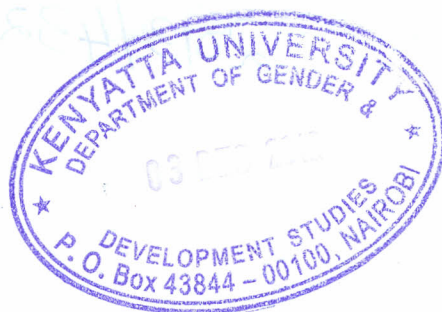


**GENDER FACTORS CONTRIBUTING TO YOUTHS'
PARTICIPATION IN THE YOUTH ENTERPRISE
DEVELOPMENT FUND (YEDF)
IN TAVETA DISTRICT**

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Registration Number: C50/CE/11588/08



A Research Project 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 in Gender and Development Studies of Kenyatta University.

October 2012

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*Gender factors
contributing to youths'*




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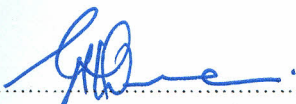
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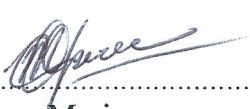
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UNIVERSITY SUPERVISORS

This proposal has been submitted for review with our approval as University Supervisors.

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2. Dr. Casper Masiga

DEDICATION

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To Myrtle, Rei and Reaiah: grow in the knowledge, fear and service of God
and to
My loving wife Floddy;
Your Support is incredible.

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ABSTRACT

This study examined the factors contributing to youth's participation in the Youth Enterprise Development Fund (YEDF) activities in Taveta District. The study was premised on the pedestal that there are gender, policy and socio-cultural factors that inhibit access to YEDF credit by male and female youth. The study therefore attempted to identify and describe these factors while suggesting ways of surmounting them. The study also amplified the views of the youth for stakeholder attention to eradicate gender blindness in credit provision. The main problem of this study was that despite the critical role YEDF has played in the improvement of the lives of several young people in this country, the realization of the same among the youth in Taveta District is not sublime. There exist socio-cultural, personal and environmental factors leading to the uninspiring performance of the youth groups' access to YEDF credit. The study was guided by the theories of self efficacy (TSE) and planned behaviour (TPB). Seven youth groups were sampled from each of the three divisions of the district. From the sampled youth groups, twelve respondents (six male and six female) were selected yielding a total 126 respondents. Data were collected using structured questionnaires, interview guides and observation. An observation check list was maintained to investigate the location and type of involvements that the groups opted for. They were analysed using both descriptive and inferential statistics. Quantitative data were analysed using Statistical Package for Social Sciences (Version 17.0) and findings presented in tables, graphs and figures. On the other hand, qualitative data are presented in a narrative report. The research found that there are numerous challenges that have hindered the participation of men and women, considered separately, in YEDF activities. These include: the influence of patriarchy, self-efficacy, policy frameworks and socialisation. The study concludes that apart from policy issues, socio-cultural barriers affected the female youth more than the male youth. It, therefore, recommends improving financial literacy, engendering adaptations targeting youth diversities, engendering credit approaches and restating existing policies to be gender responsive.

ABBREVIATIONS

- FGM:** Female Genital Mutilation
- FIs:** Financial Intermediaries
- GBV:** Gender Based Violence
- IGA:** Income Generating Activities; they are generally typical of middle and low income earners.
- KIHBS:** Kenya Integrated Health Baseline Survey
- MOYAS:** Ministry of Youth and Sports
- MSEs:** Micro and Small Enterprises
- NGOs:** Non-Governmental Organisations
- TPB:** Theory of Planned Behaviour
- YEDF:** Youth Enterprise Development Fund

OPERATIONAL DEFINITIONS OF TERMS

Chamas: Kiswahili word for informal financial associations mostly run by women in closed circuits of individuals of comparable ilk.

Entrepreneurship: Income Generating Activities that female and male youth engage in. They include small scale farming; agri-business and groceries among others.

Financial Intermediaries (FIs): Refer to banks and MSEs that the government targeted to issue larger individual and group loans of YEDF.

Hawking: Small scale personal marketing done by peddling of commodities in Taveta town and its environs.

Jua-Kali: Kiswahili cliché; literally translated means 'scorching sun', this is a Kenyan parlance for informal sector.

Kazi Kwa Vijana: A Kiswahili phrase literally translated *Jobs For Youth*. It is a programme by the government of Kenya that pays youth for menial tasks. These tasks include tree planting, clean up exercises, rural access roads repair among others. It was introduced by the collation government after the 2002 national elections.

Men: Since youth are individuals between the ages of 18 and 35 years, the occasional reference to *men* in this document still refers to male youth but connotatively infers that at that point of mention; they are regarded as persons of married status.

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*.

The Fund: Youth Enterprise Development Fund (YEDF) is often contracted as *The Fund*. In this study, *The Fund* denotes YEDF especially with reference to its loaning function. YEDF also offers training and market linkages.

Time Burdens: Young girls and women are culturally tasked with several continuous and inter-linked chores in productive and reproductive engagements. They are busier than their male counterparts occupying almost all their time in culturally appropriated *burdens*.

Women: This connotes female youth aged between 18 and 35 but who are married. This reference is significant to the challenges faced by female youth within controlled spousal environments.

Youth: Refers to female and male members of youth groups who are aged between 18 and 35. They are mainly individuals of out-of-school status. This is also the Government's recognised age bracket for beneficiaries of the YEDF.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Today's world population counts an estimated 1.2 billion people at the ages of 18 to 35 years, an increase of 17% compared to 1995 or 18% of the world population. In primary education, young men outnumber young women at 525 million versus 500 million. While it is estimated that 57 million young men are illiterate, a whopping 96 million young women worldwide are illiterate (UN-DESA, 2010). This disparity encourages skewed opportunities towards the men and limited economic space for young women. This is because literacy is an important element in knowledge of available options. In Africa, 200 million people are in this age range, comprising of more than 20% of the population (World Bank, 2008). In 2005, 62% of Africa's overall population fell below the age of 25. There is need to engage such a large percentage of the population in meaningful income generating activities (IGAs) to reduce levels of poverty.

The ratio of the youth-to-adult unemployment both in the world as well as in Africa equals one to three (UN, 2010). This is a clear indicator that there are substantial difficulties of youth participation in the labour market. As a consequence, youth make up 43.7% of the total unemployed people in the world and account for only 25% of the working population. The youth unemployment rate climbed from 11.9 per cent in 2007 to 13 per cent in 2009. In developing economies, home to 90 per cent of the world's young people, youth are more vulnerable to unemployment and poverty. In 2008, nearly 30 per cent of all of the world's young workers were employed but

remained mired in extreme poverty in households surviving on less than \$1.25 per day (UN, 2010).

In an effort to eradicate extreme poverty, the United Nations fronted the Millennium Development Goals (MDGs). The MDGs include eradication of extreme poverty and hunger, among others, by the year 2015. Since the youth form above 60 per cent of the global population, any effort to empower the youth economically directly translates into an empowered nation. Globally, the situation of young people today is characterised by extreme disparities in terms of economic, technological, social and cultural resources. These resources vary enormously across regions, countries, localities and population groups. In developing countries, majority of young people live in rural areas with inadequate education, low incomes and many become a source of increasing insecurity (UN, 2010). Women, on the other hand, find manifestations of patriarchy inhibiting and a cause of income disparity vis-a-vis the men.

The Cairo Youth Employment Summit (YES) of the year 2002 recommended that governments put in place conscious efforts to empower youth in gainful engagements. This was to be done through the Principle of 6Es: employability, employment creation, equity, entrepreneurship, environmental sustainability and empowerment (Schnurr & Palakurthi 2003). This would be a means of developing the young people, national economies and curbing deviant misdemeanours among the majority of the world population. The summit did note the gender differences that present themselves in diverse ethno-economic dissimilarities. It recognised the existing marginalisation that the women have over the ages experienced at the pedestal of male supremacy enshrined in and perpetuated by patriarchy.

In Sub-Saharan Africa, 3 out of 5 of the total unemployed are youth of whom 2 are women with 72% of the population living on less than \$1 a day (UN, 2010). Youth unemployment has bedevilled the Kenya government since independence. Kenya has

had organizations and government structures that focus on children and women; however, the youth out of school have been largely ignored in matters pertaining to enterprise development. Empowering young people is central, although the gender gap is shrinking; young women are still less likely than young men to be employed. Job quality also tends to be very low; about 35 per cent of employed young women are engaged as domestic workers while another 20 per cent are self employed. The two groups combine for a total of over 1.3 million young women (World Bank, 2008). Increasing opportunities for women by raising their human capital and ensuring a favourable policy environment will have major payoffs for growth and poverty reduction. The youth of Kenya number about 9.1 million and account for 32% of the population of Kenya. Of these, 51.7% are women and 48.3 are men. The youth form two-thirds (2/3) of the total labour force in Kenya yet 61% are unemployed (Republic of Kenya, 2009). This large workforce cannot be ignored. Social development programmes have for a large part excluded the youth-out-of-school thereby exposing them to social mischief, drug and substance abuse, HIV infection and engagements in civil vices. As a measure to curb this, some efforts were put in place culminating to the 1997 “Jua-Kali Voucher Programme”. It entailed funding artisan businesses run by youth by providing tools, equipment and basic training. The scheme was complex and costly to establish and somehow gender blind as no women benefitted from it, by 2001 it had fizzled out.

The government of Kenya developed a “Marshal Plan” for youth unemployment in 2007, emphasizing the importance of a coordinated and multi-sectoral approach to addressing the problem of youth unemployment and youth idleness. In 2008, the government came up with the *Kazi Kwa Vijana* initiative, which involves payment of a daily stipend for manual labour. It has, however, been criticised for encouraging a *hand-to-mouth* living culture as the youth are unlikely to invest the money into a

meaningful income generating activity (IGA). Most of its activities are labour intensive and involve commitments for the whole day. This is socially over-engaging for the women as they have to engage in reproductive work too, unlike men. This is so because female youth are mostly married individuals who are committed to productive and reproductive roles.

Although many organizations have emerged with youth-focused agenda, the implementation of the same to the benefit of the Kenyan youth in a sex-disaggregated approach has been wanting. The realization of this inspired the government of Kenya to start a ministry that would handle matters pertaining to the youth, thus in 2006 the Ministry of Youth Affairs and Sports (MOYAS) was created. That notwithstanding, it is still a concern that definitive approach to youth empowerment has not been decisively spelt out with gender realities in consideration.

Along with MOYAS was the unveiling of the Youth Enterprise Development Fund (YEDF); this was a desirable effort to militate against poverty and empower the youth economically. Non-governmental organisations (NGOs) and religious bodies have also put other noteworthy efforts into place. The most promising effort by the government to date is the establishment of The Youth Enterprise Development Fund (YEDF). It was conceived in June 2006 and gazetted in December the same year by the government as a strategic move towards arresting youth unemployment. This is because government statistics estimate that 61% of those unemployed in Kenya are the youth (MOYAS, 2008). The government then set aside KES 1 billion in the 2006/07 budget for establishment of YEDF and onward loaning to youth groups. A further KES 750 million was set aside for YEDF and KES 500 million was allocated in the 2007/2008 and 2008/2009 financial years, respectively. This raised the total allocation to KES 2.25 billion (YEDF, 2010). The YEDF was then transformed into a state corporation on 11th May 2008. Each applicant youth group initially receives a

first loan amount of KES 50,000 and then graduates to KES 100,000 after completion of repayments. Higher amounts and individual loans are however applied for through YEDF Financial Intermediaries (FIs). The FIs include banks and micro and small enterprises (MSEs). The terms and conditions of these FIs tend to obstruct the women due to requirements of collateral and detailed inter-group-guarantee commitments (Croson, 2008).

The *National Youth Situational Analysis Report 2009* paints a picture of a country that has handled its men and women unequally. This has led to a strong sense of grievance in relation to issues of equity in credit access. Economic opportunities are limited against the youth; paternal land ownership and a patriarchal community whose male dominate social entrepreneurship consequently holding determinant collateral of access to funding further worsen this.

In Kenya, there are several socio-cultural challenges to the youth that perpetuate credit accessibility disparities. Legal regulations and customary rules often restrict women's access to and control over assets that can be accepted as collateral such as land or livestock. Women are much less likely to have land titled under their name, even when their families own land. In addition, they are less likely than men to have control over land, even when they do formally own it. Biased inheritance rights often bestow property to male relatives, leaving both widows and daughters at a disadvantage (Agarwal, 2003). Men are portrayed and perceived as the main breadwinners while women's ability to offer family assets as collateral and their incentives to invest in productive activities are influenced by family dynamics that are likely to prioritize men's investments. This is a reality that the YEDF must consider in future designs of credit facilities.

Socially accepted norms of behaviour and the roles women play in their families do have profound effects on the type of economic activities in which they can engage. The technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have available and the control they can exert over their own capital are pertinent issues that are out of the control of most women (Toure, 2007).

In rural communities of Kenya, socio-cultural norms restrict women's mobility, their interactions with members of the opposite sex and their ability to attend trainings, meetings or receive entrepreneurship education. This means that women's access to information, institutions and markets is compromised. As a result, women tend to get their information from informal networks thereby reinforcing the gender gap in access to credit information from YEDF. Even when they have access to information on the financial services and market opportunities available to them, women are thus less equipped to process it. Their lower levels of literacy and lack of exposure to other languages, especially relative to the men, hampers women's ability to benefit directly from information that is provided in writing or in languages other than those they speak at home. Consequently, most do not fully understand the conditions of complex requirements by YEDF products available to them (Brown, 2001).

In most rural communities, activities tend to be sharply segregated by gender. Women are typically responsible for cooking, childcare, laundry, cleaning, collection of water and fuel wood (Bezner, 2008). The amount of time they can invest in own entrepreneurship activities and the markets they can access are limited. While the gendered division of labour within agricultural production varies locally, men are typically in charge of tilling, ploughing, fumigating and selling crops to wholesale traders. This, by default, skews them towards an entrepreneurial mentality. Women tend to do most of the animal husbandry and the processing of agricultural or animal

products (World Bank, 2008). Women's ability to undertake entrepreneurial activities that depart from well-established social norms is thus influenced by whether or not a sufficiently large group of women engage in comparable enterprises. As a result, women's economic opportunities are shaped not just by their own individual access to YEDF but also by whether those other women are able to obtain the capital they need (Fletschner, 2009). Alternatively, women may choose individual savings programmes that allow them to keep details or even knowledge of these savings to themselves to avoid being subjected to pressure from others. This explains why women may prefer own women-only-non-integrated financial table banking activities known as *merry-go-rounds*, and *chamas*, to YEDF.

