empowerment in helping them make financial decisions at household level.

c) Women’s submissiveness at the household level especially in financial and development matters is seen as a virtue in this region. This can be a gender related challenge to the WEF objectives.

d) WEF capacity strategies have been effective in enhancing the access and utilization of the fund.

1.6 Justification of the study

This study will contribute valuable knowledge to scholars and researchers for references on the effects of access and utilization of WEF on gender relations at household level. It will make some contribution to the development of best Practice Models of WEF in the area. In addition, it will establish gender related challenges women face in accessing and utilizing WEF loans and suggest strategies to be used to enhance access and utilization of WEF loans and economically empower women. Finally, it will contribute to achievement of the MDG 3 and achieve the Flagship
Project under the Social pillar of Vision 2030. Due to the subordination of the women in the area attributed to patriarchy and religious beliefs Okuro (2010), the study was justified. The area of study is also metropolitan with high levels of poverty due to the high number of Swahilis and Mijikenda inhabitants who do not value education for girls. In addition, men from upcountry have come to the town in search of informal jobs and this has led to an increase in the poverty level resulting to the popularity of the Fund. It has been argued that access to micro-credit can foster positive changes in individual attitudes of women, increased self-reliance, self esteem, decision making and power relations in the households like control over resources and social status Malhotra et al (2002). In addition, this can also result in a negative impact; therefore the study aimed to research on both positive and negative effects of access and utilization of WEF on gender relations at the household level.

1.7 Scope and Limitations.

This study was conducted in Mvita Constituency in Mombasa County targeting women groups that received WEF loans and services during 2011/2012 Financial year. The researcher hoped that since the fund came into effect in 2007, its operations had stabilised by the 5th year, which was the year of study. The women groups had to be beneficiaries of the (CWEC) WEF loans. The interviewees were 18 years who are not in school. Those groups which do not consent were excluded and replaced by other suitable groups. The researcher also collected data from the DG and SDOs.
CHAPTER TWO: LITERATURE REVIEW.

Introduction
This section reviews different literature relating to WEF loans and gender relations at household level. It is done thematically for synthesis, critique and identification of gaps in knowledge existing on WEF. It is organized under three themes: examine the effects of access and utilization of WEF loans on gender relations at household level, establish the challenges women who benefited from WEF have faced and find out the effectiveness of the strategies that have been put in place by WEF to make the fund more accessible by women.

Women’s Access to and Utilization of Credit
Micro-credit services across the globe and particularly in the third world countries have experienced explosive growth since 1980s, and have been discovered to have the potential to alleviate poverty among the marginalised poor, especially women. According to the Micro-credit Summit Campaign Report (2001), 14.2 million of the world’s poorest women now have access to financial services through specialized Microfinance Institutions (MFIs), banks, NGOs and other non-bank financial government initiatives. These women account for nearly 74% of the 9.3 million of the world’s poorest people now being served by Microfinance Institutions. Microcredit Summit Campaign (2011) stated that of the 128.2 million poorest clients reached at the end of 2009, 81.7% or 104.7 million are women. The growth of the number of very poor women reached has grown from 10.3 million at the end of 1999 to 104.7 million at the end of 2009. This is a 91.9% increase in the number of poorest women reached from 1999 to 2009. The increase represents an additional 94.4 million poorest women receiving microloans in the last 10 years.
Sandra (2001) defines micro-credit as the provision of credit services to low income clients especially women in groups in form of small loans for the purpose of engaging in IGAs. It was invented in Bangladesh by Professor Yunus of Grameen Bank by loaning to groups of women an equivalent of $30 to 42 basket weavers to help them purchase bamboo. By 1997, there were 1.8 million poor borrowers in 22,000 out of 68,000 villages in Bangladesh with 830 million credits worth every month (Micro-credit Summit 1997; Yunus, 2004). The groups represent Social networks which act as Social collateral and are liable for each individual’s loans. The peers in groups monitor each other to reduce lending risks and defaulting State (2008). Robinson (2001) asserts that this Grameen Bank’s group lending methodology became widely adopted by institutions and organisations in developing countries in Africa: Kenya included.

In Kenya as in many developing countries, poverty has a gender dimension since women and men experience and react differently to its impact Kimani and Kombo (2010). Women are more likely to be affected by poverty than men because of their unequal access to economic, social and educational opportunities Ministry of Planning and National Development (MPND) 2000; Kimani and Kombo, 2010, UNICEF and GoK, 2010). Women constitute 51% of Kenya’s total population. They play a very crucial role in the development of the economy but their contribution has been affected negatively by factors such as limited accessibility to financial services GoK (2002). In addition, the productivity of women is low due to constraints of culture and tradition among others Ndeti (2005). In line with the Global Gender Equality and Women Empowerment trends, Kenya as a signatory of the MDG, enacted its Gender Policy in 2002 to implement gender equality and women
empowerment plans GoK(2002). One of the strategies adopted was increasing accessibility of Financial services to the disadvantaged category of the population like women by initiating WEF GoK(2006). This is done through revolving loan disbursements to individuals and groups with minimum conditions to start IGAs. According to the Kenya Population Situational Analysis (2013), among the urban areas, Coast Region recorded the second last highest level of poverty 69.7% to North Eastern with 73.9% and the lowest in Nairobi 21.3%. World Bank (2013). Women bear the face of poverty; and therefore several women in Mvita Constituency in Mombasa County have formed groups and benefited from WEF loans. Thus this study found out the effect of the access and utilization of WEF in the same area and how this affected the gender relations at the household level.

According to Rapid Assessment Report (2009), WEF was conceived by the GoK in 2006 and officially launched in 2007. The Principal objectives of the Fund are: economic empowerment of women, address gender related obstacles like registering one’s assets, opening a bank account in one’s name, illiteracy as well as market knowledge. The basic consideration for establishing the WEF was that women have insufficient access to affordable capital to develop their entrepreneurial activities. The beneficiaries of the Fund are the poor women who are disadvantaged because they have no collateral to obtain loans from the formal banks. As at 31st December, 2009, a total of Kshs.964 million had been loaned to women broken down as Kshs 719.5 million through Financial Institutions and Kshs 244.5 million through the C-WES. Over 165,610 women have benefited from the WEF through both the Financial Intermediaries and the C-WES.
The fund can be accessed in two ways: for individual/registered groups or companies by applying for the loan from a Financial Intermediary like SACCOS, K-REP, Faulu-Kenya, Equity Bank, Cooperative Bank among others by filling a standard loan application form under the C-WES, available for free from the offices of DG and SDOs. These loans are subsidized and must be repaid to enable others borrow. Tuinuke loan is a maximum of Kshs. 50,000 at 0% interest rate and one off administrative fee of 5% of the loan amount for 12 months for the first loan, the second loan of Kshs 50,000 is automatically available if first loan is repaid within six months. Third and fourth loans of Kshs 75,000 and Kshs 100,000 respectively follow for the group. After the successful repayment of the fourth loan, a letter of good credit worthiness is issued to a group. The requirements for this loan are: to be a registered group of more than 10 persons, and it should have been in existence for more than 3 months, it should have an account in a BANK/SACCO/POST BANK/approved FOSA and be operating a viable business or planning to start one. This loan has a simple security requirement that includes: group guarantee, household items, and business stocks quoted shares and has a grace period of three months which starts to run from the date the group receives the cheque or money. The loan repayments are made through the Financial Intermediaries. There are no hidden additional charges except some Financial Intermediaries may require the loans to be insured against death or disability of the borrower at a minimal fee.

Jiimarishe loan is lent through Financial Intermediaries such as banks, NGOs, SACCOS, Faith Based Organizations (FBOs) and MFIs. The women access the funds directly either as individuals or women owned enterprises or other organized groups. The loan amount depends on the Financial Intermediary subject to a
maximum of Kshs 500,000. Amounts above Kshs 500,000 are referred to Women Enterprise Advisory Board for determination. Graduation of loans is from Kshs 500,000 and to a maximum Kshs. 1,000,000 and further to a maximum of Kshs.2,000, 000. The beneficiaries are given a grace period of 3 months and a maximum repayment of 36 months. The security depends on the lending Institution.

This study only concentrated on the loans given through the CWES because that is where majority of the poor women get the loans. The conditions for accessing the loan are: one must be 18 years of age, be in a registered Self-help group of at least 10 members, if men are included in the group, they should be 30% and not hold leadership position in the group, the group should have been in existence for at least 3 months, no interest but a 5% administrative fee upfront, the group must have an account in a Bank/Sacco/Post bank/Fosa and the group should have a viable business or planning to start one. Although the Fund enables the women to access the necessary financial services to economically empower them; it fails to follow up and find out how these women relate with their men relatives at the family level. This created a gap and it was the intention of this study.

Okurut et al (2004) argues that micro-credit improves the borrowers’ wellbeing; boost income levels and increase employment of household members. However the outcome depends on the individual’s organisational skills, household relations and external support available. Navajas et al (1999), said the professed goal of microcredit is to improve the welfare of the poor. However; Berger (1989) observed that micro loans tend to stabilize rather than increase income and preserve rather than create jobs. Mosley and Hulme (1998) studied 13 MFIs in seven developing countries and concluded that household income increased at a decreasing rate, as the
debtor’s income and asset position improved. Diagne and Zeller (2001) in a study in Malawi suggested that micro credit did not have any significant effect on household income. Ross (2002) asserted that the arguments developed do not necessarily imply that a few individuals are not about to rise above their previous condition. Thus, the impact of micro credit on household income remains partial and contested. On one hand there are studies arguing that micro credit has a positive impact on the economic and social status of the women; while on the other hand, other scholars assert that there are negative impacts. Whatever the effect, there are very few studies conducted on the effect and utilization of microcredit and this study aimed to examine the effect of access and utilization of WEF on gender relations at household level in Mvita Constituency.

