

**IMPACT OF WOMEN ENTERPRISE FUND ON WOMEN'S
SOCIO-ECONOMIC EMPOWERMENT IN NAKURU COUNTY- KENYA**

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DECLARATION

This study is my original work and has not been presented for a degree in any other institution or for any other award.

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DEDICATION

To my parents Sylvester and the late Rose Opil and my sisters Winnie, Linda, Irene,
Wilfrida and Maryvicky.

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LIST OF ABBREVIATIONS AND ACRONYMS

BPFA	Beijing Platform for Action
CEDAW	Convention of Elimination of all Discrimination Against Women
CWES	Constituency Women Enterprise Scheme
MF	Microfinance
MFI	Microfinance Institution
MDG	Millennium Development Goals
MSMES	Micro, Small and Medium Enterprises
NGO	Non-Governmental Organization
SHGs	Self Help Groups
WEF	Women Enterprise Fund

OPERATIONAL DEFINITION OF TERMS

The following terms have been defined within the context in which they are used in the study

Empowerment: It is increasing the capacity of individuals or groups to make effective development and life choices and to transform these choices into desired actions and outcomes for the betterment of their livelihoods.

Microfinance: These are a variety of financial services such as credit and savings that target low income clients, particularly women and their microenterprises.

Microfinance Institution: These are agents and organizations that are engaged in relatively small financial transactions using specialized, character based methodologies to serve low income households, microenterprises, small farmers and others who lack access to the banking system.

Micro Small and Medium Enterprises: Enterprises that employ between one and 100 employees and have an annual turnover of up to 100million Kenya Shillings

ABSTRACT

The study sought to investigate the impact of Women Enterprise Fund on the empowerment of women in Nakuru County Kenya. The study objectives were; to establish the demographic characteristics of women who obtained funds from WEF, examine how women had utilized the same funds, identify the challenges women faced in accessing and utilizing the funds, establish the impact of WEF on women's socio-economic empowerment and come up with the strategies that could enhance accessing and utilization of the funds from WEF by women. The study was guided by Sara Longwe's framework on Economic empowerment. A descriptive research design was used in the study. Data was generated through Focused Group Discussions with randomly selected women groups, and interviews with the officials of the Women Enterprise Fund. Qualitative data was cleaned, sorted and analyzed based on the common themes which were generated from the study objectives. The study results indicated that many of the women in the groups were married with an average of five to ten dependents. The funds received from WEF were utilized in various business enterprises and projects ranging from livestock rearing, poultry farming, construction of rental houses and starting up business enterprises. The study also established that the women were empowered both socially and economically in that they acquired trainings which accorded them opportunities to share information with others in addition to increased income from income generating activities which supplemented their other sources of income. The study further identified a number of challenges experienced by the women groups while accessing the fund these included; stringent fund policies, lack of information, delays in loan disbursement, low loan limits and spousal consent. Challenges encountered while utilizing the funds included; limited and shrinking market, lack of skills, spousal demand of the fund, emerging family needs and loss of funds due to uncalculated spending. The strategies identified to address the challenges during accessing the funds were increasing the loan amounts, individual loan lending and reviewing the lending policies so that they are flexible to individual lending as opposed to strictly lending to women in groups. Strategies addressing challenges experienced while utilizing the funds were; timely disbursement of the loans, regular and continuous trainings and sensitization forums.

CHAPTER ONE

INTRODUCTION

1.0 Background Information

Economic strengthening for women is a fundamental human right and social equity issue. It is additionally imperative for reduction of poverty, financial development and human advancement. Policies and intercessions pointed towards pushing women's economic strengthening meets expectations towards the full acknowledgement and realization of women's budgetary privileges. Economic strengthening of women contributes to poverty reduction for all; and is crucial for survival for low income families. Furthermore, promoting women's economic strengthening facilitates the accomplishment of other significant government funded goals such as investment growth, improved human development and reduced violence (OECD, 2012).

Women's empowerment is frequently viewed to be testing patriarchy. Batliwala (1994) portrays those objectives for women empowerment as to challenge the patriarchal belief system (male domination and women's subordination); evolving those structures and organizations that strengthen and sustain gender discrimination and social disparity; and empower poor women to gain access to and management of material and informational resources. Women's empowerment involves remodeling gender power relations, through individuals or groups of people creating awareness of women's subordination and building their ability to overcome it" through a 'bottom-up' approach (Baden & Reeves 2000, 3).

In the 1990s development projects "intended to empower women" started being developed by organizations (Bisnath & Elson, 1999). Programs that enhance women's empowerment regularly incorporate self-awareness and improving their skills and knowledge, skills enhancement, participation, great control, decision making power

and gender equality (Karl 1995, 14). Specifically, the programs emphasizes on women having greater power over their own lives as a key asset.