Social traditions do leave women in a particularly vulnerable position. In addition to the risks associated with pregnancy and childbearing, they are more likely to experience domestic violence and greater hardships in case of divorce and loss of assets if their spouses die (Banthia, 2009). This is an inherent fear inhibiting access to YEDF. Whether as a result of innate psychological characteristics or of attitudes influenced by social conditions, men and women tend to exhibit systematic differences in their behaviour; of particular importance when assessing the accessibility of YEDF products available to rural youth is how men and women differ in their willingness to take risks (Fletschner, 2009).

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 they collectively own with spouses. In other words, compared with men, women are more likely to consider borrowing against collateral as a risky transaction and might be less interested in taking out YEDF loans thereby preferring *chamas*. This is also the case for single young mothers who face a silent alienation that may keep them away from collective activities like group formations.

The above being the case, it is important to take note that young women start off from a position of gendered disadvantage arising from early marriage, lower access to education, lower employment opportunities, little public space, inadequate information and social networks. Some culturally propped challenges also include: gender based violence (GBV) and abuse; female genital mutilation (FGM); early exposure to risky sexual behaviour that often leads to HIV/AIDS; and school dropout due to pregnancy and unsafe abortions. The Youth Enterprise Development Fund presents the youth with a gender blind discouraging bureaucracy, limited funds and a non sex-disaggregated approach to loaning that needs field feedback.

1.2 Statement of the Problem

The YEDF is an initiative that aims at fighting poverty by providing loans and entrepreneurship training to men and women. This is against a backdrop of limited credit access to the Kenyan youth that financial institutions consider less attractive clients. Many institutions also lack the knowledge to offer products tailored to the preferences and constraints of men and women separately considered (Fletschner, 2009). Women are at a disadvantage when YEDF does not fund the type of activities typically run by them.

It must be noted that most women are wives and mothers involved in productive and reproductive activities and are exposed to several factors militating against their access to YEDF in its present format. Men of the same age (18-35) are also disadvantaged given the policies and conditionalities of YEDF credit access. The women, having less access to information, being more risk averse and facing diverse sets of activity-regulating social norms, family rights and responsibilities; need specified credit products. Though economic inequalities affect youth globally accentuated by institutionalised gender disparities that impose momentous barricades

to the women; it is possible for YEDF to address the challenges. The proposed study, therefore, was to look at the gender factors that influenced access to YEDF loans. Furthermore, the study suggested strategies for making YEDF a gender responsive credit facility.

1.3 Objectives of the Study

1. To investigate the gender factors that inhibit access to YEDF loans by male and female youth
2. To analyse factors that determine the participation of male and female youth in YEDF credit market
3. To identify the features of YEDF lending policies that determine the access to credit by female and male youth in youth groups
4. To suggest effective gender responsive strategies for enhancing access to YEDF loans by female and male youth.

1.4 Research Questions

1. Are there gender factors that inhibit access to YEDF loans by male and female youth?
2. What are the factors that determine the participation of male and female youth in YEDF credit market?
3. What are the features of YEDF lending policies that determine the access to credit by female and male youth in youth groups?
4. What gender responsive strategies can effectively enhance access to YEDF loans by female and male youth?

1.5 Research Premises

1. That there are gender factors inhibiting access to YEDF loans by female and male youth of Taveta District.
2. That female and male youth face different gender related challenges in accessing YEDF loans.
3. That YEDF loaning policies are gender blind.
4. That gender responsive strategies can be effective in enhancing access of YEDF loans to all youth.

1.6 Significance of the Study

The YEDF was introduced in Kenya as a means of addressing the challenge of youth unemployment. Despite the rationale for the introduction of the YEDF many youth of Taveta District still live in poverty. There was therefore need to assess the factors affecting access to YEDF, if at all, on a gender based dimension.

Access to YEDF loans by the youth of Taveta was uninspiring; being a special programme tied to achieving vision 2030, it was prudent that the reasons for poor access to credit be tabled for stakeholder analysis. The youth would therefore benefit from the findings of this study as it has unearthed the challenges they encounter in accessing YEDF loans for redress.

Since the inception of YEDF and the roll-out of loans to youth groups nationwide, no documented study on the participation and access challenges of the youth has been carried out especially in Taveta District. It is an acknowledged truth that gender related challenges exist between women and their men in terms of access to credit. These disparities must be brought to the fore to the benefit of both men and women in addressing the challenges of youth unemployment.

The findings of this study to presents both theoretical and practical propositions for an engendered approach to credit forwarding by YEDF with practical implications that may include influence on policy formulations by the YEDF. Theoretically, the study contributes to the advancement of knowledge. Non-governmental organisations (NGOs), international bodies and the Ministry of Youth Affairs and Sports (MOYAS) are expected to benefit from this study.

1.7 Scope and Limitations of the Study

This study was carried out in Taveta District of Coast Province targeting youth groups that received YEDF loans and services during the 2008/2009 financial year. They had to be beneficiaries of Constituency Youth Enterprise Scheme of YEDF loans and YEDF entrepreneurship training. They must have been aged between 18 and 35 years. Receiving of loans was an indication of access to YEDF. Since YEDF came into effect in 2007, the first lot was left out as they would have experienced difficulties caused by novelty of YEDF. Non-consenting groups were excluded and replaced by other suitable groups. Youth groups applying for YEDF loans in 2010 and after were also excluded as they would not have run the full period of loan repayment. It was also possible that some applicants of 2010 would not have received their loan disbursement by the onset or conclusion of this study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

The chapter is an attempt to understand the theoretical and conceptual issues concerning accessibility to YEDF loans by women and men members of youth groups. To achieve this, review of related literature is attempted thematically. The review seeks to emphasise authorities' view that there must be empowerment, capacity building and participation by nationals of both gender in the process of entrepreneurial development.

2.2 Cultural Norms and Family Responsibilities

Bigsten (2000) asserts that socially accepted norms of behaviour and the roles women play in their families have profound effects on the type of economic activities in which they can engage. That the technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have available and the control they can exert over their own capital are all not entirely within their control. This study agrees with this assertion.

In many settings, socio-cultural norms restrict women's mobility, their interactions with members of the opposite sex and their ability to attend trainings or receive formal education, the women's access to information, institutions and markets is often compromised. This is the case when women are not allowed to be away from considered secure environments, even when they can afford to, just to keep them to their household responsibilities. Although this is also true to a large extent, this study hoped to provide evidence that women do participate in economic activities.

Women's participation in agricultural or financial training and their ability to benefit from working with government officers, credit agents and financial institutions is often limited (Aina, 2006). It is further agreeable to state that most credit institutions are run by and employ mostly male officers who often lack *gender lenses* to enable them *see* the plight of the women in customers. This abets financial institutional alienation of the women.

As a result of the constraints mentioned above, rural women tend to get their information from informal networks of women, thereby reinforcing the gender gap in access to credit. The gap can be substantial: recent work to quantify it using data from Paraguay compared husbands' and wives' knowledge of financial markets and found out that rural women were 15 to 21 per cent less likely than men to have basic information about the financial institutions in their communities (Fletschner, 2009). Kenya and Taveta District are no exceptions.

Even when they had access to information on the financial services and market opportunities available to them, the women would have been less equipped to process it. Their lower levels of literacy and lack of exposure to other languages, especially relative to men in their families, hampered young women's ability to benefit directly from information that was provided in writing or in languages other than those they speak at home (Republic of Kenya, 2010). This study further agrees that the women would therefore, not fully understand the conditions of complex financial products available to them (Brown, 2001). Financial literacy is a strong predictor of demand for financial services (Cole and Zia, 2009).

According to Gugerty (2007), cultural norms and family dynamics do also limit women's ability to exercise control over the savings they have or the semi-liquid assets they own. Gugerty (2007) further hypothesized that one of the reasons for the

high level of women participation in rotating credit and savings associations (*merry-go-rounds*) is that this socially accepted strategy to save allowed young women to protect their savings from husbands and other relatives. Alternatively, women may choose individual savings programmes that allow them to keep details or even knowledge of these savings to themselves to avoid being subjected to pressure from others.

Finally, social traditions do leave women in a particularly vulnerable position. In addition to the risks associated with pregnancy and childbearing, women are more likely to experience GBV, hardships in case of divorce and loss of assets when their spouses die (Banthia *et al.*, 2009). This study agreed with this assertion and sought to emphasise the need for definitive credit outfitting and targeting to benefit both men and women.

2.3 Property Rights, Access and Control

Legal regulations and customary rules often restrict young people's access to and control over assets that can be accepted as collateral such as land or livestock. Women are much less likely to have land titled under their names even when their families own land. They are also less likely than men to have control over land even when they do formally own it. Biased inheritance rights often bestow land to male relatives, leaving both married women and daughters at a disadvantage (Agarwal, 2003).

Neither the state mandated agrarian reforms of past decades that granted much of the land to "household heads," who were typically men, the more recently promulgated new constitution, nor the market-assisted reforms have led to significant improvements in women's access to and control over land and other assets (Deere and Leon, 1997; Bezner, 2008). Even in countries where laws do protect women's rights, these laws tend to be loosely regulated and implemented. This is the scenario when

some YEDF products are fronted through financial intermediaries (FIs) that demand collateral.

The *National Youth Situational Analysis Report, 2009*, compiled by the Ministry of Youth Affairs and Sports in collaboration with UNICEF, painted a grim picture of the women in Kenya in relation to YEDF and entrepreneurship engagements (Republic of Kenya, 2009). The Report looked at education, the economy, health, security, equity, leadership and governance and other supportive structures. In all these, it reported that women still suffered diverse gender discrimination manifested in limited access to and control of property, insensitive policy formulations and other ills perpetrated by ethnicity thereby leading to varied inequalities. All these constituted pertinent interest to this study as they held certain bearing on access to credit facilities.

In Taveta, as in many other communities of Kenya, the male is portrayed and perceived as the main breadwinner, the women's ability to offer family assets as collateral and their incentives to invest in productive activities are influenced by family dynamics that are likely to prioritize men's investments.

2.4 External Factors in Credit Access

Many surveys on formal and informal credit sources in Kenya have been mainly qualitative in nature (Raikes, 1989; Alila, 1991; Aleke, 1994; Daniels and Ronald, 1995). Zeller (1993, 1994) used a univariate probit model (a mathematical expression of probability) to estimate the factors that determine an individual's borrowing decisions, in terms of their participation in formal or informal credit markets in Madagascar. The market segments were treated separately in order to identify similarities and differences between the sectors in credit applications and rationing. The results showed that among the informal lenders, age, schooling, wage income, sick days and household headship were significant determinants of applications for

credit. On the other hand, gender and social events were not significant. Age, the years of schooling and the ratio of outstanding loans increase the probability of being supply constrained. Higher household wealth reduces the probability of being constrained. In the formal sector, being a man significantly increased the probability of applying for a loan. Zeller divided the factors into individual characteristics, labour assets, household events that affect credit demand, and reasons for participation (Zeller, 1993).

This approach assumed that an individual's decision is only affected by internal factors. However, the present study endeavoured to show that external factors also play an important role in influencing participation in credit markets by the youth.

2.5 Behavioural Differences

Whether as a result of innate psychological characteristics or of attitudes influenced by social conditions, men and women tend to exhibit systematic differences in their behaviour. How men and women differ in their willingness to take risks is of particular importance when assessing the adequacy of financial products available to rural women. Studies in psychology and economics found that, on average, women tend to be more averse to risk than men and that, other things equal, women were more likely to forego activities that offer higher returns if these opportunities require them to bear too much risk (Croson, 2008).

The present study agrees that compared to men, and without adequate insurance, women are more likely to consider borrowing against collateral as a risky transaction and might be less interested in taking out loans even when credit was available to them. The finding that women are, on average, more risk averse than men suggests that women have a stronger preference for financial products tailored to help them

save in a secure environments, insure against risks or borrow without risking losing their assets.

Such differences did come into play regarding the amounts that YEDF offers to youth borrowers. An initial amount of KES 50,000 may be insignificant to an all men group while to all women group it may be a preferred start up.

2.6 Gender Preference

Women's access to financial resources, unlike the men's, is limited by biased lending practices that emerge when financial institutions consider them insignificant, inexperienced and unattractive choices, or when institutions lack the information to process products tailored to women's preferences and constraints (Fletschner, 2009).

The extent to which institutions reach out to women and the conditions under which they do vary noticeably but women are at a disadvantage. This study supported the incline that institutions may not fund the type of activities typically run by women and sometimes hold requirements that are not clearly stated or widely known. It has also been the case that loans to women are smaller than those granted to men for similar activities (Fletschner, 2009).

In discussing the challenges and opportunities facing the youth, the Ad Hoc Working Group for Youth and the MDGs in their final report: *Youth and the Millennium Development Goals*, lament that despite progress towards achieving gender equality, women and girls are still not given the same protections, rights and roles as men and are often denied opportunities for empowerment, employment and education. Traditional practise, attitudes, religious and economic beliefs have resulted in unequal power relations which is, at times, not recognised as discrimination (UN-DESA, 2010).

The working group further recommended, and this study agreed, that a viable strategy to eradicate poverty through the provision of self-employment opportunities to

transform *job seekers* to *job-makers* or entrepreneurs be put in place. The use of micro-finance and skills development initiatives to reduce barriers for youth entrepreneurship was considered necessary to kick-start youth-led enterprises. Although Kenya now has several institutions with many products for women, the cultural challenges that the women face are not often considered in such outfits.

2.7 Conclusion

In combining the elements mentioned above; it is prudent to acknowledge that, compared with men, women tend to have limited control over resources accepted as collateral, less access to information and are more risk averse. Women face different sets of activity-regulating social norms, family rights and responsibilities.

The type of financial products women need, the conditions under which they are willing to participate in formal financial markets and their ability to meet their financial needs, differ dramatically from those of men. Supporting these arguments, quantitative studies in Paraguay, Malawi and Bangladesh found that rural women were more likely to be credit constrained than men, and the factors affecting whether or not they were able to seek credit for capital were different (Fletschner, 2009). Similarly, Floro (2002) found that women and men differ in their saving patterns, a difference that she attributed to differences in risk attitudes, options and constraints. These factors were salient to this study.

2.8 Theoretical Framework

Two theories were applied in this study, **self efficacy (TSE)** and the **planned behaviour (PB)** theories. Although both theories are behavioural in articulation, entrepreneurship, like any other activity, is informed to a large extent by factors solidly embedded in one's cause for response. This is referred to as *entrepreneurial self efficacy (ESE)*, as explained below.

2.9.1 The Theory of Self Efficacy (TSE)

This theory was fronted by psychologist Albert Bandura in 1977. The theory suggests that there are four major sources of information used by individuals when forming self-efficacy judgments. These tenets include:

- a) **Performance Accomplishments:** these are personal assessment information that are based on an individual's personal accomplishments. Previous successes may raise mastery expectations, while repeated failures lower them.
- b) **Vicarious Experience:** This is confidence to perform gained by observing others perform similar or related activities successfully. This is often referred to as modelling.
- c) **Social Persuasion:** This is the case where people are led into activities through suggestion into believing that they can cope successfully with specific tasks.
- d) **Physiological and Emotional States:** The individual's physiological or emotional states influence self-efficacy judgments with respect to specific tasks. Emotional reactions to such tasks (e.g., anxiety, fear) can lead to negative/positive judgments though one may be capable of completing certain tasks.