2.3 Challenges women face in Access to and Utilization of WEF

Women Networks are faced with challenges that reduce their effectiveness. Kibbas (2005) mentions that lack of effective communication to negotiate favourably, management of debtors, poor record keeping, patriarchal social structure that makes women depend on males in their lives and resistance from family as disincentive to business. Mekonnen and Spurling (1994) argue that women face a challenge of balancing between productive and reproductive responsibilities. Time spent by women in attending to household tasks leaves them with limited time to engage in time-demanding enterprises all over the world. This leads to the women undertaking activities that produce low returns. The study agreed with this and therefore, reviewed some literature on the challenges women face in access and utilization of WEF on gender relations to household level.
Selinger (2008) argues that most women borrowers are not the direct benefactors of the credit extended to them. Instead the women seem to serve as mediators between the male household members and the micro credit source. He also asserts that micro credit is not primarily used for the purposes of investment but for consumption purposes. Rahman (1999), these loans in some cases are used by the men to set up the enterprises and the women are employed as unpaid family workers with very little benefit. Besides, if the women engage in their own IGAs, the men may withdraw their contribution to the household expenditure Weber (2004). Due to this, it is assumed beneficiaries find themselves unable to repay the loans and this creates conflict among the group members, with the WEF officials and family members. However to ascertain this argument; it required collection of field data.

Skarlatos (2004) argues that social discrimination against women which includes patriarchy, disparity in education among others contributes to women being given small loans. Schulz (2002) in previous studies noted that girls’ education is important for the welfare of the family and future development. Education level determines usage of credit positively or negatively Thapa (2007). Bakari (1981) observes that the area of study is occupied by Muslim Swahili people, Mijikenda who are both Muslim and Christian and share a common linguistic and Cultural heritage. The Swahili culture is characterised by early marriages, patriarchy and inherited poverty. The causes of poverty include landlessness, lack of credit facilities; and lack of technical and entrepreneurial skills. These are linked to poor governance, poor resource management, gender imbalance and negative culture. The negative culture exposes the women to vulnerability because of lower literacy levels; they own limited productive assets and even more limited access to credit than men.
Therefore, decisions are made by men who are the bread winners but the women earn through micro-businesses they operate at their door-steps. In addition, according to Mombasa District Strategic Plan 2005-2010), the number of immigrants from upcountry to the district in search of employment has increased. This implies that population is increasing faster than employment creation thus the need for the women to engage in IGAs as the men try their hand in formal employment. Kesharjee (2010) noted that these IGAs used to be financed by the male relatives initially, but with the introduction of WEF loans, the women should be provided with a new sense of independence. It is assumed that most of these women may be semi-illiterate. Therefore, this study found out that there were other services given to women by WEF in addition to the accessing and utilizing of the fund and the effect on the gender relations at household level.

2.4 Strategies for increasing Access and Utilization of WEF

Poor women are full of knowledgeable agents but their agency is constrained by lack of resources, opportunities and strategic linking capacity which is likely to be guided by some types of cognitive or cultural models. Given the Social and Cultural constraints faced by women, it seems difficult for women to get out of poverty. The Female Poverty Trap (2001). It is believed that credit program for women generates a positive change in household decision-making, greater bargaining power within the household, access to financial and economic resources, freedom of mobility and social networks. All these factors are based on the assumption that economic independence might produce these changes for women. However, this is not always the case due to existing gender inequalities and gender norms Bastiaensen (2009).
Kabeer (2003) notes that women need empowerment as they are constrained by the norms, beliefs, customs and values through which societies differentiate between women and men. MFIs cannot empower women directly but can help them through training and awareness rising to challenge existing norms, cultures and values that place them at a disadvantage in relation to men, and help them have greater control over resources and their lives. This study agreed with this and assumed that the WEF beneficiaries needed the same.

Sebstard et al (1996) asserts that MFIs need to expand or increase on the Product Portfolio offered. The products currently offered are very few compared to clients’ demands. This in a way has fuelled the misappropriation of funds received by the clients to other purposes not prescribed in the loan contract which increases high default rate Hoque (2004). The management of the MFIs should re-visit the loan repayment period offered to clients. This is because of the nature of IGAs the women engage in, they are so small and therefore they need a longer period to reap from the operation. Lengthening the repayment period would enable them to meet their financial obligations in time. This would also give time to the business stability Gyasi (2002). MFIs should endeavour to appraise and recommend projects to be funded. Their experience over time should assist them to realise the type of businesses with the least failure rate and able to advise their clients accordingly. The management should go an extra mile to periodically monitor the operations of the projects funded so as to reduce on the default rate Coleman et al (2005).
2.5 Theory of Analysis

Sara Longwe Empowerment Framework (199)

The study was guided by Sara Longwe Empowerment Framework of 1991, as a way to conceptualize the process of empowerment. Sara Longwe was a Malawian gender scholar. She helped planners question what Women’s empowerment and equality means in practice, and assess critically to what extent a development intervention is supporting this empowerment through a sequence of measurable actions. She borrowed from the Maslow hierarchy of needs Pyramid and innovated a discussion on the various levels of empowerment from the lowest (Welfare level) to the highest (Control). The Tool highlights the ascending levels that are not linear in nature, but rather are conceptualized as reinforcing. The path can be used as a frame of reference for progressive steps towards increasing equality, starting from meeting basic welfare needs to equality in the control over the means of production Longwe (1991).

The Women’s empowerment Tool 1 levels of equality are: Firstly, Welfare degree which is the wide bottom of the pyramid which means a large number and where the basic needs like income, better nutrition, and medical care are satisfied. This does not necessarily require structural causes to be addressed and tends to view those involved as passive recipients. Secondly, Access degree where equal access to resources such as land, labour, credit, training, marketing activities and public services are assured. This is the first step to empowerment as women increase their access relative to men. Thirdly, Conscientisation and awareness-raising degree which involves recognition of structural forces that disadvantage and discriminate
women are addressed. Conscientisation is also a conscious understanding of the difference between sex and gender, it also involves a belief that sexual division of labour should be fair and agreeable to both sides, not involve the economic or political domination of one’s sex by the other. A belief in sexual equality is the basis of gender awareness and of collective participation in the process of women’s development. Finally, Participation and mobilization degree is where the equal taking of decisions and resources that determine the quality of one’s life and suggests that lower degrees of empowerment are a prerequisite for achieving higher ones. The Model is explicitly political, emphasizes that development means overcoming women’s inequality compared to men in every respect. This links women’s inequality and empowerment both materially and financially. The Tool examines a program such as a health or education intervention, to assess how it influences the 5 levels of empowerment i.e. negatively, positively or neutrally. It postulates an ascending level of equality impacts that can be tracked and assessed over time to see if progression or regression is taking place Longwe (1991). Below is a summary of Sara Longwe’s Empowerment Framework.
According to Figure 1, the Welfare level involves only the basic needs of women, without seeking to solve the underlying structural causes that create a need for welfare services. The level indicates the material welfare of females relative to that of males. Women are described as passive recipients of welfare benefits. Here gender equality can be identified through disparity between males and females on welfare indicators. Thus this level of gender equality helps in the formation of quantitative indicators. According to Sara Longwe, the process of addressing gender gaps in welfare cannot take place completely on the welfare level although this is the level most women are found and there is zero level of empowerment. Improving welfare includes increased access to resources. Longwe considers women’s action to improve access to and use of resources the beginning of the empowerment process which is an attempt to give women improved welfare status but cannot make
decisions e.g. women in Development Projects. This is actually a process of disempowering women.

On the access level, women need to recognise their lack of access to resources as a barrier to development and wellbeing, and to take action to address the situation. Women’s inferior situation or the welfare level arises directly from gender inequality in access to resources. Women’s restricted access to resources for development and production results in their lower levels of productivity compared to men. Empowerment on this level means that women become aware of the gender gap in access to resources, and take action to gain equal access to resources within the household and the state this is basically why WEF was put in place as a fund for women.

Empowerment requires sensitization and mobilization. Women’s participation includes mobilization and women organizing themselves and this includes through Seminars and Workshops. According to Longwe, mobilization is a means towards conscientisation, where women’s collective analysis reveals the extent to which they have common problems and face common obstacles that arise from structural discrimination, which affects all of them. The essence of mobilization is collective action to remove unjust discriminatory practices. Longwe defines gender equality as decision making especially in matters of access to resource and distribution of resources and benefits. Equality of control means a balance of power between women and men, neither being in a position of dominance. Women’s conscientisation and mobilization too are directed towards gender equality of control.
The Conscientisation level requires the recognition that equality between the genders and also women’s present lack of access to resources stem from inherent systems of structural and institutional gender discrimination. In microfinance programs, women further recognise in a positive way that their problems do not arise only from discrimination but also their own actions. Women learn that they are able to be actors in their own lives and to influence their situation. In their struggle to overcome the obstacles to access, women will be confronted with systematic discrimination, which hinders their progress towards equality. The Conscientisation level is concerned with the perception of inequality. The strategy to address gender discrimination is struggling against the belief that women’s lower socio-economic position, and the traditional gender division of labour, is part of the natural order. Conscientisation involves women’s own identity as equal with men, and with the perception of gender inequality as unjust and unacceptable. The women assess themselves on what they have done and what they have not. Therefore, a large number of women engage in capacity building such as Seminars and Workshops in this level.

Participation is the fifth level and quite high and according to Sara Longwe, it has a small number of women who play key roles in proposing decisions and ideas. Having control means that women have power to influence their destiny and that of their society. On the Control level which is the peak, women have decision-making power over their lives without reference to the other gender. They have an active role in the development process, not only the role of passive recipients. Equality of control enables women to gain improved access to resources, and therefore makes
improved welfare for themselves and their children possible. Equality of control is prerequisite if we are to make progress towards gender equality in welfare provision. A development program can include all aspects of Longwe S. Framework. They are hierarchical in the sense that the higher elements are more crucial to women’s empowerment; participation and the other lower elements are means of achieving control. Thus women’s power to control their own lives and become independent and self-confident is the most substantial part of empowerment.