The categorization of *practical and strategic gender needs* is key within the discussion of women's empowerment. Women's gender specific needs, may be categorized into practical gender needs (PGNs) or into strategic gender needs (SGNs). Practical needs refer to women's conventional gender roles. They are formulated by women and are based totally on concrete conditions women go through within the engendered scenario in the sexual division of labor. Accordingly, they are based on gender inequalities. Women however do not question them. An example of practical gender needs might be a well. Supplying water is women's undertaking in nearly all developing countries, and a well close to a household eases their work burden.

Strategic gender needs or interests are based on the analysis of women's subordination to men, and are impacted by external intercessions. They incorporate women's interest in putting a stop to subordination. Strategic gender needs challenge gender progressions and also the system of subordination.

For women to be empowered, they are required to recognize their strategic needs and powerful social wellbeing. This is essential for there to be change in the systems of subordination, control over material and intellectual resources, making choices, having authority and the reduction of gender disparity (Hadi 1997). The sensation of women being inferior in contrast to men is structural; as a consequence, strategic gender needs require structural modifications. In truth, rather frequently strategic gender needs are believed to be identical as needs for strategic changes.

Batliwala (1994, 134-136) categorizes different approaches and intercessions thought to bring about women's empowerment so as to distinguish between the various

reasons for “women’s lack of power”. These approaches emphasize on the significance of group formation in building solidarity among women. While these approaches may have different concepts, they are not mutually exclusive. To address both practical and strategic needs, it is critical for empowerment strategies to intercede on the level of “women’s condition while at the same time remodeling their role”.

Women’s lack of power is mainly attributed to their greater poverty and poor health care, lack of education and training, and insignificant survival resources, according to the *integrated approach*. Through women’s development the progression of the family and community is accomplished. Strategies utilized within this technique are meant to improve women’s economic status through the provision of services. For women to meet their survival and livelihood needs (practical needs), their living standards need to be improved as a way of assisting them.

The economic development approach situates women’s economic vulnerability at the center of their lack of power, and presumes that economic empowerment impacts positively on numerous components of women’s life. The approach focuses on improving women’s control over material assets and securing their economic security.

According to *The consciousness raising and organizing approach*, the root cause of women’s powerlessness is assumed to stem from patriarchal ideologies and socio-economic disparities in all of the frameworks and structures of society. Techniques within this approach are based on organizing women to recognize and question gender and class-based segregation in all aspects of their lives; for example through education and women’s mobilization for gender access to resources

Globally, entrepreneurship is rising as a way to secure profitable employment. It is a method of ensuring women are represented within the world of work, and the simplest way of enhancing their socio-economic status. Micro Small and Medium Enterprises (MSMEs) are viewed as a key motivational force for socio-economic development within the African context. They are thought of as important to a country's competitiveness as they represent a large number of businesses in a country in addition to generating wealth and employment. Micro Small and Medium Enterprises are hailed for the critical role they play in promoting grassroots' economic and equitable sustainable development (Pelham 2000).

Women owned businesses make up twenty five to thirty three percent of all businesses worldwide. This percentage is higher in Africa at between forty to fifty percent and up to sixty percent in some countries. African women entrepreneurs have played a key part in broadening production and services within the African economies. Enhancing women's business growth is significant for the accomplishment of Africa's greater development targets as well as economic and development growth (Stevenson and St-Onge, 2005b). Further, by providing a way of circumventing the proverbial 'discriminatory constraints', business enterprise unveil opportunities for leadership, self-development and empowerment that women don't seem to be able to realize in big corporations (Day-Hookoomsing and Essoo, 2003).

Many women entrepreneurs are operating in more difficult conditions as compared to their male counterparts. Businesswomen find it hard to operate in non-conducive business environments brought about by political instability, poor infrastructure and high cost of production as compared to businessmen. Additionally, women's business growth faces specific constraints such as restricted access to key resources (inclusive

of land and credit), the legal and restrictive framework and the socio-cultural surroundings.

Furthermore, the combined impact of globalization, evolving technologies and changing trade patterns calls for “unique” abilities that women entrepreneurs in Africa generally do not possess. This is because there is an absence of the essential level of education and training including business, technical skills and entrepreneurship training in more women than men (Stevenson and St-Onge, 2005b).