2.9.2 The Theory of Planned Behaviour (TPB)

This was proposed by Icek Ajzen in 1985 through his article "*From Intentions to Actions: A Theory of Planned Behavior.*" The theory was developed from the theory of reasoned action, which was proposed by Martin Fishbein together with Icek Ajzen in 1975.

The TPB sought to explain why people perform certain actions. It hypothesized that they do so because they form an intention to carry out the action. Intentions are influenced by the person's beliefs, the social pressure to conform to the wishes of others, and their perceived ability to carry out the action. The three basic tenets of TPB are as expounded below (Ajzen, 1985).

a) Behavioural Beliefs

Attitude towards behaviour is defined as the individual's positive or negative feelings about performing behaviour. It is determined through an assessment of one's beliefs regarding the consequences arising from completing a task and an evaluation of the desirability of these consequences. In applying for a YEDF loan, youth had to overcome unconstructive personal beliefs and attitudes towards loans.

b) Normative Beliefs

This is defined as individual's perception of whether people important to the individual think the action should be performed. The contribution of the opinion of any given referent is weighted by the motivation that an individual has to comply with the wishes of that referent. This is the case in women's accessibility for YEDF loans. Unlike the men, single and married women needed 'permission' to apply for loan while others felt it was not necessary to work so hard on something they could lose.

c) Control Belief

Behavioural control is defined as one's perception of the difficulty of performing an action. TPB views the control that people have over their behaviour as lying on a continuum from behaviours that are easily performed to those requiring considerable effort and resources. Factors exist that could easily influence access to YEDF products by men and women separately considered (Ajzen, 1985).

2.9.3 Relevance of the Theories

Entrepreneurial Self-Efficacy (ESE)

In analysing the TPB and TSE and taking up the idea that opportunities are constructed and not found, Krueger (1993) argues, and this study shows, that the perception of opportunities depend on an individual's perception that the situation is controllable and positive: 'Perception of self efficacy is a substantial antecedent of perceived opportunity. He opined that if we see ourselves as competent we are more likely to see a course of action as feasible, thus we are more likely to see an

opportunity.' These two theories therefore provide relevant pedestal on which this study premised.

Chen et al. (1998) conducted the first empirical study into specifically ESE. They found ESE had a significant and positive effect on the likelihood of an individual becoming an entrepreneur. In addition, innovativeness and risk-taking were found to distinguish entrepreneurs from managers. They asserted these cognitive capabilities to be a more significant part of ESE than assessment of one's technical, functional or managerial skills. Whereas their study compared managerial skills and entrepreneurship, their conclusion is subservient to this study that ESE is critical component of entrepreneurship.

Accessing YEDF loans for an IGA is in itself an entrepreneurial attempt therefore both theories are necessary to the completeness of this study as the conceptual framework below (Figure 2.1) shows. Gender factors and efficacy factors must be overcome by men and women seeking to access the YEDF loans and services.

2.9.4 Conceptual Framework

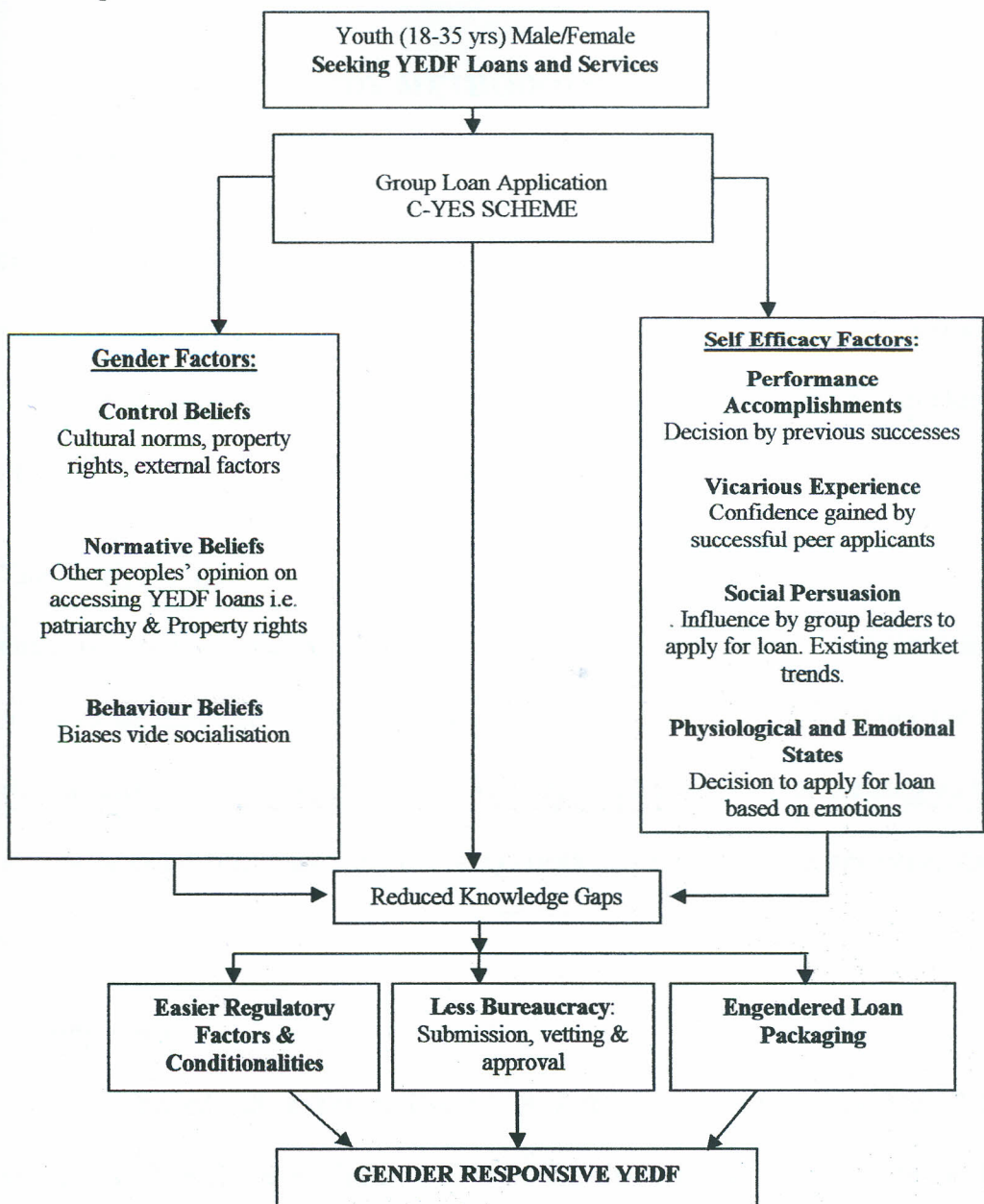


Fig.2.1 Correlate Factors in Accessing YEDF Loans

The individual youth in a group must overcome or engage several prevailing factors. However, when all the issues are addressed, YEDF then becomes more gender responsive and access to loans is enhanced for both men and women. In the objectives, this study assumed that there are factors inhibiting access and participation in YEDF. However, there are also intrapersonal issues, to be overcome, that account for participation of the youth as are shown above.

CHAPTER THREE

STUDY METHODOLOGY

3.1 Introduction

This chapter describes the methodology used in the study. It describes the study's research design; 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 as they are. The descriptive case study design was selected for its suitability to this situation that required observation and in depth interviewing as the main means of collecting data (Stake, 1995). Both qualitative and quantitative data were collected.

3.3 Study Area

The study was carried out in Taveta District of Taita Taveta County (see Map 3.1). The Gender and Development Index (GDI) of the district stood at 0.4% while the Human Poverty Index was 29.5% in 2009 (KNHDR, 2009). Taveta community holds dear its cultural norms and customary practices; this is a fact that influences men and women's participation in YEDF activities. Most inhabitants of the division are low-income earners engaged in agriculture while a smaller percentage is engaged in *Jua Kali* activities. There was a general lack of specialized skills, limited employment opportunities inadequate access to information, markets and international opportunities (Republic of Kenya, 2009). This was further heightened by the far-flung

position of the district and lack of all weather roads. All these combined to make this site suitable for the study.

3.4 Target Population

The target population were the youth groups in Taveta District that had received YEDF funding, entrepreneurship training and engaged in a visible form of IGA during the 2008/2009 financial year.

3.5 Sampling Techniques and Sample Size

This study employed systematic random sampling. This was to avoid bias in selection of respondents from the target population. The District Youth Officer assisted the study in locating the youth groups to be sampled. Respondents were chosen where population elements were selected based on representability (Orodho, 2008).

Taveta District has eighty registered youth groups and twenty one (26%) were targeted for this study as shown in Table 3.1 below.



**TAVETA
DISTRICT**

Fig. 3.1: Map of Kenya Showing Location of Taveta District

Table 3.1: Targeted Youth Groups

No:	Name of the Group	Activity	Men	Women	Division	YEDF Loan (KES)
1.	Cenwe	Pig farming	9	8	Bomeni	50,000
2.	Chanuka	Posho mill	12	11	Bomeni	50,000
3.	Chumvini	Tailoring	10	9	Bomeni	50,000
4.	Curvi	Drapery	12	9	Challa	50,000
5.	Forecast	Laundry	11	9	Jipe	50,000
6.	Foundation	Poultry	9	8	Bomeni	50,000
7.	G-14	Poultry	10	9	Jipe	50,000
8.	Lumi Farmers	Farming	9	7	Jipe	50,000
9.	Mbuni	Tailoring	12	10	Challa	50,000
10.	Mrunganyiko	Poultry	11	10	Challa	50,000
11.	Muinuko	Fish farming	10	9	Jipe	50,000
12.	Mwanzo Mpya	Grocery	9	8	Bomeni	50,000
13.	Mzedu farmers	Farming	10	9	Challa	50,000
14.	Taveta Umoja	Pig farming	12	10	Jipe	50,000
15.	Tetemesha	Horticulture	9	8	Challa	50,000
16.	Tetenana	Posho mill	10	11	Bomeni	50,000
17.	United Youth for Development	Tailoring	10	12	Challa	50,000
18.	United Youth Multi-purpose.	ICT	12	11	Challa	50,000
19.	Vikwatani	Poultry	8	7	Jipe	50,000
20.	Wave of Change	Poultry	9	8	Jipe	50,000
21.	Nomiya	Tree Nursery	7	12	Bomeni	50,000
	Total		211(52%)	195(48%)		

Out of the twenty-one groups, seven youth groups were sampled from each of the three divisions (see Fig.3.2) using systematic random sampling technique. A sample size of 126 (31%) youth was targeted by this study. This was considered a reasonable representation of the twenty-one (21) youth groups – being beneficiaries of YEDF loans and training. By application of systematic random sampling, the 21 youth groups were then listed in an alphabetical order after which every third youth group was selected for response, resulting in 7 youth groups.

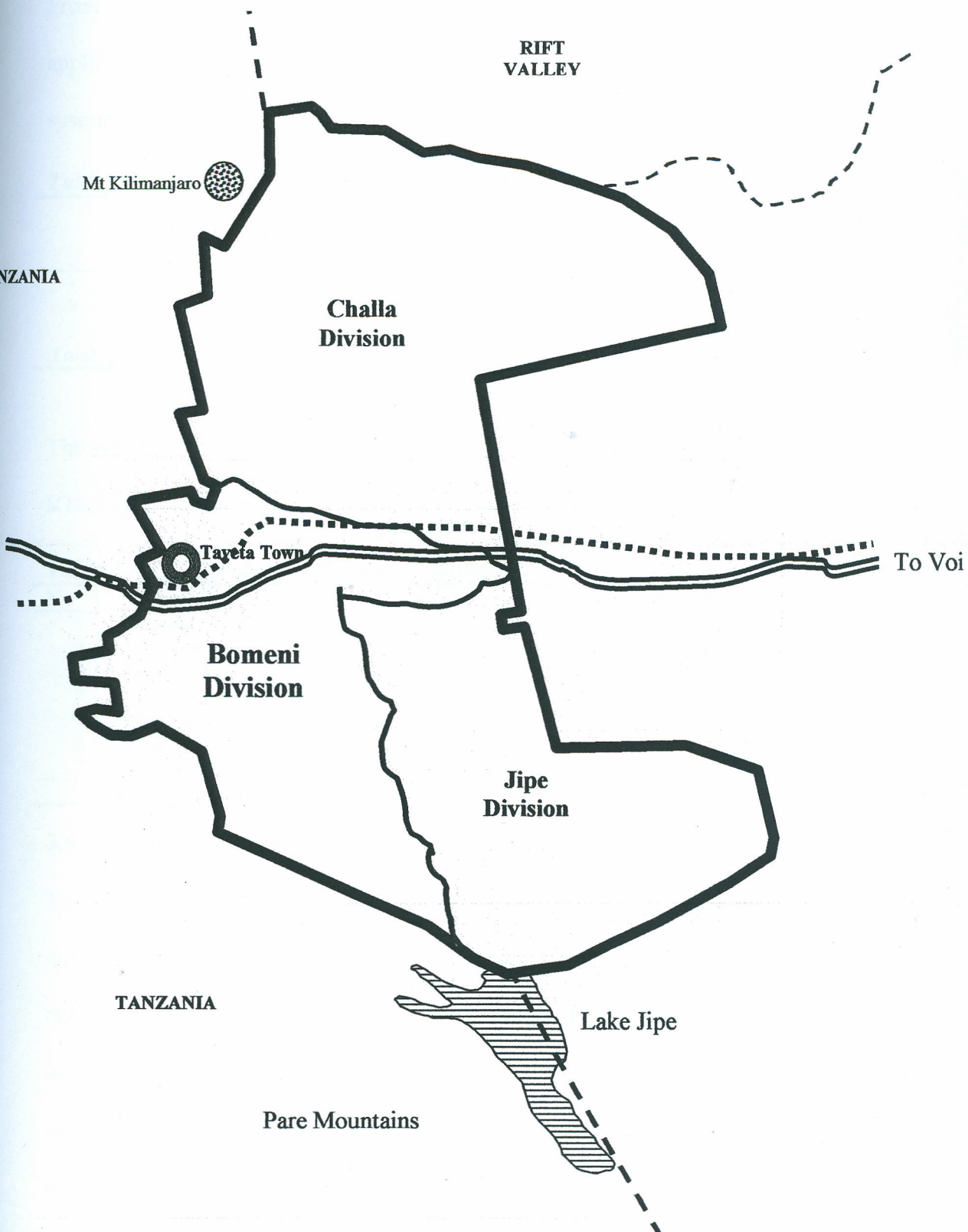


Fig. 3.2: Sketch Map of Taveta District Showing its Three Divisions

The group members of the 7 youth group selected were then listed alphabetically. From this list, *six men* and *six women* were selected from every group, wherever applicable. This was achieved by picking every third individual in a group. This systematic sampling resulted in 126 respondents as summarised in Table 3.2 below.