The control over one’s life and critical resources is not an all-or-nothing position but like empowerment it is a continuum that can exist in different degrees and forms. Even external limitations will not necessarily hinder women from asserting and using their control and minor changes in control should be regarded as vital for powerless people. Also the role of economic activities and increased income in women’s Empowerment is dependent on the degree to which women are able to control their income.

However, according to Batliwala (1997) control over power relations cannot be explained solely by access to and control over resources. It includes ideology as ‘the value systems, attitudes and beliefs that surround power relations’. This assists to understand why changes in resources do not necessarily lead to changes in gender relations. Women are part of the ideological system; they are socialized in it. Women may have control over key resources for empowerment but they might be incapable of mobilising these resources effectively to support sustainable livelihoods despite having the control. Therefore, this study sought to find out the effect of the Fund on gender relations at household level.
2.5.1 Relevance of the Sara Longwe Empowerment Framework

The Framework was significant to the study as it helped understanding the practical meaning of Women’s empowerment and equality; and to evaluate access and utilization of WEF by women in Mvita Constituency so that timely interventions are instituted for mitigation. This was the basic premise emphasising on women empowerment and how it can be viewed in terms of the six levels of equality: welfare, access, sensitization, conscientization, participation and control.

It could be argued that the loans are used to start a new IGA or expand an existing one. Provision of credit to women who are not working serves as a start up capital for them in doing business, thus; in the process creating jobs for them. Job creation could lead to reduction in unemployment among the beneficiaries. As unemployment is reduced, the general poverty level is reduced. This increases the level of income thereby leading to poverty reduction, improvement of living conditions at household level and empowerment of women.
2.6 Conceptual Framework

This Conceptual Framework is complemented by the Mayoux Conceptual Framework of 1998 which is a combination of: increased economic activity, entrepreneur training, control over income, mobility, access to knowledge and support networks. In the above Conceptual Framework, the independent variable is the WEF which is intentionally taken by women interested in engaging in small scale businesses in Mvita Constituency, Mombasa County through the CWEFCs. This is manipulated by the types of loans they receive, the decisions and the consultations made between husbands and wives concerning the funds they receive, the initiation of the businesses and how the profits are used. The dependent variable is the gender relations at the household level and the intervening variable manipulate
the independent variables and then the strategies that can be put in place to check on the poor relations and ensure better gender relations at the household level.

The Concept of empowerment is contentious (Mayoux 1998, Kabeer 1999). The Conceptual Framework agrees with the Theoretical Framework in that: women’s income will increase from the IGAs, enable women to control the use of income from loans and thereby the proceeds from the IGAs. Following the analysis of the data, this enabled the women to negotiate improvements in their wellbeing within the household. This, on one hand is likely to affect the gender relations positively because of the women’s economic wellbeing resulting from marriage strength, improved children’s education and nutrition. On the other hand, it may lead to poor relations in the family resulting to marriage break-ups, conflicts and poor economic activities. This can be solved by business training, product assurance quality, business follow up and gender awareness. In addition to this, it would also make a substantial contribution to both all the aspects of empowerment and repayment rates. This would even work better if the women get other services like child care, improved literacy, legal rights and linking with other supporting Organizations working for change in gender relations. Alongside, questioning gender stereotypes and suggesting ways in which women could overcome gender-based problems. Existing evidence of the effect of the Fund on gender relations is limited and therefore this created a gap.
3.0 CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction
This chapter describes the methodology used in the study. It describes the study’s research design, site of the study, target population, sample and sampling procedure, instruments of data collection, data collection procedures and data analysis. The chapter concludes with ethical issues considered during the data collection.

3.2 The Study Design
The study adopted a descriptive study design; descriptive study determines and reports issues the way they are. It describes the specific behaviour as it occurs in the environment. It is used to show the relationship between two things and when there is a question to be answered. It is appropriate in this study because the study is qualitative and seeks to answer the question of the effects of access and utilization of WEF on gender relations at household level. The descriptive study is selected for its suitability to this situation that requires questionnaires and in-depth interviews as the main means of collecting data (Stake, 1995). Both qualitative and quantitative data was collected. This study collected information from a sample of women groups who accessed and utilised WEF loans from Mvita Constituency which was quantified and analysed. The interviewees were asked about the decisions on the loan use, business operations; expectations from WEF officers, and potential improvement and gender relations at the household level as a result of the benefits from WEF loans. This method was appropriate because the variables were known.
3.3 Site of the study

The study was carried out in Mvita Constituency -Mombasa Island- (Figure 3) in Mombasa County, located at the Coast of Kenya. The Constituency is different from the other constituencies in the County because of the varied composition of its population. It is bordered by Kisauni Constituency to the Northern Mainland, Likoni Constituency to the South-West linked to the Island by Likoni and Mtongwe ferries, and to the West by Changamwe Constituency linked by Makupa Causeway. The Constituency covers an area of about 14.80 sq. Km. The following wards were the study sites: Mji wa Kale, Tudor, Tononoka, Majengo and Shimanzi/Ganjoni wards.

Mombasa Development plan (2005). It is a cosmopolitan town with people who have come from the rural all over Kenya in search of employment, mostly residing in the unplanned settlements because of poverty. Most of the men do the blue collar jobs in the industries, Kenya Ports Authority, in the construction sites or do small scale businesses like at the markets or newspaper, water, charcoal vendors among others. In addition, the majority are Muslim Swahili people and Mijikenda characterised by early marriages, encouraging women submissiveness in financial decisions and other areas made by men. The men attempt to provide for their families and the women do small trading activities from their homes Bakari (1981); formally mainly funded by the men and therefore WEF came in as a relief from this kind of scenario. Therefore the Study sought to find out the effect of this fund on gender relations at household level.
3.4 Population and Sample size

The target population comprised 108 women groups in Mvita Constituency in Mombasa County that received that have had access to the WEF funding and had engaged in a visible form of IGA during the 2011/2012 Financial year. The individual women were interviewed on biographical data and were identified during
group meetings. Selection criteria included all active groups who consented to participate in the study.

The study employed systematic random sampling using the \( K^{\text{th}} \) value. This entailed selecting every 5\(^{\text{th}} \) value from the entire list of the population for inclusion in the sample. This avoided bias in selection of respondents from the target population. The DSDOs assisted in locating the women groups sampled. Respondents were chosen where population elements are selected based on representability Orodho (2008). Mvita Constituency had one hundred and eight (108) women groups and using systematic sampling, the 108 groups were arranged in an alphabetical order and selected the fifth group from the entire list of 108; it gave a total of 21 groups. To ensure equal representation of the groups in the five wards, four groups were selected from each of the wards. Therefore 20 groups (19\%) were targeted for this study as the random point  Kothari (2004). For further sampling, the 20 women groups were listed in an alphabetical order, after which the \( K^{\text{th}} \) value which is every 5\(^{\text{th}} \) women group was selected for response, resulting in 4 women groups. Mvita Constituency has 5 Wards and therefore the 4 women groups were allocated to every ward. The 4 women groups were further listed alphabetically, using the \( K^{\text{th}} \) value, 2 women where possible were chosen from every group in the Ward. This translated to 8 women in the Ward and since the Constituency has 5 Wards, this gave a total of 40 in the Constituency. This was supplemented with purposive sampling technique which was used in the GoK offices to collect in depth data with particular characteristics.
3.5 Validity and Reliability

To test validity of the instruments, a pilot study was carried out in two women groups in Majengo Ward. This was a representative of all the women groups in Mvita Constituency since the loans are given under the same guidelines. This ensured clarity, validity and reliability of the data collection tools. The exercise was used to make corrections, clarifications, suggestions and highlight omissions to improve the research instruments.

3.6 Data Collection

Data for this study was collected from primary and secondary sources. Primary data was collected using Interview schedules and Self-administered questionnaires in order to collect data free from bias (Appendix 4). The Semi-structured questionnaires were used to collect both qualitative and quantitative data. Most items in the questionnaire were quantitative. They contained both closed and open-ended questions; and collected data on the respondents’ views and opinions on various aspects as well as permit a deeper response and give insight into the respondents’ feelings and decisions Kothari (2004). They were administered to the women registered groups who had taken WEF loans and had consented to participate in the study. The study also used in-depth Oral interviews developed from the qualitative questions in the questionnaire to probe respondents in an effort to realise further information on loan use, business operations, expectation from WEF officers and potential improvement and gender relations. During this process, the researcher guided the respondents in a question and answer session while recording the answers. These instruments aimed to collect both quantitative and qualitative information about the population because the study is descriptive. In
addition, the instruments are preferable to literate respondents that comprise mostly the young adult primary and secondary schools graduates. The semi-illiterate were assisted. A Voice recorder was used during Oral Interviews (O.Is) which was transcripted later. One questionnaire (Appendix 3) was administered to the CWEF officers on: demographic information, women groups funded, group membership and challenges in accessing WEF loans. Secondary data was sought from WEF records, Libraries and the Internet.

3.7 Data Analysis

Data obtained was edited, coded, and checked for accuracy. To accomplish this, quantitative data was analysed using Statistical Package for Social Sciences (SPSS) version 17.0 and Microsoft Excel Version 2007. The data analysed was then presented in frequencies, percentages bar graphs and charts. The qualitative data was organised around themes in response to the objectives and analysed manually. Sara Longwe Empowerment Framework was used to analyse the levels of empowerment of the women by the WEF.

3.8 Ethical Considerations

Permission to conduct research was sought from Kenyatta University Graduate School, Gender and Development Studies Department, the National Commission for Science, Technology and Innovation, the County Commissioner and the County Director of Education. All questionnaires bore introductory information for respondents, had informed consent of the participants before taking part in the study and the data was collected only for academic purposes.
4.0 CHAPTER FOUR: RESULTS AND DISCUSSION

EFFECTS OF ACCESS AND UTILIZATION OF WOMEN ENTERPRISE FUND ON GENDER RELATIONS AT HOUSEHOLD LEVEL IN MVITA CONSTITUENCY, MOMBASA COUNTY

4.1 Introduction

This chapter looks into the results and findings that were obtained from the field. These findings have been presented in frequencies, percentages, bar charts and pie charts in order to give them a clear understanding of what was obtained in the field in relation to the objectives of the study.