There has been an establishment order of a number of women’s funds the world over mainly located in the developing countries, Africa included. These women funds have grown out of a need to offer ongoing support to women’s movements in their respective communities. Examples include: the United States Department of State African Women Entrepreneurs Program (AWEP) as a method of advancing women’s leadership and developing women-owned small and medium enterprises, the African Women’s Development Fund (AWDF) which is a trust fund for African women’s economic empowerment commitment made in the African Union Solemn Declaration for Gender Equality in Africa. The AWDF arose out of a need to ensure that African women’s organizations and relevant stakeholders in the empowerment of African women gain entry to financial resources on an ongoing basis. Finally, there is the Small Enterprise Development Agency (SEDA) in South Africa which is mandated to put into effect national government’s small business strategy, design and implement a standard and common countrywide delivery network that must uniformly apply throughout the republic in respect of small enterprise development integrating all government funded small enterprise support agencies across all tiers of government (Verveer, 2011)

According to WEF (2009), women make up 50.5% of Kenya's population. However, a big percentage has been excluded from accessing formal financial services, hence challenged in terms of engagement in a meaningful entrepreneur or small-scale business. It was noted by Stevenson and St-Onge (2005a) that the aggregate number of women who are MFIs clients in the republic of Kenya is close to thirty percent.

In 2007, the Government of Kenya responded to these challenges by introducing the Women Enterprise Fund. The WEF empowers women to participate more in self-development, their families and the country. The fund also distributes wealth across various social groups- youth and women. It allows women to take up loans and engage in businesses and projects at very reasonable interest rates without issuing collateral. This, the government envisioned, would enable women to grow their MSMEs (WEF, 2009).

The establishment of the Women Enterprise Fund is viewed as a step closer towards ensuring resources reach marginalized women and a testimony of the Kenyan Government's commitment to the third MDG on women empowerment and gender equity which later translated to SDG five and ten on Gender equality and reduced inequality respectively. To achieve its mandate, WEF avails funds to the target women entrepreneurs being undertaken through the ministry of gender channel and the MFI channel.

WEF's primary function is to provide poor women entrepreneurs in the rural areas, who do not have access to financial services under the terms and conditions applied by the formal lending institutions, with an access to loans without any collateral and at a 1% interest rate. According to the WEF 2009 strategic plan, the demands for

loans is high because, approximately 40% of all Kenyan women have no access to finance at all; another 40% have access to only informal financial structures.

While the empowering potential of WEF remains strong, the proof of difficulties, incapability and restrictions of its capacity is equally compelling. In spite of the fact that WEF has the ability to empower women, the connection is not straightforward or easy to make because the link is not automatic (Hunt and Kasynathan 2001, 2002; Kabeer, 1998; Mayoux, 1998). Financial access does not automatically translate into empowerment.

This study therefore sought to find out the impact WEF loans have made on the business and social lives of loan recipients. Specifically, the study explored the background of the women, how they utilize the loans, the challenges the women beneficiaries encounter and ultimately, the impact these loans have on the socio-economic well-being of these women.

1.1 Statement of the Problem

There is tremendous need for women empowerment both socially and economically in order for them to play a significant role in economic development. Since independence, Kenya has been working to make women active partners in the development of its economy. It therefore carefully designed mainstream programs. One of the strategic programs that the government initiated through implementation of MDG goal number 3 was to come up with WEF in 2007 so that women could have access to affordable credit to start and expand businesses.

With this effort made by the government, non-state actors and financial institutions in extending financial services to women micro enterprises, (of which participation of women is greatest) (Ablorh, 2011). Majority of women still face enormous social and economic challenges. The statement that informed this study was based on; there are still socio-economic challenges women face despite the access and utilization of the Women Enterprise Fund which has unique features from other micro-credit lending institution such as; The fund is purely government initiated, the loans attracts a 1% interest rate, accessing the loan requires no collateral and targeted poor women in the rural areas who have no access to formal lending institutions.

The study was done in Nakuru County, Kenya.

1.2 Objectives of the Study

1. To establish the demographic characteristics of the women who obtain funds from Women Enterprise Fund.
2. To examine how women have utilized the funds to improve their socio-economic status

3. Establish the impact of the Fund on women's socio-economic empowerment.
4. Identify the challenges women face in accessing and utilizing the fund.
5. Identify the strategies that can enhance accessing and utilization of funds from WEF by women.

1.3 Research Questions

1. What are the demographic characteristics of the women who obtain the Funds from Women Enterprise Fund?
2. How have the women utilized the funds from WEF to improve their socio-economic status?
3. What is the impact of the fund on women's socio-economic empowerment?
4. What are the challenges that the women face in accessing and utilizing the WEF fund?
5. What are the strategies that can enhance access and utilization of funds from WEF by women?

1.4 Justification and Significance of the Study

This study focused on the empowerment of women as it is key to achieving socio-economic development and poverty eradication and specifically on whether WEF has had an impact on women's empowerment through putting financial resources into their hands. There is a growing recognition that patriarchal structures adversely affect the ability of women to function as economic agents in their communities due to the stereotypical state of mind towards women's roles in society.

Previously, women have been perceived as a minor economic group rather than a positive socio-economic force. As entrepreneurs they have an enormous untapped

capacity as wealth creators (Stevenson and St-Onge 2005b). Women in Rongai Sub-County had taken up the WEF loans in large numbers and thus it was necessary to find out whether by taking up the loan, they were empowered both socially and economically.