Table 3.2 *Sampled Composition of Respondents*

	<i>Division</i>	<i>No of Youth Groups</i>	<i>Av. Pop. of each Youth Group</i>	<i>Est. Pop. in each Division</i>	<i>6 Respondents x 7 (No. of Groups)</i>
1	Bomeni	7	18	126	42
2	Challa	7	18	126	42
3	Jipe	7	18	126	42
Total	3	21	7x18=126	378	126

The respondents were then clustered in strata depending on gender and the type of IGA engaged in as shown in Table 3.3 below.

Table 3.3 *Gender and IGA of Respondents*

No:	Name of the Group	Activity	Men	Women
1.	Chumvini	Tailoring	10	9
2.	Foundation	Poultry	9	8
3.	Mbuni	Tailoring	12	10
4.	Mwanzo Mpya	Grocery	9	8
5.	Tetemesha	Horticulture	9	8
6.	United Youth Multi-purpose.	ICT	12	11
7.	Nomiya	Tree Nursery	7	12
	Total		69	65

3.6 Research Instruments

The study employed questionnaires (see Appendix V) to obtain quantitative and qualitative information about the population. Observation was utilized to record noted behaviour and activities during the research. The study also employed in-depth interviews to probe respondents in an effort to realise information. This was implemented using an interview guide (see Appendix III). These instruments were preferred for their applicability to literate respondents that comprised mostly young adult graduates of primary and secondary schools. Field note books and a checklist

for schedules as well as a camera were used to record data. A voice recorder was also used during oral interviews (O.Is) which were later transcribed.

3.7 Data Collection

The study employed primary sources of data collection for analysis. Primary data sources included interview guides and questionnaires with both closed and open-ended questions. The questionnaires were both self and research assistant administered. Interview guides were used to obtain in-depth information from the informants. During this process, the researcher guided the respondents in a question and answer session while recording the answers. Observation was also used to capture various youth group activities. However, secondary data was sought from YEDF and the Ministry of Youth and Sports and libraries.

3.8 Data Processing, Analysis and Presentation

Obtained data was cleaned, coded and key-punched into a computer for analysis to ease interpretation, presentation of conclusions and recommendations. 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 tables, graphs and charts. Qualitative data was organised around themes related to the research questions and analysed manually.

3.9 Data Management and Ethical Considerations

Project administration was made known to the local administration whose participation was purely voluntary. The identities of the respondents were concealed and information provided was treated with utmost confidentiality. However, the quoted individuals granted permission for the same. In cases where still images were captured, permission was sought from the concerned groups and assurance given that it was purely for academic purposes.

CHAPTER FOUR

GENDER FACTORS CONTRIBUTING TO YOUTHS' PARTICIPATION IN YEDF IN TAVETA DISTRICT

4.1 Introduction

This chapter presents the study findings and discussion. The study sought to establish the gender factors that come into play when women and men attempt to access the YEDF loans. The study used primary and secondary data collected by interview schedules, observation and questionnaires administered to 126 respondents. The objectives have been discussed below under subtitles *Gender Factors Inhibiting Access to YEDF Loans by Men and women, Factors Determining Participation of Men and Women in YEDF Credit Market, Features of YEDF lending policies, Access and Use of Credit and Suggested Strategies for Enhancing Access to YEDF Credits*. The findings are presented in form of tables and figures, percentages, comparative bar graphs as well as narrations where appropriate.

4.2 General Information on the Sampled Population

In order to understand gender influences in accessing YEDF credit, the study sought to document various variables affecting youth while applying for YEDF loans. Such characteristics included Socio-demographic and cultural factors, sex, age and marital status, education levels, employment status, youth group membership, enterprise and activity patterns and intrapersonal efficacy issues. These characteristics did influence the decision to apply for YEDF credit. The same factors inspired participation or non-participation of the youth in other YEDF activities.

The loan, given under a scheme christened Constituency Youth Enterprise Fund (C-YES) is tailored for youth groups operating within a given parliamentary

constituency. It awards KES. 50,000 per group; it is interest free but attracts an upfront deduction of an administration fee of 5% from an approved loan.

4.2.1 Age and Gender Distribution of Respondents

(i) Demographic Characteristics

There were 126 respondents; 48% were women while 52% were men. This trend is further supported by the Kenya Population and Housing Census which totalled men and women in Taveta Districts at 35,019 and 32,646 respectively (KPHC 2009). Men respondents were more than women were. This is attributed to the composition of youth groups. The selected respondents were listed alphabetically. Where membership of the group could allow, *six men* and *six women* were picked from every group for the purpose of the study. They were selected by picking *every third* on the list. An envisioned 50:50 parity of men and women respondents was not achievable because the youth groups did not have same number of men and women. This explains composition of the respondents as demonstrated by Figure 4.1 below.

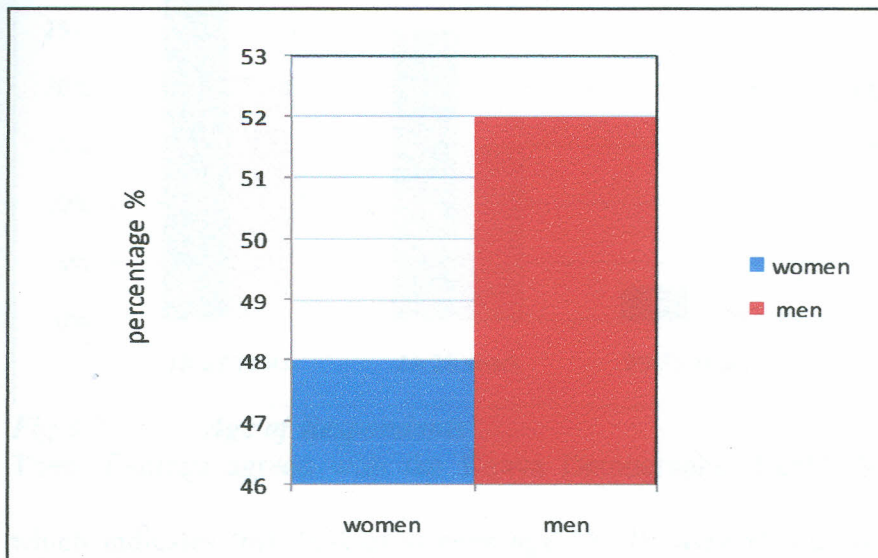


Fig 4.1 Sex of the Respondents

According to 77% of the respondents, women participate less in YEDF credit activities due to involvements in productive and reproductive roles. This was further

assented to by 60% of the respondents who confirmed that, unlike the men, women have to seek permission from parents, guardians or spouses to join a youth group.

(ii) Age and Marital Status

Fifty six per cent of the respondents were within the ages of 18 to 27 years while 40% fell in the category of 28 to 30 years with 4% being between 31 to 35 years. The average age of the women and men applying for YEDF loan was 23.4 years and 27.6 years respectively. It becomes apparent from the findings that the probability of one applying for YEDF loan is, among other factors, influenced by maturity in age. Thus, whereas younger men of 18 to 22 years were least interested in YEDF credit, women of the same age were found to be more motivated. This is because at the same age bracket, most women are already married while the men are still in school.

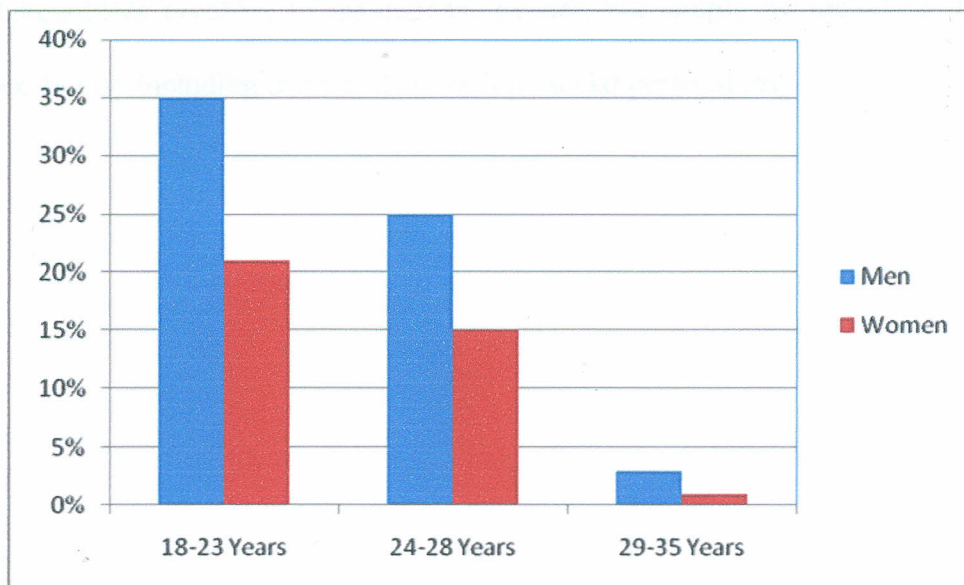


Fig 4.2 Age of Respondents

These findings agreed with the Kenya Demographic Health Survey (2008/2009) which indicates that 18% of women age 15 -19 were already mothers or pregnant while 20% of women aged 25 - 49 years were by then married. It is a sign that with more responsibility, individuals' personal need may propel their pursuit for more financial income hence the quest for YEDF loan.

Eighty-six per cent of the men were married; some 12% were single while 2% were widowed. The men surveyed were generally older than the women were and most were married. It is deductible from these facts that although persons of between 18 and 22 years were also eligible for YEDF loaning, only 10% of this category was in the groups that applied for YEDF credit.

Most married respondents stated that they were cohabiting in marriages that were not officially formalised. In this kind of scenario, the women tend to *wait to settle* in the *new home* meanwhile whiling away ready opportunity to invest in YEDF credit facility. Thus, although no one stops them from accessing The Fund, societal norms that require a newly married woman to show a certain amount of finesse subtly keeps the young wives away from YEDF. There is therefore need for intervention from stakeholders involved to mainstream gender, not simply by including the opposite sex, but by including them in their various social persuasions.

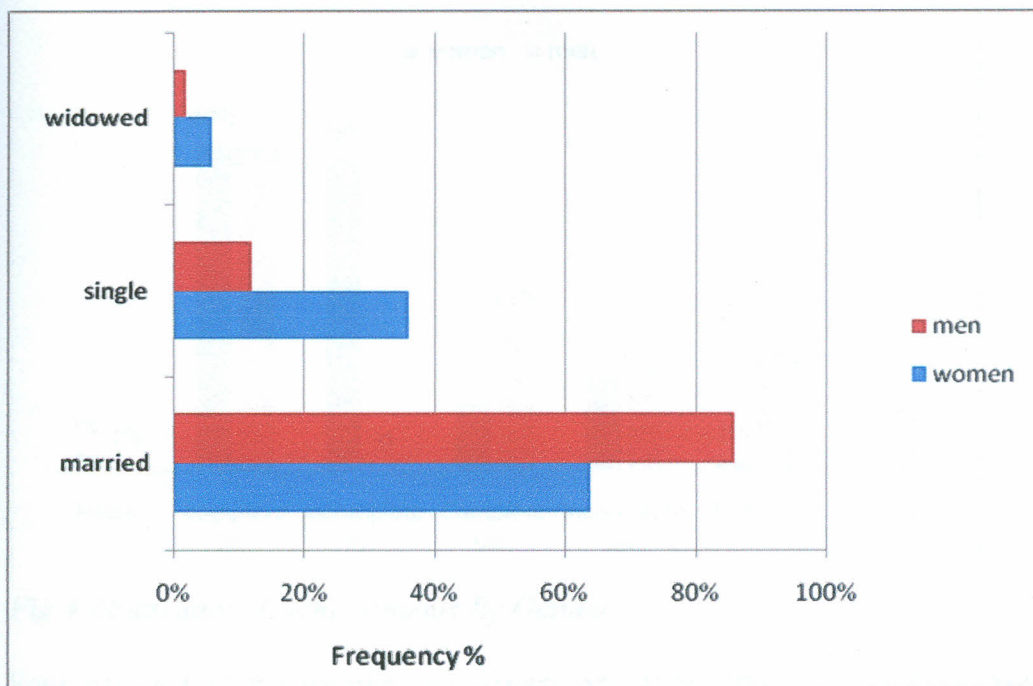


Fig 4.3 Marital Status

4.2.2 Education Levels

(i) *Literacy and Exposure to YEDF*

In identifying this variable, this study took cognisance of the vital role education plays in the socio-economic enhancement of any community. Low educational levels, including high levels of illiteracy undermine men and women's capacity and their ability to participate in the formal labour market on an equal basis. Education is a human right and a major factor that contributes to better living standards. Results are shown in Table 4.1 below.

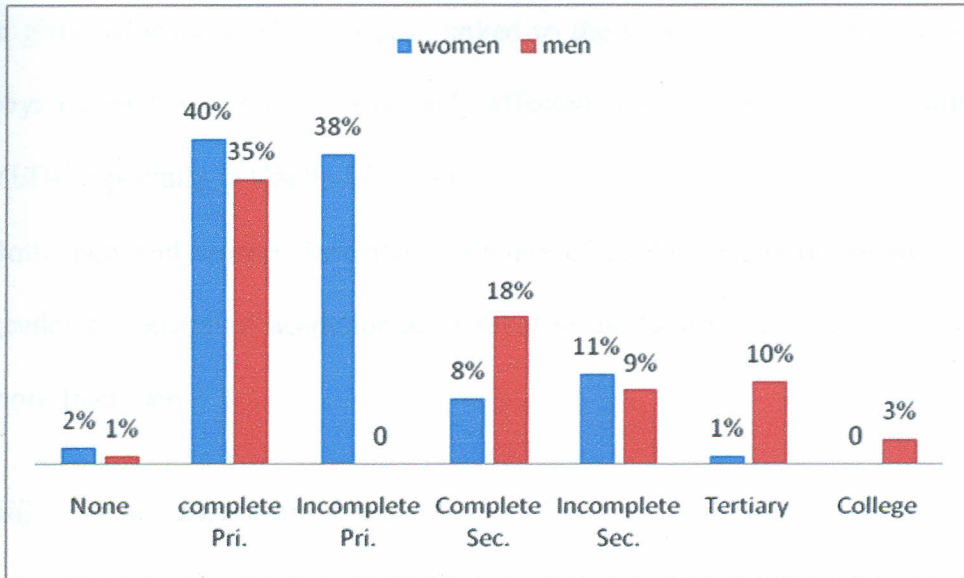


Fig 4.4 Educational Achievements By Gender

Four per cent of the women had tertiary education, 9% had completed secondary school, 11% had attended but not completed secondary school, 2% had no education at all and 38% had attended primary school but dropped out before completion while 8% attended and completed. Compared with the national standards, these figures would be considered low. For instance, 29% of women in Kenya have some secondary education while 12% have completed secondary school (Republic of Kenya, 2010) compared to only 10% and 9%, respectively, from this study. If nationally, primary school enrolment and attendance between 2005 to 2009 was 74%, then the results above show low enrolment and attendance for Taveta District commensurate to the low uptake of YEDF credit compared to other districts in the same County.