The data was obtained from the questionnaires and the interviews. The information from the questionnaires showed considerable variance with the information from the interviews. Both positions were considered since the interviews were administered personally by the researcher who was able to explain any difficulties in language or understanding of the concepts covered by the tool. The discussions have been presented by objective and data from the interviews used to enrich the data from the questionnaires.

4.2 General information on the Sampled Population

In order to understand the subjects deeply in terms of their suitability and general background, the demographic information were captured by the first part of the questionnaire. Since the research was based on the personal experience and perceptions of the subjects, it was important to determine their characteristics. The main areas of interest were age, gender, education level, marital status, and ownership status. The Socio-demographic information was important because these characteristics influenced the decision to access the credit and utilization. The Fund
is tailored for women groups operating within a given Parliamentary Constituency. It awards Kshs 50,000 per group with no interest but an upfront 5% deduction of an administrative fee.

The study on the effects of access and utilization of Women Enterprise Fund (WEF) on gender relations at household level was undertaken in Mvita Constituency of Mombasa County. The respondents were from different Wards of the County and were relatively evenly distributed across the Wards as shown in Table 1.

**Table 1: Distribution of Respondents across the Wards**

<table>
<thead>
<tr>
<th>Ward</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tudor</td>
<td>8</td>
<td>19.0</td>
<td>19.0</td>
</tr>
<tr>
<td>Ganjoni</td>
<td>8</td>
<td>19.0</td>
<td>38.1</td>
</tr>
<tr>
<td>Tononoka</td>
<td>9</td>
<td>21.4</td>
<td>59.5</td>
</tr>
<tr>
<td>Majengo</td>
<td>8</td>
<td>19.0</td>
<td>78.6</td>
</tr>
<tr>
<td>Old Town</td>
<td>9</td>
<td>21.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The research sought to determine on average which gender largely utilizes the WEF. Table 2 shows the Distribution of the Respondents by Gender.

**Table 2 shows the Distribution of the Respondents by Gender.**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>7</td>
<td>16.7</td>
<td>16.7</td>
</tr>
<tr>
<td>Female</td>
<td>35</td>
<td>83.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

From this information it can be observed that the female gender in Mvita Constituency predominantly accesses and utilizes the WEF. Figure 2 gives a visual representation of this information. This is in line with the position of Kimani and Kombo (2010) that strategies put in place by the Micro credit Institutions focus on empowering women. The WEF by definition is a Fund for women hence the gender distribution is in line with conventional knowledge. Figure 3 gives a visual
representation of this information. This is in line with what was written in the Rapid Assessment Report (2009) where it mentions that WEF was meant for economic empowerment of women, address gender related obstacles like registering one’s assets, opening a bank account in one’s name, illiteracy as well as market knowledge. The basic consideration for establishing the WEF was that women have insufficient access to affordable capital to develop their entrepreneurial activities. The beneficiaries of the Fund are the poor women who are disadvantaged because they have no collateral to obtain loans from the formal banks. The WEF by definition is a Fund for women hence the gender distribution is in line with conventional knowledge.

![Gender Distribution](image)

**Figure 3: Distribution of respondents by gender**

The research also sought to determine the marital status of those accessing and utilizing the WEF. This included single adults, married adults, divorced and widowed adults. Table 3 shows the findings.
Table 3: Marital Status

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>12</td>
<td>28.6</td>
<td>28.6</td>
</tr>
<tr>
<td>Married</td>
<td>18</td>
<td>42.9</td>
<td>71.4</td>
</tr>
<tr>
<td>Divorced</td>
<td>11</td>
<td>26.2</td>
<td>97.6</td>
</tr>
<tr>
<td>Widowed</td>
<td>1</td>
<td>2.3</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

This shows that about 43% of the respondents are married, 29% are single, 26% are divorced and only 2% are widowed. This information shows that the respondents covered women across the various marital status. Figure 4 gives this information.

Figure 4: Marital status of the respondents

Another piece of demographic information obtained by the researcher was age of the respondents. Age was one of the requirements for accessing WEF as it is stated in its terms and conditions that one must be above 18 years. The Researcher therefore
analyzed the age factor as a determinant to accessibility of the Fund. The findings are presented in Table 4.

<table>
<thead>
<tr>
<th>Table 4: Age of the Respondents</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age</td>
</tr>
<tr>
<td>below 25 years</td>
</tr>
<tr>
<td>26-35 years</td>
</tr>
<tr>
<td>36-45 years</td>
</tr>
<tr>
<td>46-55 years</td>
</tr>
<tr>
<td>Above 55 years</td>
</tr>
<tr>
<td>Total</td>
</tr>
</tbody>
</table>

These findings indicate that 21.4% of the respondents were either above 55 years of age or below 25 years. The majority of the respondents were between 25 and 55 years of age which are the active years of an individual’s life. This information is shown on Figure 5. It can also be noted that most respondents fell between 26 – 45 years. These findings agreed with the Kenya Demographic Health Survey (2008/2009) which indicates that 18% of women aged 15-19 were already mothers while 20% of women aged 25-49 years were by then married. It is a sign that they have more responsibility; individual’s personal needs may encourage them to pursue financial assistance and therefore the quest for the WEF Loan. The bar graph on age is important because it shows that all the respondents were over 18 years which means that they are above the minimum age that qualifies a person to get access to WEF hence the conclusion that age was not a barrier in access to the Fund.
Education level was yet demographic information obtained. Thapa (2007) asserts that the way the Fund is utilized depends on the education level of the recipients. This was categorized as follows: those who had completed primary and those who had not, those who completed secondary and those who had not, those who attended tertiary colleges and those who had completed university education. The information obtained is in Table 5. The categories were explained to the respondents to eliminate any possibility of confusion. For instance the category ‘did not complete secondary education’ refers to those who joined but did not complete secondary education. This did not include those who completed primary school but never joined a secondary school.
Table 5: Education Level of the Respondents

<table>
<thead>
<tr>
<th>Education level</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completed primary</td>
<td>10</td>
<td>23.8</td>
<td>23.8</td>
</tr>
<tr>
<td>Didn't complete primary</td>
<td>2</td>
<td>4.8</td>
<td>28.6</td>
</tr>
<tr>
<td>Completed secondary</td>
<td>16</td>
<td>38.1</td>
<td>66.7</td>
</tr>
<tr>
<td>Didn't complete secondary</td>
<td>3</td>
<td>7.1</td>
<td>73.8</td>
</tr>
<tr>
<td>Tertiary college</td>
<td>6</td>
<td>14.3</td>
<td>88.1</td>
</tr>
<tr>
<td>University</td>
<td>5</td>
<td>11.9</td>
<td>100.0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>42</strong></td>
<td><strong>100.0</strong></td>
<td></td>
</tr>
</tbody>
</table>

From the findings, it can be noted that a very small percentage (4.8%) did not complete primary education. This is an indicator that most of the people who apply for and access WEF are literate. It can also be noted that a small percentage did not complete secondary education (7.1%). these two groups make up only 11.9% of the population. This is an indicator that most people in Mvita Constituency who apply for and access WEF are knowledgeable and are able to understand the purpose for which the Fund was established. Literacy and numeric aptitude are necessary for the successful running of the IGAs. There is therefore need for more emphasis on knowledge acquisition and learning for access of WEF. The women relied on one another in the group for advice on business basing their arguments on basic training they had received from WEF. Lack of requisite knowledge and if unable to keep proper records would make them ineligible for the loan through Financial Intermediaries as it improves people’s ability to take advantage of opportunities and participate more effectively in improving wellbeing. The level of education determines earnings, self-determination and bargaining power. Jiggins (1999) says that the problem of women’s access to extension knowledge and information services must still be understood as a part of a larger problem of male dominance and unequal distribution of productive resources. This data agrees with the national
standards. For example, 29% of women in Kenya have some secondary education while 12% have completed secondary school. GoK (2010). This information is shown in Figure 6.

**Figure 6: Education Level of the Respondents**

In a bid to establish the responsiveness of individuals to the WEF, the researcher sought to find how long the respondents have been in their respective women groups. The information obtained is tabled in Table 6.

**Table 6: Duration of Membership in Women group**

<table>
<thead>
<tr>
<th>Duration</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-3 years</td>
<td>23</td>
<td>54.8</td>
<td>54.8</td>
</tr>
<tr>
<td>4-6 years</td>
<td>12</td>
<td>28.6</td>
<td>83.3</td>
</tr>
<tr>
<td>More than 6 years</td>
<td>7</td>
<td>16.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The findings show that there has been an increased interest in the WEF as the years have gone by. The WEF was established 8 years ago and only 16.7% of the
respondents have been in women groups for more than 6 years. The numbers increased as the years have gone by to 28.6% and then to 54.8%. The graph in Figure 7 shows the trend of membership from the present into the past.

![Duration of membership in women group](image.png)

**Figure 7: Duration of membership in the Women group**

It is clear that majority of the members are new to their organizations, having been there for less than 4 years. With the issuance of the WEF, it was important to establish how the beneficiaries have used the funds, whether in the establishment of their own businesses or in the participation in women group businesses. Table 7 shows the findings.
Table 7: Ownership Status of the Respondents

<table>
<thead>
<tr>
<th>Ownership status</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Own business</td>
<td>33</td>
<td>78.6</td>
<td>78.6</td>
</tr>
<tr>
<td>Group Business</td>
<td>9</td>
<td>21.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The information is displayed in Figure 8. It is evident that a majority of those who apply for and access the WEF endeavour to establish their own businesses rather than group businesses. This was because of group dynamics and wrangles. Most groups had been formed for the purpose of accessing the loans. The women engaged in own business for fear of wrangles which would result to lower group performance and failure of group businesses resulting to possibly failure to service the loan. This shows that where men control the main sources of cash income; for example, because they undertake paid employment, some women used the proceeds to buy household necessities. The husband’s income was used as a source of repayments. The women’s ability to access this depended on the quality of her relationship with him. In this way, the social norms operate in a way that leaves the woman vulnerable in such a relationship. This among other constraints could be addressed through the following: Strategies which address women directly with awareness, literacy and related skills development. Strategies directed to men in the community in which the Fund is working (in Mvita) in order to affect men’s behaviour towards women within the household and local community. Strategies aimed at affecting Social norms and Legal frameworks which might include advocacy work through media and lobby to change for instance, women’s rights to property. This means accessing and utilizing WEF should be approached with a gender aware mindset. This
intervention requires gender awareness on the part of all staff, managerial commitment to gender issues.