(ii) Women's Education Level

More than half of the women had primary level education. This implies that illiteracy levels are high in Taveta District given that nationally, men aged 15-24 are 92% literate while women aged 15-24 are 93% literate (UNICEF, 2008). Literacy and numeric aptitude are necessary in processing YEDF loan; it is therefore grievous that illiteracy should account for 2% of the women. This study observed that interruption

in girls' education, which is also linked to the local populace preference to educate boys rather than girls, has adversely affected women's labour force participation in YEDF especially in Challa Division.

Both men and women face the challenge of credit constraint. However, given the gender dimension of academic attainment in the family, this problem affects women more than men.

(iii) *Men's Education Level*

The men generally had higher levels of education granting them a head start in accessing YEDF when compared to women. Only 1% had no education at all, 10% had tertiary education, 18% had completed secondary education, 9% attended secondary but dropped before completion, and more 35% had full primary education while 23% attended but did not complete. The figures obtained from this study correspond with the national figures at 10% and 16% (Republic of Kenya, 2010) for complete tertiary and complete secondary education respectively and is a confirmation of the status of men's education in Kenya. Going by the above, it is understandable that there were more men in the groups that accessed YEDF credit. The role of education on access to credit is crucial as discussed below.

(iv) *Education and Participation in YEDF*

Education levels had direct bearing on the youths' participation in YEDF credit market. Although 98% of the respondents could read and write, it still emerged that the women, who were less educated, relied on the men for YEDF information processing. Such dependence on the men perpetuates subordination of the women thereby widening the knowledge gap that further alienates women from YEDF.

There is, therefore, need for more emphasis on knowledge acquisition and learning for access to YEDF among the youth. As youth often relate best to their peers, peer-to-peer information sharing and mentoring can be a powerful tool to support youth access to YEDF. In addition, the literate youth have more opportunities to exchange ideas with livelihood development practitioners, government and donor agency policymakers. Better-informed youth are more effective in youth development and decision making that impact on their current and future status.

The Government and concerned stakeholders should intensify efforts to improve women's access to educational and training programmes. These should include vocational training for those who are unemployed in order to provide them with skills and knowledge that can enhance their participation in YEDF, formal and informal labour markets.

4.2.3 Employment Status

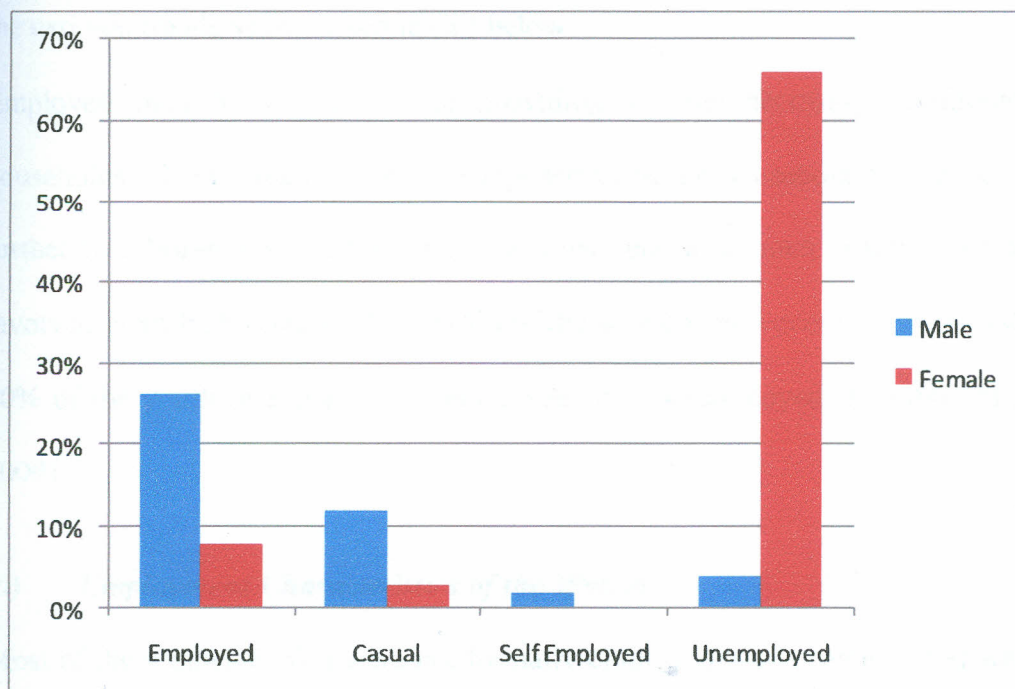


Fig 4.5 Employment Status

In the process of accessing YEDF loan, employed individuals or groups with running IGAs had a head start. They were categorised as *expansion* while the rest were considered under *start-up*. Over 55% of the applicants with over 40% women members were *start-ups*. This presented an obvious disadvantage for women. However, YEDF was incepted for aiding in starting and expanding businesses thereby generating more jobs. According to the Kenya National Human Development Report (Republic of Kenya, 2010), the labour market recorded 503 thousand new jobs. This was attributed to improved economic conditions, increased access to affordable credit from banks, the Women Enterprise Fund (WEF) and the YEDF. In total, 62.6 thousand new jobs were created in the informal sector, compared to 56.3 thousand in 2009, contributing 12.4 per cent of total jobs created. The bulk of the new jobs in the informal sector were created in Building and Construction, Transport and Communications, Wholesale and Retail Trade, Restaurants and Hotels. The informal sector, which constituted 80.6 per cent of total employment, created an additional

440.9 thousand jobs. Going by this survey, Taveta District did not perform at par with the national trends as discussed in (iii) below.

Employed men have a means of providing for the necessary requirements of households. Traditionally, men are supposed to be the household providers. This is further corroborated by the fact that 80.8% per cent of the men in Kenya are actively involved in an IGA compared to 26.3% of the women. However it must be noted that 80% of the youth in Kenya are unemployed or underemployed (Republic of Kenya, 2009).

(i) *Employment Characteristics of the Women*

Most of the women (66%) were not formally employed while some (23%) were self-employed with most of them involved in small businesses like hawking (peddling commodities) and selling grocery in the market. A small proportion (3%) were casual labourers. Only a small percentage (8%) had some employment (wage earners) where they obtained wages at the end of the month. The study observed that majority of the women were, therefore, disadvantaged because they tended to have limited marketing experience, lower levels of education and less mobility.

(iii) *Employment Characteristics of the Men*

More men than women tended to be involved in some IGA. Fewer men (21.8%) than women (66%) were un-employed; some (23%) were casual labourers, and more of the men (26.4%) were employed (wage earners); however, most of the men (28.7%) were self-employed. This result is in tandem with the Kenya National Youth Situational analysis that averages unemployment of youth aged between 19 to 34 at 18.1% (Republic of Kenya, 2006).

4.3 Gender Factors Inhibiting Access to YEDF Loans by Men and Women

Gender factors affect both men and women in their endeavour to access YEDF credits. Social institutions such as the family and educational institutions play a vital role in incapacitating youth. In many responses, discriminatory attitudes against women were given as causative factor in their low access to YEDF. This study found out that due to ingrained cultural attitudes, the women suffer poor access to YEDF. Some contributing factors discussed below include: limited access to education, productive resources, lack of independence and autonomy in decision making, toiling for long hours and little control over own condition of life (Nuwagaba, 2001). These factors push the women away from YEDF as compared to the men.

4.3.1 Property Rights, Access and Control

Land ownership, with proof of a land title deed, is crucial in any agrarian society. It improves the chances of one acquiring credit when used as collateral. It also gives one confidence of investment on the land. The findings of this study indicate that the male members of a family (husband/father/son) control 90% of the land while the female members of the family had a paltry 8% access. The study found that 2% settled on untitled land that was however in control of men in the family as Figure 4.2 below shows.

Women respondents showed a lot of concern on matters of access to and control of property. Fifty nine per cent of the women respondents felt that disposable income was the best approach for married women. They felt that any commercial enterprise can easily be arrogated by their husbands or profits from it controlled and spent by them. Marital property rights thus pose a major threat to YEDF credit seeking.

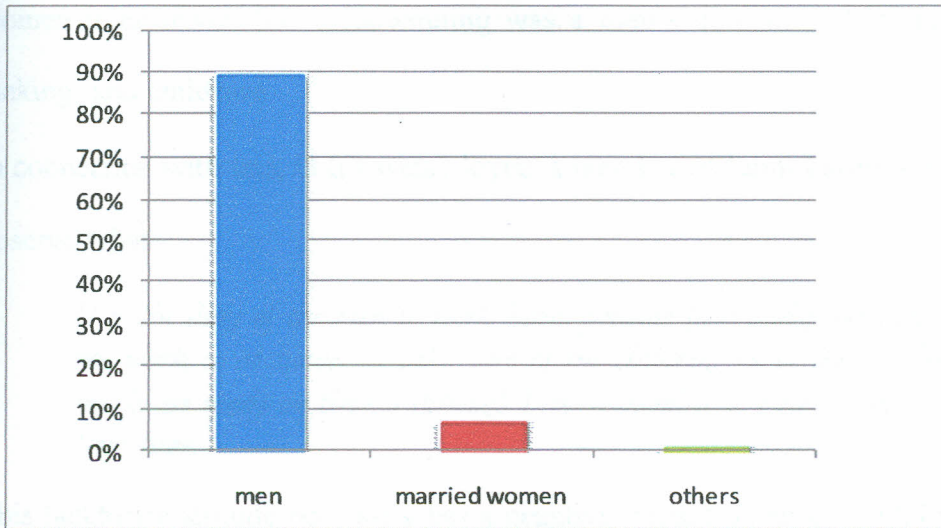


Figure 4.6 Access to Agricultural Land Use by Gender

With this scenario in place, only 64% of the married women responded that they were comfortable investing on the family farms. The 30% single were hesitant to invest on the family land while 6% widowed were comfortably using the family land.

This was further corroborated by O.I.(Taveta) Mshauri who reiterated that:

We cannot allow women to possess land title deeds as long as we are alive. A young woman can leave and get married elsewhere. Men own the land and the women; however, when a man dies the wife takes charge to ensure the sons divide the land equitably.

This finding is important because the majority of YEDF applicants are agriculture-based. The study therefore found that even when one has enough knowledge of YEDF, land ownership would still influence whether they apply for YEDF loan or not. Patrilineal systems of inheritance and bequeathment disadvantage women whether married or single.

4.3.2 Socio-cultural Issues in Women's Participation in YEDF

Although population trends in Taveta District show insignificant numerical differences between men and women, women participate less in YEDF credit activities. Patriarchy plays a key role in *domesticating* women. Forty per cent of the

women interviewed felt breadwinning was a men's domain and theirs was 'home making' and childcare.

In connection with this, O.I(Taveta) Joyce, a member of Lumi Farmers Youth Group, observed that:

It is the duty of the men to work hard, provide food and protection to the family, my work is at home, to take care of the children, go to the market and ensure meals are ready on time. Although I am a member of Lumi, I only attend when I have time.

This lacklustre attitude obviously has a negative impact on access to YEDF credit. It presents a situation where even with relevant information provided; the women still suffer the impact of cultural socialisation to be subordinate family providers.

The study observes that cultural barriers and stereotypes impede on women's involvement in YEDF and other economic activities. They include teenage pregnancy, early marriage and female genital mutilation, which lead to high dropout rates among girls in Challa division. Women's overall lower level of education, lack of skills, continuous domestic workload and cultural stereotypes have tended to limit their participation in YEDF.

4.3.3 Women and 'Time Burdens'

The women spend an average of 11% of their time on economic activities, 14 % on productive activities, 37% on domestic activities, 16% on personal care and 22% leisure activities. Women, therefore, dedicate 88% of their time on physical work and only 22 % on leisure activities per day. Women allocate most of their time (37%) to domestic activities and least (11%) to economic work (Figure 4.6). This is true because a majority of the women are neither employed nor self-employed. Women engage in productive and domestic activities and spend less time resting. The study observed that even when they were considered at rest, the women would still be busy,

though sedentary, at an activity like supervising children at play, watching over meals under preparation or generally at home tacitly ensuring security.

O.I(Taveta) Mwasimba, a member of Nomiya Youth Group who is also a mother and a domestic worker, had this to say on her availability for youth group meetings:

The meetings are usually held on Sundays in the school compound, I am often unable to attend all since I have to rush home after church to prepare the children for school. It is also the only day I am free from work. Since I have to pay a fine for missing meetings, I retain my welfare membership but desist from the entrepreneurship wing that deals with YEDF.

This study compares well with a study by Vinoy, et al. (2000) which found that Bangladeshi women tend to spend most of their time on domestic work. The Bangladeshi mothers spend 60% of their time on housework and childcare, women plantation workers who were tea pluckers spend 73% of their time plucking or carrying tea and leaf baskets. Kenyan women are known to dedicate 56 hours on working at home while 41% is dedicated to income earning (World Bank, 2008).

4.3.4 Activity Patterns

In this study, the married women were observed to dedicate 126 hours on unpaid work and only 11% given to IGA. This confirms UNICEF's (1997) assertion that women have fewer opportunities than men to find paid employment or invest in business because they lack land, tools, technical inputs, know-how, opportunities, and other essentials, reducing them to relative economic inactivity. Some factors that may affect economic activity patterns of women that this study did not embrace may include family size and place of marriage.

Women spend more time on productive and reproductive activities as Figure 4.7 below shows. Basic energy and water infrastructure or the organized provision of childcare services would reduce the time and effort women dedicate to household work. This would reduce their *time-burdens* and allow them more presence in youth

group activities. The study also observed that there was low women participation rate in commercial agriculture, which indicates that most women are confined to the production of subsistence crops while cash crop production remained predominantly men's responsibility. This subtly means failure to apply for YEDF credit because the probability of loan default would then pose a challenge due to small scale agricultural activities.

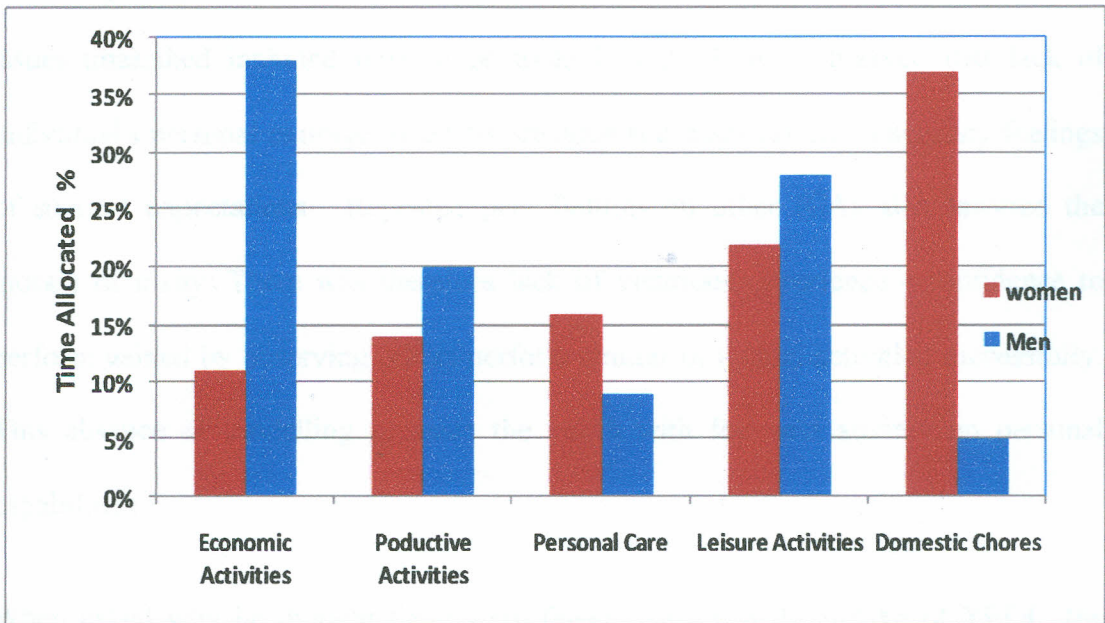


Fig 4.7 Daily Activity Patterns

4.3.5 Self Efficacy Issues

Self efficacy is a theory of situation-specific self-confidence that proposes that effective confidence is fundamental to initiating certain behaviour necessary for competence in performance. According to the theory, self-efficacy is enhanced by four factors: successful performances, vicarious experiences, verbal persuasion, and emotional arousal. Successful performance, which can be achieved by participatory modelling, is regarded as the most important factor.



Members of Chumvini Youth Group during a training session. Note that the trainer (in a black cap) is a man. Choosing a woman, to train them would most likely boost their self confidence-efficacy as it would reduce 'male superiority' stereotypes.

The study sought to document issues on youths' participation on YEDF. Some of the issues unearthed included internal personal issues. It was observed that lack of individual's personal courage based on previous successes raised inadequacy feelings of success expectations. Repeated peer failures on other IGAs also lowered the morale of many. There was therefore lack of vicarious experience - confidence to perform gained by observing others perform similar or related activities successfully. This absence of modelling presents the youth with fear and anxiety on personal capabilities.

When asked why he thought there were fewer women in the uptake of YEDF, the District Youth Officer, O.I(Taveta) Mogaka had this to say:

Young women in this district face more in gender disparity because of lack of knowledge about their rights, low level of education and cultural bondages. The community, and even the older women, have omitted the girl child and young women from decision-making and leadership programmes creating a norm that they are to be felt at home.

The District Youth Officers were then forced to mitigate by taking the groups through therapeutic sessions of social persuasion. This was done through capacity empowering meetings to improve their self-efficacy judgments with respect to YEDF loans.

4.4 Factors Determining Participation of Men and Women in YEDF Credit

Market

4.4.1 Entrepreneurship Education and Efficacy

The findings of this study indicate that entrepreneurship education is more important to women than to men in increasing self-efficacy. Although it was found that YEDF conducted entrepreneurship training, they were more of mass lecturers than skill impartation.

The youth were obviously dissatisfied with the duration of the training. O.I(Taveta) Mwanaisha had this to say:

I did not understand everything; I hope to gather more from members of our group who were also present. It was a good training but it was so concentrated that I did not grasp everything.

Table 4.5 below shows the topics covered during YEDF entrepreneurship training. It must be noted that apart from reportedly being insufficient, the topics covered should have included other elements for motivation as suggested by the respondents.

Table 4.1 Respondents' Suggested Training Topics

<i>Current Topics</i>	<i>Period</i>	<i>Additional Topics Suggested</i>	<i>Suggested Session Lengths</i>
Entrepreneurship Financial Management Marketing Simple Book Keeping	All covered in one day	Efficacy Gender Relations Group Dynamics Cost and Pricing Procurement and Supply Management	All topic require a minimum of five lecture hours with practical sessions within the local community.

As Scherer et al. (1990) suggest, rural women need more training in self-confidence and the expectation of success in order to fully participate in venture creation. Kourilsky and Walstad (1998) also conclude that entrepreneurial educational initiatives addressing both entrepreneurial knowledge and self-efficacy are critical and especially important for women and girls because of their observed self-efficacy bias caused by socialisation and patriarchy.

4.4.2 'Push and Pull' Factors

It is also important to examine the different *motivations* and *aspirations* that women have in the creation and development of their own IGAs. There are motivational



Nomiya Youth Group Members at their Tree Nursery. The group has more women members but who rarely turn up for meetings.

factors, both at the "push" and "pull" levels that contribute to the women's desire to start their own businesses that are different from the men.

This study found that the need for independence, self-actualization, financial benefits, and the desire to achieve a more comfortable balance between family and work

responsibilities "pull" women into entrepreneurship. Conversely, unemployment, underemployment, and unsatisfactory work conditions and prospects "push" men into entrepreneurship. For the men, entrepreneurship is the vehicle by which they can achieve substantial wealth while creating a lasting impact on society while for most rural women it is a means of family survival.

Overall, these findings and perspectives point to the importance of recognizing that a "one size fits all" approach to YEDF loaning is not be appropriate, and that gender-sensitive outfits, especially related to their motivations, coupled with building women's self-efficacy, is urgently needed. It must not be assumed that identical approaches would raise self-efficacy among both men and women. The efforts mentioned above are necessary because this study found out that inferiority feelings, fear of group mismanagement, unresolved competing interests and family assets control form the major discouraging concerns for the women.

4.4.3 Youth Group Membership and Access to YEDF Credit

The Government of Kenya's requirement that youth groups be composed of women and men aged between 18 to 35 was found to have been adhered to (Republic of Kenya, 2012).



Members of United Youth Multipurpose Youth Group learning computer use. The group has commendable integrated lessons for men and women.

About 87% accounted for the longest existing men membership of up to four years; of this, only 8% were women. The study

observed that fluidity of the women is influenced by marriage and relocation among other factors. Only 13% of the women respondents had been in a youth group for over four years while 29% had been members for up to two years. Up to 21% had been members for one year. Groups tended to start with fewer members, expand then dip in membership.

The study also observed that interest in youth group activities waned off after dispatch of loans. There was a general complaint that handling of group finances by the men causes women members to quit group activities or become dormant members who later softly de-registered themselves by virtue of prolonged absence. This is a fact that discourages other youth –especially the women – from seeking YEDF credit.

4.4.4 Evolution Challenges of Youth Groups

The study observed that by the fourth year of inception, more women than men had quit youth groups. This was attributed to the domineering habits of the men group leaders, misuse of funds and mismanagement of group projects, among other factors. This is summarised in Table 4.2. The youth groups were evidently not trained on

social expectations of gender realities in group entrepreneurships. The outcome was unequal bargaining power that distorted varying expectations of both gender on participation and benefit from communal IGA engagements. In addition, patriarchal access and control by men replayed in the running of group IGAs thus causing the women to abandon the ventures. This trend has a negative impact on increasing access to YEDF for the women because equity in group management is critical for their increased absorption in The Fund.

The highest composition of a youth group was between 15 - 23 members representing 60% of the respondents. The lowest, however, only had 10%. Although the groups were of mixed men and women, more groups were composed of men holding an average of 10 individuals while the highest average of women was 7-12. However, 5% of the groups had women of up to 68%. Nevertheless, men chairpersons headed all the groups while the women members held *assistant* positions.

These findings support *Tuckman's group development model* (Nijstad, 2009). This model argues that there are five major stages of group development.

- *Forming*: the first stages of team building,
- *Storming*: the second stage in which different ideas compete for consideration. The group addresses issues such as what problems they are really supposed to solve, how they will function independently together and what leadership model they will accept.
- *Norming*: the stage at which group members take responsibility and have the ambition to work for the success of the group
- *Performing*: when groups are able to function as a unit as they find ways to get the job done smoothly and effectively without inappropriate conflict or the need for external supervision

- *Adjourning*: involves completing the task and breaking up the group.

Tuckman's model can be used to describe the general membership characteristics of youth groups observed as tabulated below. Table 4.2 below summarises observed patterns of youth group life-cycle trends.

Table 4.2 *Stages in Group Membership*

<i>Stage</i>	<i>Period</i>	<i>Membership</i>	
		<i>Women</i>	<i>Men</i>
Forming	1 year	100%	100%
Storming	2-3 years	29%	71%
Norming	4 years	13%	92 %
Performing	4 years	8%	87%
Adjourning	<i>Note: adjourning not included in this study</i>	-	-

The trend above indicates that men-youth-dominated groups with diminishing women memberships. By the token of socialization, such composition gives the women little space for innovativeness. There must be put in place efforts to promote and assist the creation of groups in which women can find more space to experiment with new projects, technologies or economic activities. This would encourage and support the women to leverage in their interactions with their families and their communities, financial institutions, input-providers and potential buyers (United Nations, 2009).

Although 94% of the respondents concluded that completing the YEDF loan form was an easy exercise, some 74% of the respondents did think that the whole process of applying for the YEDF loan is advantageous to the men. Most of the respondents (68%) strongly agreed with the assertion that women, unlike the men, have to obtain permission from parents, spouses or guardians to join a youth group.

4.4.5 Factors Militating against Womens' Participation in Group Activities

Table 4.3 below summarises some of the negative factors that influenced youth participation in youth groups. While it is acknowledged that both face challenges,

women are underprivileged while participating in youth group activities. This militates against their effective participation in YEDF credit sourcing. Juxtaposed against each other, the women, as Figure 4.8 below demonstrates, are disadvantaged.

This study found that at personal levels, the following factors influence access to YEDF loans:

- Access and control of family assets
- Amount loaned (KES 50,000)
- Bureaucracy
- Change in business Trends
- Collateral requirements
- Documents required
- Domestic chores
- Group mismanagement
- Inferiority feelings
- Interest rate
- Joint loan with opposite sex
- Knowledge gaps
- Speed of processing
- Unresolved competing Interests

Respondents were asked to rate the influence of the factors listed above on applicants for YEDF financing using the scale below where 5 scores for the most negatively influencing factor:

5= Very High, 4= High, 3= Undecided, 2= low, 1= Very Low.

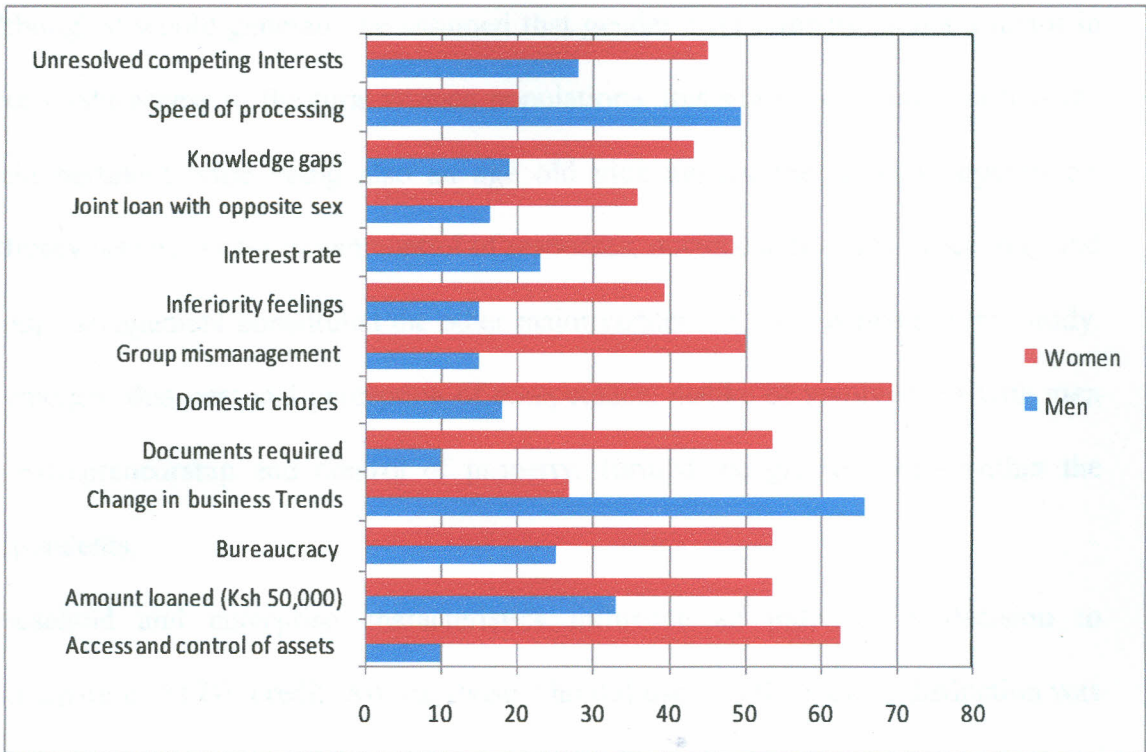


Fig 4.8 Factors Influencing Men and Women's Access to YEDF Loans

Each factor was analyzed based on the extent to which the respondents felt it influenced their decision to seek YEDF funding. It emerged that gender and efficacy factors competitively came into play presenting considerably high score on the negative tilt of the scale. Over 36% of the women interviewed blamed gender discrimination to their access to YEDF. They argued that gender related circumstances had pushed many women away from YEDF credit facility. Efficacy issues were also discouraging factors with 99.74% assenting to the same.

According to 69%, of the respondents, women participated less in youth group activities as they engaged more in domestic chores. It also emerged that women tended to fear group loans that involved men. On a scale of 1:5, 35.7 % of the respondents agreed with this.

According to 62.5%, of the respondents, family assets are controlled by the men making it hard for women to use them for loan security. However, on personal view, 62.5% of the women rated this highest at level 5, while none of the men rated it thus.

Although it would generally be assumed that gender discrimination is not a factor in poor credit access to the rural women populations, this study found out that it is the main pertinent issue being also an age old vice against the women populations. Efficacy issues, access to and control of resources, documentation and processing and group management constituted the other major concerns for the women in this study. It emerged that personal perception of competence, dislike of involvement with men in entrepreneurship and control of property, formed the greatest fears within the respondents.

Household and enterprise characteristics influence an individual's decision to participate in YEDF credit. Among those who did use YEDF credit, a distinction was made between those who were *credit constrained* and those who were not. This is based on the assumption that credit use is a decision making process whereby some choose not to use YEDF credit. According to 39.3%, of the respondents, this is due to lack of relevant information, fear and personal inefficiency. The study observed that for this reason and lack of information (43%), some groups did not apply for YEDF financing.