**Figure 8: Ownership status of the Respondents**

Most of the respondents ventured into their own businesses citing mistrust as a major reason for this and also by far; sole proprietorship is the simplest and the easiest way for the women to do business because of the productive and the reproductive roles the women engage in. This came out strongly in the Oral interviews. Fatma Juma of Maisha Women group-Tudor had this to say about the choice of sole proprietorship:

*I was more comfortable starting my own business than a group business because that would save me time to attend to my children and do my house chores as I can comfortably sell my commodities from the veranda of my house.*

The research went on further to determine the types of businesses they engaged in. It was found that the businesses included small scale sale of fried potatoes which is a delicacy in Mombasa, hawking and or selling of grocery such as tomatoes, onions,
potatoes among others, small scale charcoal selling, water vending, beauty salon services, chicken rearing for meat, shylocking, selling of new clothes and mitumba, selling “lessos/kangas” and selling various types of juices. Majority of the respondents were engaged in hawking and selling of grocery.

In order to determine the pressure experienced by the women, the researcher included an item that sought to find out the amount of time spent on various activities. These activities were categorized as economic activities, personal care, domestic chores and leisure activities. The results are summarized in Table 8.

Table 8: Time spent on various Activities

<table>
<thead>
<tr>
<th>Activity</th>
<th>Percentage amount of time Spent</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Least</td>
<td>Average</td>
</tr>
<tr>
<td>Economic activity</td>
<td>16.7</td>
<td>42.9</td>
</tr>
<tr>
<td>Personal care</td>
<td>2.4</td>
<td>59.5</td>
</tr>
<tr>
<td>Domestic chores</td>
<td>0</td>
<td>66.7</td>
</tr>
<tr>
<td>Leisure activities</td>
<td>2.4</td>
<td>61.9</td>
</tr>
</tbody>
</table>

The information indicates that a majority of the respondents spend at least average (that is average and most) time doing economic activities. This group constitutes 83.4% of the respondents. Only 16.7% were of the opinion that the time spent on economic activities is minimal. On personal care, only 2.4% stated that they spent the least time while the remaining 97.6% stated that they spent average or most of their time in personal care. Balancing productive, reproductive and household responsibilities has been a challenge for women according to this study. This agrees
with Ellis (2000) who argues that on average, women work for 12.9 hours a day. Therefore it was important for the respondents to state how they normally use their time because this has an implication on the type of business one can manage which in turn influences the business returns and the repayment of the loan. The results revealed that women are time poor and this has a bearing in their chances of accessing information. The women’s triple roles may affect their IGAs; however, they make some little income at the expense of these triple roles. The pressure of time on women is associated to culturally constructed gender biases in division of labour which overburdens the woman Kibwana (2000).

None of the respondents was of the opinion that time spent doing domestic chores could be considered least. 100% were of the opinion that they spent considerable time doing domestic chores. This is similar to the data regarding amount of time spent on leisure activities. On further probing, the researcher realized that part of the activities considered leisure by the respondents were actually small time money-generating activities. It is evident that the women were actually overworked by the demands of the activities as discussed. In addition, the women had practically no time for resting, during their leisure time, if not doing activity considered leisure but still to raise some little income, the women could still be busy doing an activity like supervising children at play, watching over meals cooking or simply tacitly ensuring security in their houses.

It was also important to establish whether the recipients of the Fund received special training on how to manage the funds. Majority of the respondents agreed that they did indeed receive training in entrepreneurship, book-keeping, financial management, as well as group management. This is found in Table 9
Table 9: Trainings offered by WEF

<table>
<thead>
<tr>
<th>Response</th>
<th>entrepreneurship training</th>
<th>book-keeping training</th>
<th>financial management training</th>
<th>group management training</th>
<th>Loan</th>
</tr>
</thead>
<tbody>
<tr>
<td>disagree</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>2</td>
<td>3</td>
</tr>
<tr>
<td>undecided</td>
<td>2</td>
<td>0</td>
<td>2</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>agree</td>
<td>21</td>
<td>23</td>
<td>17</td>
<td>17</td>
<td>17</td>
</tr>
<tr>
<td>strongly agree</td>
<td>16</td>
<td>17</td>
<td>21</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>total</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>42</td>
</tr>
</tbody>
</table>

The low education level of women limits their ability to learn business skills hence many of them engage in unviable business ventures such as hawking, opening very tiny and unattractive selling of fried potatoes, selling lessos, vending water and charcoal. This in return results to very low profits and minimal contribution to the family income. Therefore, the training was important for the business ventures.

4.3 The factors that affect the Access to WEF by women.

The first objective of the research was to establish whether there were factors affecting the access to the WEF. In order to obtain this answer it was important to understand who is able to obtain a loan form that would enable them to secure the loans. Table 10 shows the response in relation to loan form distribution.
Table 10: Discrimination in Loan form distribution

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>18</td>
<td>42.9</td>
<td>42.9</td>
</tr>
<tr>
<td>Disagree</td>
<td>23</td>
<td>54.8</td>
<td>97.6</td>
</tr>
<tr>
<td>Agree</td>
<td>1</td>
<td>2.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The respondents were asked whether, in their opinion, the distribution of the loan forms was done based on whether the applicant was a man or a woman. The findings show that 97.6% of the respondents disagreed with the statement, meaning the distribution was not biased with regard to gender. Indeed, only 2.4% of the respondents agreed that there was discrimination. Based on this information it can be concluded that there is no gender related factor that affects access to WEF by women. Most respondents look upon the WEF as a mitigation strategy to exit the economic vulnerability. The WEF loan is user friendly, lend small and easily repayable loans and require rather affordable collateral security such as group membership and household items. This is in agreement with Yunus (2004) who argued that microfinance emerged as an alternative to the Development Finance Institutions in delivering financial intermediation to the poor. Therefore; WEF has become one of the lending agencies for women entrepreneurs in Mombasa County to target poor and the property less women. The Fund through CWES also has tailored their financial services to the needs and interests of the poor women because of their acceptance of Social Collateral as security which has made it easy for many people to get loans. The gender concern is when a woman is married, one cannot claim a household item to use as security unless the husband endorses. This lack of security accounts as one of the constraint to qualifying for the credit.
Discrimination in loan form distribution

This finding is also consistent with the question that asked whether loan forms were mostly distributed to men of which 38.1% of the respondents strongly disagreed while 61.9% disagreed. Generally no one was of the opinion that forms were mostly given to men. This is in line with conventional knowledge that WEF is a fund tailored for women. These findings are tabled in Table 11.

Table 11: Forms were mostly distributed to men

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>16</td>
<td>38.1</td>
<td>38.1</td>
</tr>
<tr>
<td>Disagree</td>
<td>26</td>
<td>61.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
The research sought to find out whether in order to access loans the women had to ensure that within their women groups they needed to have more men than women. To this question the response was similar to that of the forms being distributed mostly to men. All respondents totally disagreed with this misconception. Thus, this reiterates the purpose for which the WEF was established and that being poverty eradication and empowerment of women. Table 12 details the findings of to this question.

Table 12: A group is required to have more men than women in order to access the WEF

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>16</td>
<td>38.1</td>
<td>38.1</td>
</tr>
<tr>
<td>Disagree</td>
<td>26</td>
<td>61.9</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

It was also established that most groups either had only 10 women or a majority of women with few men as members. This is as per the requirements of the Fund.

It was also important to establish whether access to loans was dependent upon the leadership of a women group and so the research sought to find out whether access to loans depended on whether there were male officials in the women groups. Table 13 shows the findings.
Table 13: The group officials have to include male members

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>14</td>
<td>33.3</td>
<td>33.3</td>
</tr>
<tr>
<td>Disagree</td>
<td>22</td>
<td>52.4</td>
<td>85.7</td>
</tr>
<tr>
<td>Agree</td>
<td>4</td>
<td>9.5</td>
<td>95.2</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>2</td>
<td>4.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The findings show that 85.7% of respondents disagreed with the notion that the officials have to include male members while 14.3% felt that there was need for officials to include male members in order to access the WEF loans. This is in agreement with the rules governing the disbursement of the WEF that women should be the main officials in any women group that would like to access these funds. Figure 8 shows these findings. This study is in agreement with a Baseline Survey by the National Commission on Gender and Development (2010) which reveals that the Fund impacted positively on the lives of women. The findings show improved income, ability to make decisions, and a considerable effect on the family relations. WEF discovery therefore supports the argument that access to financial resources is essential to enterprise growth GoK (2010).
The research sought to find out the impact of businesses started from WEF loans. These involved finding out how it had enabled recipients meet their financial obligations. Table 14 shows the various responsibilities the recipients of the WEF are able to accomplish through the businesses established by the Fund.