To improve the living standards of the youth through uptake of YEDF credit in this area, there is therefore, need for supervised gender responsive strategies in youth group formation and operationalisation.

4.5 Features of YEDF Lending Policies, Access and Use of Credit

The YEDF employs enterprise development approach to improve youth IGAs in terms of capacity enhancement to enable them compete profitably in their respective business environments or sectors. The enterprise development approach envisions an environment where the youth-owned IGAs grow to be competitive from localised to regional and international markets.

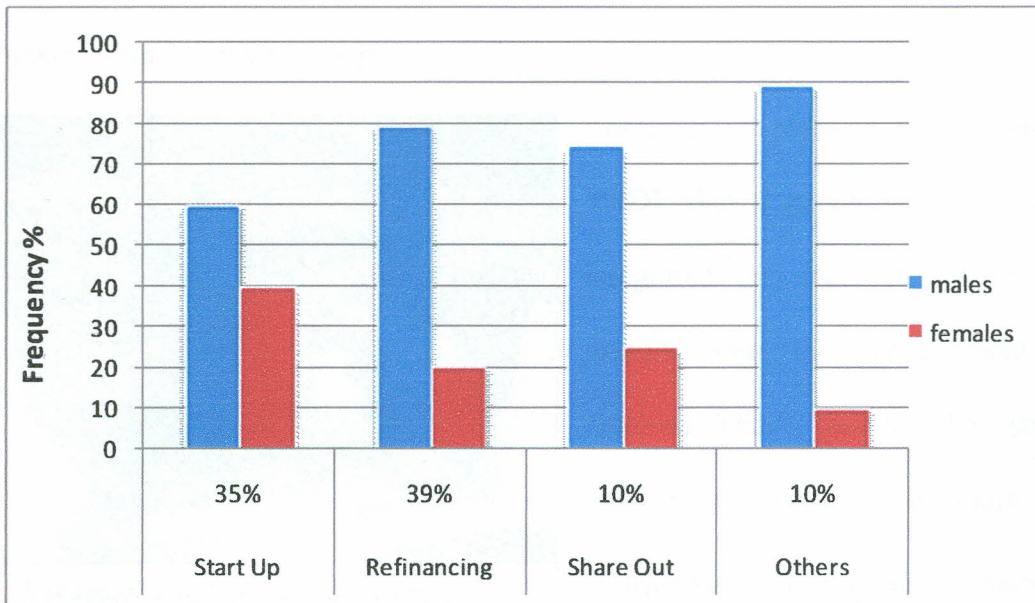


Figure 4.9 *Loan Uptake and Expenditure*

Although in some cases there may be gender-specific legal and administrative barriers, for the most part, the regulatory environment was found to be gender neutral. For example, married women were less able than their men counterparts in affording long and expensive processing procedures. For these reasons, women were found to be more disadvantaged than men in starting-up and managing youth group enterprises.

4.5.1 *Features of the YEDF Loan*

In applying for the constituency youth enterprise YEDF loans, the youth groups were not required to submit any collateral. The loan was accessible only to youth groups operating within the parliamentary constituency, i.e., Taveta Constituency. This was a requirement that could be used to block *non-locally-born* individuals and newly married women that could be viewed as *outsiders*. A maximum loan amount per group is KES. 50,000, not accessible to individually owned youth enterprises. The loan attracts no interest but has an administration fee of 5% deductible upfront from the approved loan amount. This was evidenced by 100% responses to the same.

However, it was considered that they would counter-guarantee one another by their membership in a given group.



*Vikwatani Youth Group Poultry Project.
Notice the rudimentary equipment in use. A
higher loan amount would better their production*

There is in place a requirement by YEDF that a group must be gender-integrated in membership. All the groups met this requirement and received YEDF training. The training included entrepreneurship, youth group management, financial management and basic book-keeping. All the groups

received loan amounts of KES 50,000 per group. While 39% of the groups used the money to refinance their existing IGAs, 35% used it for start-up, while 20% either shared the money among themselves or engaged in some other undocumented expenditure.

All the groups complied with the Youth Enterprise Fund Guide of 2009. It indicates that the loan access procedures include, having a registered group which has been in existence for at least 3 months as of the date of application, the registered entity must have a bank account and at least 70% youth membership. Although a group can allow for 30% membership of individuals of above 35 years, the leadership in the group must be 100% individuals within the youth bracket (18-35 years). This was not disputed by the respondents.

In every district, there is a District YEDF Committee which submits the approved proposals to the Youth Enterprise Development Fund (YEDF) Secretariat. The YEDF Secretariat then disburses the funds directly to the bank accounts of the approved

groups that then repay the loan in installments within 12 months after a grace period of three months (YEDF, 2009).

The committee is composed of the District Commissioner (Chairman), the District Youth Development Officer (Secretary), the District Youth Training Officer, the District Social Development Officer, Chairlady of *Maendeleo Ya Wanawake*, two youth representatives (male and female), two representatives of main religious faiths in the district, and representative of a major civil society organization operating in the area. It was however noted that 42.9% of the men interviewed and 20% of the women were uncomfortable with the composition of the district committee.

According O.I.(Taveta) Kyalo, a member of G-14 youth group:

The vetting process needs to be handled by professionals and not handpicked youth and community leaders whose interests may influence the outcomes.

Although the whole process should not exceed three months, it took eight months for the youth groups to receive their cheques. This was evident in the sentiments of the respondents; 69.2% felt that process took too long adversely affecting their proposed IGAs. The fluidity of the women occasioned by marriage was observed to be a factor in a few youth groups. In such groups, the membership declined and the remaining members of the team were faced with grim realities of repayment of the loan with reduced membership.

However, given another opportunity, 91% of the respondents would still go in for another YEDF loan. This was further proved by 94% who thought that completing the application form for the YEDF loan was generally an undemanding exercise.

Given the youth's interest in The Fund, YEDF must gender-sensitize its staff and this should apply to all related institutions. It is also necessary to implement efforts to train, raise gender awareness and develop the skills needed to integrate gender in

policy-making, as well as in the planning and delivery of services to the youth. For these efforts to be effective, they should reach legislators, technical and financial experts, heads of agencies and their entire staff, especially extension agents and service providers in all youth related sectors.

4.6 Suggested Strategies for Enhancing Access to YEDF Credit

The last objective of this study sought to suggest *effective strategies for enhancing access to YEDF loans by women and men*. Below herein are suggestions towards the same.

4.6.1 Engendering YEDF

(i) Gender Training

The study observed that none of the youth officers had any gender training. This rendered them *gender blind* to the sensitive differences between men and women. As a plausible strategy, the youth officers, youth leaders and staff of the YEDF ought to be taken through gender courses to be able to see through *gender lenses*, the different needs and constraints of the youth they serve. The institutional capacity of Youth and YEDF Officers must be built for gender integration.

There is an obvious need to re-constitute, train and *depoliticize* the YEDF vetting committees. The committees need to be run professionally. The study noted that the need to have political representation on the committee and mode of selection of the members encourages gender blind vetting.

(ii) Gender Mainstreaming

The study noted that it is a requirement that youth groups consist of men and women as an effort towards gender mainstreaming. This was a commendable effort; however, gender must be deliberately mainstreamed. Youth must be considered as *men* and *women* in sex-disaggregated documentation, in ensuring they do benefit from the

funds disbursed and access The Fund directly without appearing to hitch-hike on the men.

4.6.2 Financial Literacy Education

Efforts must be put in place to address negative attitudes/perceptions about money, to make the youth familiar with specific financial aspects of YEDF, learn basic banking and relevance of a good credit history, understanding the importance of monitoring cash flow and learning about the balance between risks and returns. This is important as the study found out that the women are better in loan repayment. Figure 4.9 below demonstrates this.

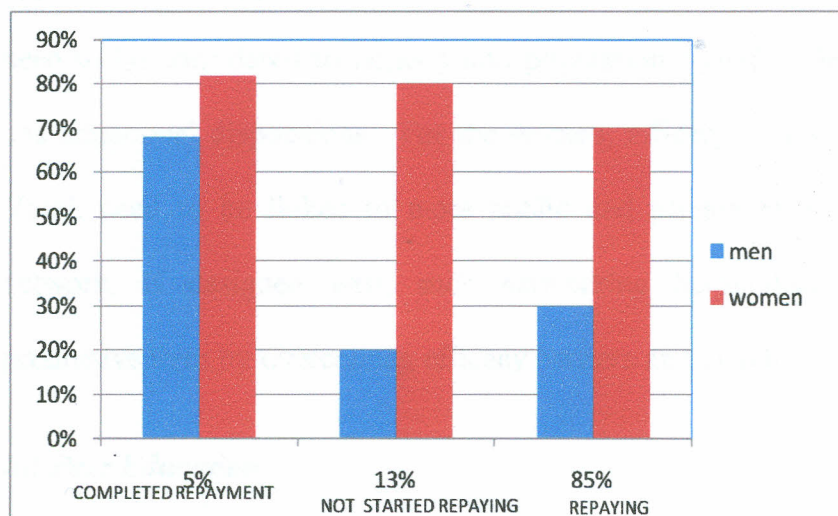


Figure 5.0 Demographic Characteristics of YEDF Loan Repayment

At the end of the requisite 3 months period for onset of repayment, only seven youth groups (5%) had completed repayment of the loans. A majority (82%) were still repaying, while 13% had not commenced the repayment process. It is worth noting that the groups that had completed repayments had a membership that is composed mostly of women.

Women accounted for 68% of the seven groups that had repaid. According to some studies, women entrepreneurs' main asset in microfinance is their credit history. This is because women's repayment rates are often higher than men's (World Bank, 2007).

Although women were fewer in youth group compositions, it was noted that groups that had more women were better at servicing their loans.

Going by this finding, the women are better at loan repayment. Although there are many factors that restrain their participation in youth groups, it remains clear that they are better beneficiaries that YEDF must give adherences to.

4.6.3 Adaptations Targeting Youth Diversities

(i) Mentoring

The study observed that *youth* are not a homogenous population to which one approach can be applied in credit services. Broad range of approaches and adaptations need to be considered to target youth population's gender, degrees of vulnerability and situational dispositions. For the women, efficacy issues are a serious concern. Youth need to be linked to more public and private mentoring and professional network. If designed well, such networking helps disadvantaged youth lead productive lives by overcoming efficacy barriers and thereby access YEDF.

(ii) Peer Education

This study observed that the beneficiary youth groups were not included in planning at any level. It is important to integrated youth in all aspects of YEDF Programming. The more youth can be integrated into Scheme design, implementation, monitoring and evaluation, the more opportunities they will have to learn. Peer education will then encourage more youth to uptake, use and repay YEDF loans. Integrating youth in a variety of ways also can help to ensure that YEDF programmes are youth responsive (demand-driven), and designed appropriately. This will also demonstrate to other youth how they can be leaders. In addition, youth can offer a variety of skills needed to disseminate YEDF programmes at lower costs. This will similarly ensure creation

of a generation of skilled adults, a simultaneous benefit from the capacity building experience.

(iii) Responsive Market Creation

Majority of the youth groups (45%) engaged in Agri-business as the main IGA; of this category, it is worth noting that about half (40%) were women. This was followed by *Jua Kali* (informal sector) activities at 23% with women engaging at 2% of this. Grocery/shops participated at 22%. It was observed that women had a greater share of the Grocery/shops engaging at 75% of the 22%. A few (10%) engaged in Front Office Services with women at 25%. Table 4.3 below illustrates this.

Table 4.3 Participation in IGAs by Gender

IGA	Total Engagement %	Men Engaged %	Women Engaged %
Agri-Business	45	40	60
Jua Kali	23	98	2
Grocery/Shops	22	25	75
Front Office	10	75	25

The implication of the data above is that women in this area engage more in activities that are related to domestic consumption. It is therefore necessary that YEDF works to stimulate business development towards sustainable products, services and solutions that meet those needs. Similarly, the market mechanisms must be encouraged to respond to youth's needs by being facilitators or stimulators of local market responses, rather than as temporary providers of direct services.

A strong focus on developing qualified local youth trainers so that entrepreneurial training can be provided using a youth peer-to-peer model on an on-going basis at local market rates must be embraced. This will advance women participation in The Fund if it creates outfits that are more *responsive* to their needs.

4.7 Conclusion

Gender factors contributing to youths' participation in YEDF in Taveta District inhibit the participation both women and men. However, ingrained cultural attitudes, stereotypes and propositions of patriarchy pose negative influence on women more than men. The lending policies and practices of YEDF need reconsideration to be gender sensitive. Strategies suggested by this study can go a long way in ensuring improved uptake of YEDF products by the youth of Taveta District.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents summary, conclusions and recommendations. It sums up the interpretations on gender factors contributing to youths' participation in YEDF loans in Taveta District. It also summarises the gender factors inhibiting access to YEDF by youth of Taveta District, the factors determining their participation in YEDF credit market, the features of YEDF lending policies and the suggested strategies for enhancing access to YEDF. The findings of the study, recommendations for effective access to YEDF loans and hints on areas for further research conclude this chapter.

5.2 Summary

This study set to find out the gender factors contributing to youth's participation in the YEDF in Taveta District. The findings indicate that the factors inhibiting and encouraging men and women's access to and participation in YEDF credit scheme are related as summarised below.

5.2.1 Gender Factors Inhibiting Access to YEDF Loans by Men and Women

Based on the first objective, *to investigate the gender factors that inhibit access to YEDF loans by male and female youth*, this study found gender factors that inhibit access to YEDF credit. These include: access to and control of property, cultural and traditional norms, productive and reproductive involvements of women that cause them to be 'time constrained' and self-efficacy issues.

The study notes that, in certain instances, one factor inhibiting the participation of one gender hastened the participation of the other. This was noted in cases involving

access to property and control of resources. The women would be hesitant to seek credit if the most plausible IGA would be agri-business. This was because they would neither have maximum control of the land needed nor the produce.

Patriarchy and socio-cultural norms encouraged the participation of men while discouraging that of women in YEDF activities. Evolutionary challenges of group dynamics, leadership and choice of IGAs that were often influenced by men leading the youth groups, caused some women members to quit the groups further alienating them from The Fund.

5.2.2 Factors Determining Participation of Men and Women in YEDF Credit

Market

The second objective of this study sought to evaluate the general factors that encouraged the participation of *men* and *women* in the YEDF credit market.

The study found that entrepreneurial efficacy and financial literacy enhance the youth's chances of seeking YEDF credit. Apart from that, entrepreneurship training conducted by YEDF staff and MOYAS officers also promoted uptake among both men and women.

The requirement by YEDF that one must be in a youth group to access C-YES scheme credit, despite presenting other challenges, was obviously an inclusivity factor to certain men and women who would, perhaps on their own, not access credit.

Employment status and higher levels of literacy increased one's awareness thus encouraging participation in credit seeking. It was however, noted that, although population trends indicated little demographic differences between men and women, the women who persisted to the last two levels of group evolution cycles and benefitted from the loans had complete primary school education attainment.

This study also found that the women are 'pulled' into entrepreneurship by a need for domestic fulfilment while men are "pushed" into entrepreneurship to achieve substantial wealth while creating a lasting impact on society. Therefore, societal expectation of women to be 'home makers' and men to be 'providers' did play a role in seeking YEDF funding.

5.2.3 Features of YEDF Lending Policies Determining Access to Credit by Women and Men in Youth Groups

In the third objective, this study endeavoured to find out whether there were any specific YEDF policies that *determined access to credit* by men and women youth group members.

Most of the respondents acknowledged the impetus created by non-requirement of collateral and interest free arrangement. Although there they decried the upfront deduction of 5% administrative fee from the approved amount, they felt that it was encouraging that the government had finally considered financial support to a section of the population that would generally have no collateral. With a repayment period of 12 months and a grace period of 3 months, the study observed that the youth are satisfied with the same.

The study found that, as its policy, YEDF demands that beneficiaries of C-YES scheme must be men and women who are members of a registered youth group. The youth group must also have been actively in existence for a minimum of three months. Whereas most of the respondents were comfortable with this requirement, a small percentage felt that it delayed the groups' IGA involvements. They would rather a group be funded as soon as it is registered.

The loan amount of KES 50,000 did not inspire many of the youth. Many of those interviewed felt that for a group activity, with a minimum membership of 12

individuals, the eventual amount of KES 45,000 that eventually reaches the group is de-motivating. They suggested the minimum amount be raised to KES 100,000. Nonetheless, it was observed that this did not stop them from seeking YEDF credit.

It was established that most of the respondents were uncomfortable with the vetting process and the committee. The study observed discontent among the respondents that complained of bias and cast aspersions on the selection criteria of the persons sitting in the committees. Although YEDF set out a guideline, it was observed that apart from government officers sitting on the panel, the rest were not the most suitable and ought to be replaced.

The study found that YEDF required applying groups to consider gender balancing where possible and avail themselves for entrepreneurship training. It was confessed to this study by some respondents that they had to look for a few women to make their groups qualify. This, the study concluded, made those women *pseudo-members*, a voiceless second-class membership. Thus, though members and part of deliberations, not empowered enough to constitute meaningfully in group decisions.

The study found that it is the policy of YEDF to conduct entrepreneurship training for loan applicants; it was however reported that such trainings involved at most two day *en masse* training that the respondents considered insufficient and ineffective. Most respondents were found to be ill informed on the operations and policies of YEDF which were also found to be gender blind.

5.2.4 Effective Strategies for Enhancing Access to YEDF Loans by Women and Men

To address the challenges noted, 51% of the respondents supported affirmative action as a measure that would address a low uptake of the women in YEDF activities. The

constitution of Kenya has entrenched the rights any group that constitutes a minority and the rights of men and women to participate equally in public decision-making and development. This needs to be interpreted and implemented for equitable participation of women in group activities.

There must be put in place long-term measures that address customary and contemporary hurdles that men and women face in pursuit of YEDF credit. Such endeavour must include efforts to empower women and men in entrepreneurial literacy and efficacy, re-designing YEDF lending policies and launching gender responsive civic education.

5.3 Conclusion

A number of conclusions can be drawn from the results of this study. One major conclusion is that the large number of potential youthful borrowers who did not seek YEDF credit does not mean that they did not need credit.

The lending terms and conditions did prevent some youth from seeking credit. YEDF did not package itself best to the requirements by specific borrower gender categories. Informal credit sources (*merry-go-round* and *chamas*) provided easier access to the women for microenterprises. It is therefore necessary to provide a policy environment that affords the necessary incentives for engendered enterprise growth.

Both the men and women suffer issues related to access to YEDF caused by socialisation, knowledge gaps, gender and self-efficacy factors. There was evident necessity for capacity building to provide youth with business skills and mentoring services. Given the significance of the growing youth population and employment gap, more efforts are needed to raise awareness within the youth community and ensure accessibility measures are directed to address both the men and the women.

5.4 Recommendations

Targeting the men and women in micro-finance can combat gender inequity by helping women overcome their disproportionate difficulties in accessing credit relative to the men. It is commendable that the YEDF provides microfinance to youth. However, specific efforts to increase access to the fund must also encourage gender parity in accessing YEDF loaning and other activities. The following measures can be undertaken by both the Ministry of Youth and Sports (MOYAS) and the Youth Enterprise Development Fund (YEDF).

(i) *Financial Literacy Education*

There is also need for YEDF to train youth on basic banking, specific financial aspects of YEDF and relevance of a good credit history. YEDF must also capacity build youth to understand the importance of monitoring cash flow and learning about the balance between risks and returns.

(ii) *Adaptations Targeting Youth Diversities*

Multiple advances and customizations are necessary to target and reach out to men and women populations in terms of gender, degree of vulnerability and situational dispositions. It is essential to incorporate men and women in all spheres of YEDF programming to make them more responsive (demand-driven) and custom designed. The more youth can be integrated into scheme design, implementation, monitoring and evaluation, the more inclusivity will be enhanced.

(iii) *Engendering YEDF Credit Approaches*

Efforts to address youth access to YEDF credit needs are often hindered by a lack of information. The YEDF must of necessity adapt to meet the specific needs of men and women entrepreneurs to address both genders adequately. Women are often marginalized in programmes that are simultaneously served to men and women on equal footing. Safe spaces and special considerations to reduce women's

vulnerabilities must be designed. In addition, credit advancement for women can require additional support, such as childcare assistance, self-confidence building activities (efficacy) and methods to keep savings and profits confidential.

Gender ought to be deliberately mainstreamed and youth considered separately as *men* and *women* in sex-disaggregated documentation and service delivery.

(iv) *Benchmarking and Research*

There is need to conduct more research to determine best practices in credit advancement to the youth. The field of youth and entrepreneurship could benefit from more guidance on approaches that work best to achieve optimum credit uptake by both men and women.

(v) *Gender Responsive Policies*

MOYAS and YEDF, therefore, ought to embrace the following:

- Pursue gender-responsive policies. The current Kenya National Youth Policy (KNYP) is gender blind and must be revised.
- Promote men and women's access to financial and entrepreneurship literacy.
- Put into place a monitoring and evaluation system that tracks the effectiveness of YEDF activities on gender relations.
- It is imperative that there be deliberate investment in time-saving infrastructure as women spend more time on productive and reproductive commitments.

5.5 Suggestions for Further Research

Since 82% of the wealthiest households live in urban areas and the majority of households in rural areas are poor (KHEUS, 2007), it is imperative to research more on rural youth's access to credit in the following outfit.

- i) Engendered studies are needed to document the entrepreneurial efficacy of young men and women in Kenya.
- ii) Further research needs to be carried out on entrepreneurial activity patterns of various youth of Kenya in relation to their interests and opportunities. It is possible that some engage in IGAs that they find available but they would rather not perform.
- iii) Further research needs to be carried out in constituencies that had higher women access to YEDF to establish other factors that work for women and possibly replicate them.

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Appendix II: Questionnaire for Youth Officers

Dear Madam/Sir,

The following questionnaire seeks information on the impact of Youth Enterprise Development Fund Loans on youth groups in Taveta District.

Instructions

Please respond to the questions to best of your knowledge, information and belief.

The information given will be treated as private and confidential and will be used for study purposes only.

Please do not write your name on the questionnaire.

Informed consent: tick one (✓) Yes () No ()

Section I: Biographical Questionnaire

Please complete this section by checking/ticking (✓) the items as applies to you.

1. Your assignment/deployment
2. Gender: tick one (✓): male () female ()
3. Age: tick one (✓)
 - 25 – 35 years ()
 - 35 – and above ()
4. How long have you been working in this district? Tick one (✓)
 - a) less than one year
 - b) two years
 - c) three years and above
5. How many youth groups were been funded by YEDF in 2008/2009 financial year? Tick one (✓)
 - a) 20 ()
 - b) 40 ()
 - c) 80 ()
 - If OTHER , state.....
6. How many of those groups funded were purely of women membership? Tick one (✓)
 - a) 1 ()
 - b) 2 ()
 - c) 3 ()
 - If OTHER , state.....
7. How many of those groups funded were purely of men membership? Tick one (✓)
 - a) 1 ()
 - b) 2 ()
 - c) 3 ()
 - If OTHER , state.....
8. What difficulties did the youth groups face in accessing the YEDF loans? Briefly state any three. (You are free to state more)

- 1.....
- 2.....
- 3.....
-
-

END OF QUESTIONNAIRE: THANK YOU.

Appendix III: Interview Guide for Youth Respondents

Topic: Factors influencing the participation of men and women in YEDF activities in Taveta District.

Precautionary statement

The data collected from this study is purely for learning purposes, response will be kept confidential and names of respondents are not required except where permission is granted. Kindly answer the questions freely.

1. How long have you been a member of your youth group?

.....

2. What motivates you to be in the youth group?

.....

3. Does your group run a business?

.....

4. Where did your group get the funds to start the business?

.....

5. How many men/women are your youth group?

.....

6. Did your family approve of you joining the group?

.....

7. What are some of the challenges you faced while applying for YEDF credit?

.....

8. Do women face any other challenges separate from the men?

.....

9. Are there some expectations from YEDF that you are uncomfortable with?

.....

10. In your opinion, how would access to The Fund be encouraged?

.....

.....

Appendix IV: Questionnaire

Questionnaire for Youth respondents

Dear Madam/Sir,

The following questionnaire seeks information on the impact of Youth Enterprise Development Fund Loans on youth groups in Taveta District.

Instructions:

Please respond to the questions to best of your knowledge, information and belief. The information given will be treated as private and confidential and will be used for research purposes only. Please do not write your name on the questionnaire.

Informed consent: tick one (✓) Yes () No ()

Section I: Biographical Questionnaire

Please complete this section by checking/ticking (✓) the items as applies to you.

1. Your present youth group.....
2. Gender: tick one (✓): male () female ()
3. Marital Status : tick one(✓): single () married () divorced () widowed ()
4. Age: tick one (✓)
 - 18 - 25 years ()
 - 26 - 30 years ()
 - 31 - 35 years ()
5. Education Level (Please tick one ✓):
 - a) Completed Primary () b) Did Not Complete Primary ()
 - c) Completed Secondary () d) Did Not Complete Secondary ()
 - e) Tertiary () f) College / University ()
6. Employment Status
 - a) Employed () b) Self Employed () c) Not Employed ()
 - If Self Employed, specify
 - a) Farming
 - b) Jua Kali
 - c) Grocery/hawker
 - d) Any other.....
6. How long have you been a member of the youth group?
 - a) less than one year ()
 - b) two years ()
 - c) three years ()
 - d) more than four years ()
7. Are you an office bearer? If Yes, tick one (✓)
 - a) chairperson ()
 - b) secretary ()
 - c) treasurer ()
 - d) other; specify
8. On a scale of 1 to 3 (lowest to highest) indicate by ticking how much time you allocate against the activities listed below.

Activity	1 Least	2 Average	3 Most
Economic Activities			
Productive Activities			
Personal Care			
Leisure Activities			
Domestic Chores			

Section II: YEDF Loans and Youth Group

6. How many members does your group have? Tick one (✓)

- a) 8-11 ()
 b) 12-30 ()
 c) 31-50 ()
 d) 51 and above ()

7. How many members of your group are men? Tick one (✓)

- a) 8 – 10 ()
 b) 11 – 15 ()
 c) 16 – 20 ()
 d) 21 and above ()

8. How many members of your group are women? Tick one (✓)

- a) 8 – 10
 b) 11 – 15
 c) 16 – 20
 d) 21 and above

9. While applying for the YEDF loan, did you encounter any of the following?

Mark one appropriately: Yes (✓) No (×)

- a) Discrimination: forms issued only to men () forms issued only to women ()
 b) Men required to pick forms even when group is mixed ()
 c) Requirement that a group must contain both men and women ()
 d) Requirement that group officials must have men members ()

Any other? State briefly.

.....

10. Did you receive any training from YEDF? Tick one (✓)

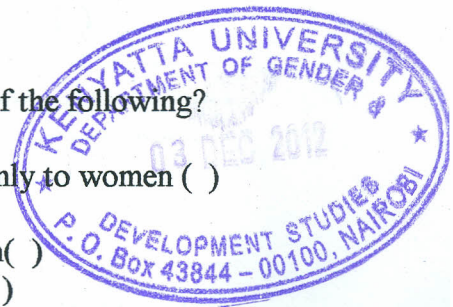
- a) Yes ()
 b) No ()

11. What type of training was offered? Tick appropriately (✓)

- a) Entrepreneurship ()
 b) Group Management ()
 c) Financial Management ()
 d) Book Keeping ()

Any other state briefly

.....



12. What amount of loan did your group receive? Tick one (✓)
- a) KES35,00 - 50,000 ()
 - b) KES 60,00 - 100, 000 ()
 - c) KES 100,00 – 150,000 ()
 - c) Any other amount? State

13. What did you do with the loan? Tick appropriately (✓)
- a) Started a group business ()
 - b) Refinanced our existing business ()
 - c) We shared out the money among group members ()
 - d) If none of the above, then briefly State.....

14. What Income Generating Activity is your group involved in? Tick one (✓)
- a) Agri-business ()
 - b) Front Office Services ()
 - c) Grocery/Shop ()
 - d) Jua Kali (informal sector) ()

If any other, state.....

15. Were you required to submit any collateral, surety or guarantee/guarantors for the loan? Tick one (✓)

- a) Yes ()
- b) No ()

If YES, briefly describe

16. On loan repayment, which of the following is true to your group? Tick one (✓)
- a) the group has completed repayment ()
 - b) the group is still repaying ()
 - c) the group has not commenced repayment ()

17. Would you apply for another YEDF loan? Tick one (✓)

- a) Yes ()
- b) No ()

If NO, briefly state why

18. In your opinion, completing (filling) the application form for YEDF loan is:

Tick one (✓)

- a) Easy ()
- b) Difficult ()

If your answer is (b), briefly state why.

19. In terms of availability, because of family commitments, the whole process of applying for YEDF loan is advantageous to:

- Tick one (✓)
- a) Women ()
 - b) Men ()

Briefly state why.

20. How long did it take your group to receive the YEDF loan cheque?

Appendix V: Quoted Participants in Oral Interviews (OIs)

Permission was sought and granted by the following who participated in this study to have them listed in this report.

Name	Youth Group	Residence	Date of Interview
Godfrey Mshauri	Vikwatani	Challa	2 nd Feb 2011
Joyce Luwum	Lumi Farmer	Jipe	13 Feb 2011
Mary Mwashimba	Nomiya	Bomeni	4 th March 2011
Peter Mogaka	Youth Officer	Bomeni	20 th March 2011
Stella Mwanaisha	Mbuni	Jipe	10 th April 2011
Kyalo James	G-14	Challa	20 th April 2011