**Table 14: Usage of Proceeds from the Funds**

<table>
<thead>
<tr>
<th>Response</th>
<th>School fees</th>
<th>Feeding the family</th>
<th>Purchase of household items</th>
<th>Purchase of clothing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>3</td>
<td>3</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Undecided</td>
<td>2</td>
<td>1</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Agree</td>
<td>18</td>
<td>18</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td>Strongly agree</td>
<td>19</td>
<td>20</td>
<td>18</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>42</td>
<td>42</td>
<td>42</td>
</tr>
</tbody>
</table>

These findings show that majority of the recipients of the WEF concurred that with the proceeds obtained from businesses started off with the loans they are able to pay school fees, feed their families, purchase household items and even purchase clothes for their families. This is also in agreement with the responses received during the
interviews where respondents said they had now taken up certain family obligations or were left to bear certain family obligations from the proceeds they now received. An interviewee Fatma Omar of Jitegemee Women Group-Ganjoni explained that:

*I can buy clothes and cosmetics. I can also buy clothes for my children and at times contribute to the family income because am a woman beneficiary of the WEF loan; I am no longer a serious burden to my husband. I am now able to pay for family bills like money towards water, electricity and garbage collection bills.*

These findings affirm what has been written by Cheston and Kuhn, 2002; Kabeer, 1998; Islam, 2006; Osman, 2007; and Mayoux, 2002 that women are more likely to spend their income on the household well-being than men and they reach higher repayment rates. This is in line with the rationale to target women. Women can also gain confidence, self esteem, decision making experience and a greater sense of control over their lives in social and economic Spheres through starting and managing a business. This can benefit both women and their families Kantor (2001). Some respondents’ conflict came in when some proceeds from businesses were diverted to household expenses. In some cases, the proceeds were used to meet some pressing family financial needs and this stagnated or collapsed the business owing to using the income to non-productive activities or domestic needs like school fees, food or hospital bills. In conclusion, the women access WEF to search for independence, self-actualization, financial benefits and the desire to contribute towards the family upkeep.
4.4 The effect of Utilization of WEF by women on gender relations at household level.

In order to confirm the findings in Table 14, the research sought to find out whether the utilization of the WEF has brought conflict within the household and the findings are in Table 15.

**Table 15: More happiness between Spouse/male relative and member due to WEF Loan**

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disagree</td>
<td>6</td>
<td>14.3</td>
<td>14.3</td>
</tr>
<tr>
<td>undecided</td>
<td>4</td>
<td>9.5</td>
<td>23.8</td>
</tr>
<tr>
<td>Agree</td>
<td>16</td>
<td>38.1</td>
<td>61.9</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>16</td>
<td>38.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The findings show that to a majority of the respondents (76.2%) there has been improved relationship within the family as a result of the spouse being able to participate in economic activities that lead to an improvement of the family welfare. This group comprises those who agreed (38.1%) and those who strongly agreed (38.1%) with the statement. Only 23.8% of the respondents felt that utilization of this fund has had adverse consequences on their marital relationship. This can be ascribed to different reasons. In order to confirm the findings in Table 16 the research sought to find out whether the utilization of the WEF has brought conflict within the household and the findings are in Table 16.
Table 16: WEF has brought conflict between spouse/male relative

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>13</td>
<td>31.0</td>
<td>31.0</td>
</tr>
<tr>
<td>Disagree</td>
<td>20</td>
<td>47.6</td>
<td>78.6</td>
</tr>
<tr>
<td>undecided</td>
<td>2</td>
<td>4.8</td>
<td>83.3</td>
</tr>
<tr>
<td>Agree</td>
<td>6</td>
<td>14.3</td>
<td>97.6</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>1</td>
<td>2.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

These findings affirm the fact that most of the respondents felt that the fund had indeed brought about more happiness than conflict to the families involved. In their responses 78.6% disagreed with the fact that the utilization of the fund has brought about conflict while 16.7% of the respondents felt this fund had brought about conflict. These findings are shown in Figure 11.

![Figure 11: Marital conflicts](image)

Figure 11: Marital conflicts

These findings are however different from the information obtained during the Oral interviews

Pauline Akinyi of Gracious Women Group-Tudor in an interview explains that the business established with the WEF fund involves a lot of travelling consequently;
My husband’s attitude has changed towards me and the children. He has started keeping girlfriends. He has become more irritable and he picks a quarrel or a fight every now and then.

Most of the respondents interviewed indicated that the access to the Fund has brought conflict in their homes. To some, the fact that they are able to engage in economic activities has made their husbands to be negligent of their duties. This has led to the women using the proceeds of the fund in household duties thereby affecting their businesses. To some women it has ignited issue of mistrust. The spouses were used to having the wives constantly in the house undertaking their household chores and taking care of the children, it became difficult for the men to get used to their wives being away from the house a whole day or even, for those that were engaged in businesses that involved travelling, being away for several days. Their husbands felt that they engaged in extra-marital affairs while away thereby causing strains on their relationships. This resulted to domestic violence which is in agreement with McCarter (2005) who asserted that microfinance may lead to domestic violence due to the backlash effect of women wanting to challenge gender norms and asserting for their rights.

4.5 Challenges faced by women in Accessing and Utilizing WEF.

This research sought to find out the various obstacles and challenges faced by individuals in a bid to access the loan and even in making use of it once acquired.

4.5.1 Challenges faced by women in Accessing WEF.

The research sought to find out the challenges women experienced in an attempt to access the WEF. One of the questions asked was in reference to the process that it takes the applicants to access the Fund. The findings in the table show that 73.8% of
the respondents felt that the duration taken to access WEF services was not long while 16.7% of them felt that it was. This involves acquiring the application form and filling it appropriately. The responses are found in Table 17

**Table 17: The process of Accessing WEF services was long**

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>12</td>
<td>28.6</td>
<td>28.6</td>
</tr>
<tr>
<td>Disagree</td>
<td>19</td>
<td>45.2</td>
<td>73.8</td>
</tr>
<tr>
<td>Undecided</td>
<td>4</td>
<td>9.5</td>
<td>83.3</td>
</tr>
<tr>
<td>Agree</td>
<td>7</td>
<td>16.7</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

The bar graph gives a visual representation of the responses given to the question that sought to find out whether the process of accessing WEF services was long.

![Figure 12: Accessing Loan is a long process](image)

In order to access the Fund individuals and groups had to meet certain requirements. For a group business there was need for the group to meet certain requirements
which included attaching the group’s registration with the then Ministry of Gender, Children & Social Development which should have taken place at least three (3) months before applying for the loan; in case of a mixed group, at least 70% of the members and 100% of group leaders must be women; the group had to physically be operating within the Constituency of application; attach a group constitution; minutes of group meeting indicating resolution to borrow; evidence of operating an active bank account; copies of identity cards of all members; evidence of the group undertaking/proposing to carry out business oriented activity or income generating activity.

As for individual female applicants, they had to meet the following requirements: be Kenyan woman aged 18 years and above; indicate the purpose for funds applied which must be either for starting or expanding an existing business; applicant must have identification details such as business registration certificates or personal identification papers such as National Identity Card or Passport; the applicant must have a bank account preferable with the preferred Financial Intermediary; the applicant should collect loan application forms from the preferred Financial Intermediary; then submits the filled loan application to the issuing Financial Intermediary. The Financial Intermediary then carries out the assessment of the proposed business to establish financial viability and other relevant technical matters. If it finds the business viable, the Financial Intermediary administers training to the borrower if mandatory before accessing funds then the Financial Intermediary lends the funds bearing the full responsibility and risk thereto.
The research also sought to find out whether there were challenges that the recipients of WEF experienced in an attempt to access the WEF. To this question 64.3% of the respondents felt that the issues of bureaucracies faced in the process of accessing the Fund was minimal and manageable while 9.5% of the recipients felt that they had been affected by bureaucracies involved in accessing the Fund. These responses are found in Table 18. Upon interview, some of the respondents felt that the forms they required to fill were not always easily accessible and even suggested that they should be availed at the chief’s offices. Some felt that the content of the loan forms should be in simplified language to enable them to fill them more easily.

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>9</td>
<td>21.4</td>
<td>21.4</td>
</tr>
<tr>
<td>Disagree</td>
<td>18</td>
<td>42.9</td>
<td>64.3</td>
</tr>
<tr>
<td>undecided</td>
<td>11</td>
<td>26.2</td>
<td>90.5</td>
</tr>
<tr>
<td>Agree</td>
<td>3</td>
<td>7.1</td>
<td>97.6</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>1</td>
<td>2.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

It was also important to determine the duration taken to receive the loan once all the documentation had taken place. The respondents were asked whether it took between 7-10 months to receive the loan applied for. As shown on table 21, 66.7% of the respondents either disagreed or strongly disagreed while 26.2% of the respondents agreed that it indeed did taken that long.
Figure 13: Bureaucracy in accessing loan

Table 19: It took 7-10 months to receive the WEF loan cheque

<table>
<thead>
<tr>
<th>Responses</th>
<th>Frequency</th>
<th>Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>7</td>
<td>16.7</td>
<td>16.7</td>
</tr>
<tr>
<td>Disagree</td>
<td>21</td>
<td>50.0</td>
<td>66.7</td>
</tr>
<tr>
<td>undecided</td>
<td>3</td>
<td>7.1</td>
<td>73.8</td>
</tr>
<tr>
<td>Agree</td>
<td>9</td>
<td>21.4</td>
<td>95.2</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>2</td>
<td>4.8</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

In a bid to establish whether there was a relationship between those who felt that there were tedious bureaucracies involved in accessing the fund and the duration taken to disseminate the fund, the information obtained was cross tabled against one another and the results obtained are shown in Table 20.
Table 20: The issue of Bureaucracy was experienced when Accessing WEF

Cross tabulation

<table>
<thead>
<tr>
<th>It took 7-10 months to receive the WEF loan cheque</th>
<th>The issue of bureaucracy was experienced when accessing WEF</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Strongly disagree</td>
</tr>
<tr>
<td>Strongly disagree</td>
<td>6</td>
</tr>
<tr>
<td>Disagree</td>
<td>3</td>
</tr>
<tr>
<td>undecided</td>
<td>0</td>
</tr>
<tr>
<td>Agree</td>
<td>0</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>9</td>
</tr>
</tbody>
</table>

These results actually show that there was no relationship between these responses and the bureaucracies did not have an impact on the duration taken to receive the funds.

4.5.2 Challenges faced by women in Utilizing the WEF.

In order to further understand whether those who access the fund are autonomous in its usage and decision-making, the research sought to find out whether they experience any form of interference from a spouse or even from the extended family. These findings are found in Table 21. These findings show that 83.3% of the respondents felt that there were no interferences in how they utilized the funds in the businesses. 7.1% of the respondents were not sure of the amount of interference they experienced and whether it was from spouses or the extended family while 11.5% of the respondents acknowledged that there was to some extent interference in how they used the funds obtained from the WEF.
Table 21: In Utilizing the WEF loan there was the problem of interference from Spouses/relatives

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Per cent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>17</td>
<td>40.5</td>
<td>40.5</td>
</tr>
<tr>
<td>Disagree</td>
<td>18</td>
<td>42.9</td>
<td>83.3</td>
</tr>
<tr>
<td>undecided</td>
<td>3</td>
<td>7.1</td>
<td>90.5</td>
</tr>
<tr>
<td>Agree</td>
<td>1</td>
<td>2.4</td>
<td>92.9</td>
</tr>
<tr>
<td>Strongly Agree</td>
<td>3</td>
<td>7.1</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>

Apart from deciding how the funds would be utilized it was important to determine whether there was interference in the decision-making in the type of business venture to be undertaken and or the location of the business. Since this fund is generally meant for women, it was important to find out if husbands or male relatives have a significant say in this decision-making. These findings are found in Table 22.

Table 22: Husband/male relatives decide the Business venture and the location

<table>
<thead>
<tr>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
<th>Cumulative Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly disagree</td>
<td>15</td>
<td>35.7</td>
<td>35.7</td>
</tr>
<tr>
<td>Disagree</td>
<td>23</td>
<td>54.8</td>
<td>90.5</td>
</tr>
<tr>
<td>undecided</td>
<td>3</td>
<td>7.1</td>
<td>97.6</td>
</tr>
<tr>
<td>Agree</td>
<td>1</td>
<td>2.4</td>
<td>100.0</td>
</tr>
<tr>
<td>Total</td>
<td>42</td>
<td>100.0</td>
<td></td>
</tr>
</tbody>
</table>
These findings show that 90.5% of the respondents stated that the male relatives did not interfere with their decision while 2.4% of the respondents experienced some interference. Figure 12 shows these findings. This may basically be as a result of the fact that most of the loans obtained were for group ventures which were decided within the groups. Unlike in situations where women obtain fund for their own businesses, it is difficult for spouses or male relatives to dictate the terms that the loans may be spent on.

Figure 14: Husband/Male relative decide on business venture
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the major research findings, the conclusions, implications and recommendations based on the results of the study. The conclusions have been drawn after comparing the results of the current study with the findings of earlier studies on WEF – the categories of women accessing and utilizing the fund and the challenges faced in both accessing and utilizing the funds as well as strategies initiated to ensure good relations within the household. Based on the conclusion, recommendations have been made for policy and suggestions made on areas that require further research.

5.2 Summary of Findings

The findings of this study have been categorized into three. This is based on factors that affect the access and utilization of WEF by women, and its effect on gender relations at household level. In addition, relating this to the extent at which the gender related challenges of accessing and utilizing WEF by women have impacted on gender relations at a household level. Then ascertain the effectiveness of the strategies WEF has put in place to ensure more gender friendly relations at a family level.
5.2.1 Findings on the Factors that affect the Access of WEF by women, and its effect on gender relations at household level.

The findings show that WEF is a fund that is borrowed by women from various walks of life. This includes the single, the married as well as the divorced and the widowed. The married formed the largest percentage of those who applied and obtained the funds (42.9%). Men also are involved in women groups which apply for the funds.

The women who applied for this fund were adults ranging from below 25 years of age to 55 years and above with the majority falling between 26 years and 45 years which are active years of adult life. The women who apply for this fund also vary from those who have basic literacy and numeracy knowledge but did not complete primary school to those who have tertiary education. Majority of the recipients had either completed primary or secondary education. Basically, there were no gender related factors that barred the groups from accessing the Fund as long as they met the requirements – be an adult of 18 years and above, access the Fund individually through Financial Intermediaries or through self-help groups through the Constituency Women Enterprise Fund (CWEF). There is no need for collateral since women guarantee one another within the women group. Consequently there are no negative consequences within the household since there are no collaterals used that may be at stake in case of default in the repayment of the loan.
5.2.2 Findings on Factors relating to how the women Utilize WEF loans and the effects on gender relations at the household level.

The findings show that the women used the WEF loans to establish either individual or group businesses with a majority of them establishing individual businesses. Most of these businesses are small-scale like potato selling, charcoal selling, selling grocery and sale of juice. The women cited economic independence as a reason for wanting the Fund as well as being able to meet their day-to-day obligations such as payment of school fees, purchase of household items, purchase of clothes, ability to access medical care when need arises among other uses.

Findings show that there was some economic independence among the women which improved household relations since the men felt relieved due to sharing of responsibilities. The women felt respected because of their new role in the household by both their spouses, children and relatives. To a minority utilization of the Fund has brought rifts resulting from the interactions (with employees or other businessmen or women) that arose as a result of its usage.

5.2.3 Findings in establishing gender related challenges women face in Accessing and Utilizing WEF loans and the effects on gender relations at the family level.

Findings show that there were no gender related issues in accessing the loans. There was no bias or preference given to men. However, there were issues in utilizing the funds. Even though only a minority made the observation, it was critical as discovered during the interviews. The husbands or male relatives did not interfere with the way the Fund was used but some men withdrew their input towards the
family upkeep resulting to negative effects on the gender relations at the family level.

5.2.4 Strategies for enhancing Access to and Utilization of WEF loans.

The WEF was introduced to tackle challenges faced by marginalized women and those excluded from the mainstream Financial Institutions. It was thus meant to reduce the hurdles that these women faced in a bid to access funds. In so doing, it has managed to keep interest rates low and done away with the requirement of collateral amongst other requirements. But still the women felt there was need for the loan application forms to be availed at the local chief’s office to enable easy access of it. This would imply that it would be necessary for the then Ministry of Gender, Children and Social Development to either have a permanent office at the chief’s camp or to identify days when they would come to meet with the women groups to educate them as groups or individuals within the groups and avail the Loan application forms.

Some respondents also felt that the language used in the loan forms was complicated. There is therefore need for the relevant bodies to review the language used in the loan forms and wherever possible make them self-explanatory. Wherever possible they could be translated to Kiswahili.

Another suggestion to mitigate negative gender related effects could be creation of awareness by government officers of the importance of the Fund at the household level. This could lead to an understanding by married couples thereby reducing the rifts that may arise as a result of access and utilization of this fund.
5.3 CONCLUSION

The findings presented in Section 5.2 are the basis upon which the following conclusions are drawn with regard to the variables under study.

There is evidence that the respondents have been empowered from the welfare level to diverse levels. Some of the respondents are financially empowered to participation and even control levels because they can make decisions about which IGAs to engage in without having to consult their male relatives.

However, others are at lower levels of empowerment because they still rely on their male relatives to make decisions about the funds. Some cases of conflict at household level were voiced out as a result of decisions towards utilization of the proceeds of the Fund. Thus, WEF management had not envisioned this from the onset and therefore, no strategies were put into place to ensure gender friendly relations.

Due to the’ backlash effect’ marital conflicts were observed by the respondents as an effect from WEF. The WEF resulted in women empowerment , improvement of standards of living due to the increase of family income and this resulted to some men neglecting their duties by withdrawing their contribution to the household expenditure which in some cases led to domestic gender violence . There were adverse consequences on marital relationships due to mistrust as a result of the husbands getting uncomfortable about their wives spending a lot of time with their male employees; as some businesses like vending charcoal and water required employing porters. This serves as evidence to the assumptions that WEF is enhancing women’s empowerment in helping them make financial decisions at the household level . In addition women’s submissiveness in financial and development matters is seen as a virtue and it poses a gender related challenge to access and
utilization of the Fund and the use of business proceeds. There is need for the WEF management to put in place strategies to address this backlash effect.

5.4 RECOMMENDATIONS

Due to the backlash effect wherein marital conflicts were observed by the respondents as an effect from WEF, the researcher recommends that further research be done to determine the following:

1. The WEF capacity building trainings especially those on gender to have sessions that help arrest such situations.

2. WEF management to formulate policies to make group members accountable for regulation of the family relationships of their members to avoid the conflicts.

3. Whether there is need to give more support on the IGAs of poor women especially those living in unplanned settlements.

4. Sensitize empowered WEF beneficiaries women more on the services offered by formal Financial Institutions such as banks so as to avoid over reliance on WEF funds that might not address their needs.

5. How effective the trainings initiated by the WEF have been in ensuring sustainability of the initiated businesses and their impact on the household in terms of gender relationships.

6. Whether the access and utilization of WEF resulted in women empowerment, improvement of living standards and economic growth within constituencies.

7. To work with local communities to spearhead a cultural reformation program to eradicate socio-cultural practices such as gender discrimination, bias and stereotype found among many of the communities in the County.
5.5 SUGGESTIONS FOR FURTHER RESEARCH

From the findings, the researcher recommends that further research be done to determine:

1. How effective the trainings initiated by the WEF have been in ensuring sustainability of the initiated businesses and their impact on the household in terms of gender relationships.

2. Whether the access and utilization of WEF resulted in women empowerment, improvement of living standards and economic growth within constituencies.

3. Whether empowerment of women through WEF has resulted in reversal of roles within the household.
REFERENCES

Alila, P. O. (2002). *Women street vendors*. Institute for Development Studies, University of Nairobi, Kenya


Mombasa District Strategic Plan (2005-2010)


Ndeti K, (2005). The Role of Women In Food And Agriculture (Institute Of


United Nations (Un) Plaza, New York, 10017, Usa


Economic And Political Weekly 39(36) 40774085.
APPENDICES

APPENDIX 1: INTERVIEW SCHEDULES FOR DISTRICT WEF OFFICERS

INTRODUCTION

Good Morning / Afternoon: My name is Janet Mwikali Kilingi. I am a student at Kenyatta University Studying M.A in Arts - Gender and Development Studies. Currently am conducting a study on Effects of access and utilisation of Women Enterprise Fund (WEF) on Gender relations at Household Level, a case of Mvita Constituency in Mombasa County, Kenya. I would like to ask you a few questions in relation to the study. The information you provide will be strictly anonymous, confidentially kept and it will be used solely for academic research on.

SECTION A: INSTRUCTIONS

1. Do not write your name anywhere on this questionnaire.

2. Tick your answer as appropriate within the space provided.

SECTION B: Questionnaire

1. Your assignment/deployment.................................................................

2. Gender: male [ ] female [ ] Tick one (√)

3. Age: Tick one (√)
   18-25 years [ ]
   26-35years [ ]
   36-45years [ ]
   46-55years [ ]
   Above 55 years [ ]

4. How long have you worked in this district? Tick one (√)
Less than one year [ ]
Two years [ ]
Three years and above [ ]

5. How many women groups have been active by 2012/2013 financial year? Tick one

50 [ ]
100 [ ]
150 [ ]
200 [ ]

If OTHER, state............................

6. How many of those funded groups included men membership?

[a] 1 [b] 2 [c] 3 If OTHER, state.............................................................

7. How many of those groups funded were purely of women membership?

[a] 1 [b] 2 [c] 3 If OTHER, state.............................................................

8. What difficulties did the women groups face in accessing the WEF loans? Briefly state any three (You are free to state more).................................................................

Thank you.
APPENDIX 2: QUESTIONNAIRE FOR WEF LOAN BENEFICIARIES

Dear sir/Madam,

Good Morning / Afternoon: My name is Janet Mwikali Kilingi. I am a student at Kenyatta University Studying M.A in Arts - Gender and Development Studies. Currently am conducting a study on Effects of access and utilisation of Women Enterprise Fund (WEF) on Gender relations at Household Level, a case of Mvita Constituency in Mombasa County, Kenya. I would like to ask you a few questions in relation to the study. The information you provide will be strictly anonymous, confidentially kept and it will be used solely for academic research.

Instructions:

1. Do not write your name anywhere on this questionnaire.

2. Tick your answers as appropriate within the space provided.

Section A: Demographic Information

1. Your present women group.................................................Ward..................................

2. Gender: male [  ] female [  ] Tick one (√)

3. Marital status: single [  ] married [  ] divorced [  ] widowed [  ]

other.............................................

4. Age: Tick one (√)

   Below 25 years   [  ]

   26-35 years     [  ]

   36-45 years     [  ]

   46-55 years     [  ]
Above 55 years [ ]

5. Education level: Tick one (√)

- Completed Primary [ ]
- Did not complete primary [ ]
- Completed secondary [ ]
- Didn’t complete secondary [ ]
- Tertiary college [ ]
- University [ ]

6. Employment Status: Tick one (√)

- Employed [ ]
- Self Employed [ ]
- Not Employed [ ]

If self employed specify

- Hawker/grocery [ ]
- Water Vendor [ ]
- Charcoal seller [ ]
- Any
- Other

7. How long have you been a member of the women group?

- Less than one year [ ]
- 1-3 years [ ]
- 4-6 years [ ]
- More than 6 years [ ]

8. Are you an office bearer? Tick one (√) [Yes] [No] if Yes, then

- Chairperson [ ]
Secretary [ ]
Treasurer [ ]
Others specify........................................

9. Ownership status: 1) Own business [ ] 2. Group business [ ]

10. On a scale of 1 to 3 (lowest to highest) indicate by ticking how much time you allocate against activities listed below:

<table>
<thead>
<tr>
<th>ACTIVITY</th>
<th>1 Least</th>
<th>2 Average</th>
<th>3 Most</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic Activities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Personal Care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Domestic chores</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leisure Activities</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section B: Access and Utilization of Loans by your Group

11. How many members does your group have? Tick one (√)

   1-3 members [ ]
   4-6 members [ ]
   7-9 members [ ]
   10 members [ ]

b) How many are: Men [ ]  Women [ ] Tick one (√)

12. While applying for the loan, did you encounter any of the following? Mark Yes [√] No [x]

   a) Discrimination: forms issued only to men [ ] forms issued only to women [ ]

   b) Requirement that a group must contain both men and women [ ]

   c) Requirement that group officials must have men members [ ]

Any other? State briefly.................................................................
13. Did you receive any training from WEF? a) YES [ ] b) NO [ ] Tick one (√)

14. What type of training was offered? Tick appropriately (√)

Entrepreneurship [ ]
Group management [ ]
Book keeping [ ]
Financial management [ ]
Any other?
State
briefly.................................................................................................................................

15. What amount of loan did your group receive?

50,000Ksh [ ]
75,000Ksh [ ]
100,000Ksh [ ]
Any other, specify.............................................................................................................

16. Was it the first loan? a) YES [ ] b) NO [ ] If NO, specify.................................

17. What did you do with the loan? Tick (√)

Started a group business [ ]
Refinanced our existing business [ ]
We shared out the money among group members [ ]
Any other, specify.............................................................................................................

18. On loan repayment, which of the following is true?

The group has completed repayment [ ]
The group is still repaying [ ]
The group has not started repayment [ ]
19. In your opinion, completing the WEF loan form is:

Easy [ ] Difficult [ ] Tick one (√)

20. Would you apply for another WEF Loan? YES [ ] NO [ ] If NO briefly state why: ...........................................................................................................................................

21. What significant benefits have you noted in your household because of profits from the business started with the WEF Loan?

Paying fees [ ]

Feeding my family [ ]

Buying clothes [ ]

Household items [ ]

Others specify.................................................................

Section C: Gender Relations at Household Level.

Indicate to what extent you agree with the following statements, Tick one appropriately (√)

<table>
<thead>
<tr>
<th>Has WEF brought more happiness between you and your spouse/male relative</th>
<th>STRONGLY DISAGREE</th>
<th>DISAGREE</th>
<th>NOT SURE</th>
<th>STRONGLY AGREE</th>
<th>AGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Has WEF brought conflict between you and your spouse</th>
<th>STRONGLY DISAGREE</th>
<th>DISAGREE</th>
<th>NOT SURE</th>
<th>STRONGLY AGREE</th>
<th>AGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Question</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
<td>-----</td>
</tr>
<tr>
<td>spouse/male relative</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>The children are happier as a result of increased income due to WEF loan</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Accused of pride by extended family due to benefits of WEF</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Friends accusing you of pride due to benefits of WEF</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Do you have a leading responsibility because of benefits of WEF</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Has your husband neglected some of the responsibilities in the house due to your</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
increased income as a result of WEF

Section D: Challenges Facing Access to and Utilization of WEF

1. (a) How long did it take your group to receive the WEF loan cheque? Tick one (√)
   - 3-6 months [ ]
   - 7-10 months [ ]
   - More than 10 months [ ]

b) What problems did you experience in accessing WEF? [ ]
   - High cost [ ]
   - Bureaucracy [ ]
   - Corruption and bribery [ ]
   - Other, specify..........................................................................

   How would you describe the process? a) Agreeable [ ] b) long [ ] c) too long [ ]
   Tick one (√)

2. In terms of availability, because of family commitments, the whole process of applying for WEF loans is advantageous to: a) Women [ ] b) [ ] men, briefly state why..........................

3. What problems did you meet in utilizing the WEF loan?
   - a) Little time to pay back [ ]
   - b) Low investment returns [ ]
   - c) Small credit [ ]
   - d) Interference from spouse/relatives [ ] Any other, specify..............
4. Was the WEF loan used for intended business or it was diverted to other family needs, if so explain.................................................................

Indicate the extent to which you agree to the following statement:

<table>
<thead>
<tr>
<th></th>
<th>STRONGLY DISAGREE</th>
<th>DISAGREE</th>
<th>NOT SURE</th>
<th>AGREE</th>
<th>STRONGLY DISAGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>The process of getting the loan from WEF offices is not easy</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Women participate less in group activities due to domestic work</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>My husband/male relative decides the business venture and the location</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>The quality of my family development has increased due to WEF</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
6. Do men and women have the opportunity to invest in the same activities or businesses?

YES [ ] NO [ ] Tick one (✓) If NO, explain why? ..................................................

7. In your view, do both men and women in the household enjoy the benefits from using WEF loan?

YES [ ] NO [ ] Tick one (✓) If NO, why?

.................................................. ..........................................

8. How do you rate your household wellbeing before and after you got the WEF loan?

Very high,
explain..................................................................................................................

High,
explain..................................................................................................................

..

Moderate,
explain..................................................................................................................

..

Low,
explain..................................................................................................................

..

Very low,
explain..................................................................................................................

Who makes decisions on the bank account? Wife [ ] Husband [ ] Tick one (✓) If other, specify......
c) What is the money used for? [ ] Food [ ] House rent [ ] Fees. Any other.................................

**Section E: Strategies to Remedy the Challenges**

Kindly tick the appropriate response (√)

Indicate to what extent you agree with the following statements

<table>
<thead>
<tr>
<th>Statement</th>
<th>STRONGLY DISAGREE</th>
<th>DISAGREE</th>
<th>NOT SURE</th>
<th>AGREE</th>
<th>STRONGLY AGREE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Measures should be taken by the ministry to eradicate the challenges facing women in search of WEF loans in the study area</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Gender sensitive policies should be implemented to ensure equal participation in access and utilization of WEF</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Business networks of women entrepreneurs in the study area should be strengthened</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Women business ventures should be based on research and not convictions</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Outdated cultural beliefs that are hindering women from participating in business should be reviewed by local community</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
<tr>
<td>Family responsibilities to</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
<td>[ ]</td>
</tr>
</tbody>
</table>
be a joint responsibility between spouses or male family members.

Women to be given freedom to do whatever business they want without fear or favour.

2 Do you have any other contribution? Please explain..........................................

Thank you
EFFECTS OF ACCESS AND UTILIZATION OF WOMEN ENTERPRISE FUND ON GENDER RELATIONS AT HOUSEHOLD LEVEL IN MVITA CONSTITUENCY, MOMBASA COUNTY.

JANET MWIKALI KILINGI
C50/CE/22699/2010

A 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 (Gender and Development Studies) of Kenyatta University.

September, 2015