WEF and its initiative to empower women is in line with SDG five and ten on gender equality and reduced gender inequality respectively. It is also a demonstration of Kenya government's commitment to the vision 2030, especially the social and economic pillars and the Kenya constitution 2010 which also emphasizes on strengthening women's access to resources and opportunities to allow them to share more broadly in the benefits of economic growth.

The findings of the study will inform future policies and laws on affirmative action programmes. Academically, this study will contribute to the existing body of knowledge for students and researchers inquisitive on the subject matter. The study would also be a reference point for future social development scholars and practitioners in this area.

1.5 Scope and Limitation of the Study

The study was carried out in Rongai Sub-County Nakuru County. The target was women Self Help Groups on the WEF database and women who are in women groups and had accessed the WEF loans in the past three years.

It is worth noting that beyond socio-cultural factors which posed a challenge while carrying out the study, Rongai sub-county is a vast area with different forces that affect access and utilization of micro-credit. Thus, generalization of conclusions may not necessarily apply to other areas of the sub-county and beyond.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.0 Introduction

This chapter presents related literature reviewed under the following sub-headings; Women socio-economic status, utilization of micro-credit by women, impact of micro-credit on women's socio-economic empowerment and the challenges women face in the utilization of credit facilities. The chapter also presents theoretical and conceptual framework that guided the study.

2.1 Women Socio-economic Status

It is an exasperating reality that no nation on the planet has figured out how to eliminate the gender gap, in spite of significant upward trend in female representation even in the light of heightened awareness (WEF, 2005). An extensive gender gap exists in the socio-economic and political arena among men and women. This is because gender roles and obligations, which are patriarchal by nature, are firmly anchored in the socio-cultural contexts. These norms and values determine the power custodians in the society. Similarly, they are driven and fuelled by age-old cultural beliefs and practices that are biased. Some of these practices continue to thrive and widen the gender gap between men and women globally (APF, 2007).

In the mid 1970s, micro-credit evolved as a major aspect of the change in development from top-down to bottom-up approach that incorporates the participation of intended beneficiaries as key participants in sustainable development (MacNamara 1973). The use of top-down method was used by developed nations as well as international donor agencies to transfer funds and material to the developing countries to assist in improving the socio-economic conditions. The bottom-top approach came about as a

result of the failure of the former. This was due to poor participation by intended beneficiaries of development initiatives in planning, formulating and execution of processes of the projects (Khandakar and Lutfor 2006).

By providing micro-credits of about US \$100, the Grameen bank followed this paradigm shift. This was done essentially through lending to poor rural women who had organized themselves into women groups but had minimal access to mainstream banking facilities. According to Yunus (2004), the founder of the Grameen bank; in the informal sector, income generating activities are supported through provision of loans.

As a way to cope with the challenge of poverty eradication, international donor countries began to support microfinance institutions. This was because they had witnessed how well the small loan programs were doing in reaching poor women in poverty stricken areas. The 1997 micro-credit Summit that occurred in Washington D.C USA attracted over 2900 representatives from 137 nations, representing 1500 organizations.

In Africa, the gender gap is wide and the circumstances complex because of the patriarchal culture anchored in beliefs, norms and practices that breed prejudice and feminized poverty. Evidence indicates that in contrast to men, the number of women in Africa living in poverty is higher. There has been an upward trend in women's participation in the market economy, and, particularly in the informal sector. However, it is worth noting that, women's domestic responsibilities have remained the same (APF, 2007).

In Africa, especially Sub-Saharan Africa, the quickest developing source of employment for women is in the informal sector. Here, women engage in an extensive range of activities, especially trading. This has economically empowered women to contribute to family income at a time when formal labor markets are developing slowly. However, lack of systematic and regular support in the form of official policies and resources mostly lacks in the informal sector (APF, 2007). In 1998, The United Nations Economic Commission for Africa (UNECA) championed a proposal to reduce gender disparities on the African continent. Expanding entrepreneurship opportunities for women could be achieved by promoting access to employment and control of economic resources.

Socio-economic development centered on people underscores the need to reinforce and support the capacity and independence of women. The opportunity for advancement of economic power facilitates and brings about empowerment, and a sense of boosted self-esteem brought by economic and self-sufficiency, “under conditions that give people both the opportunity and motivation to mobilize and manage resources in the service of themselves and their communities” (Korten, 1987:147). In Africa, investments in women’s businesses provide funds that women need in order to enhance their efficiency and capacity for independence (Wekwete, 2012).

Relative to men, women continue to be sidelined from macro and micro-economies as well as being excluded from economic policies. Women dominate the informal sector while men control the formal sector. The value of women’s work in the informal sector is statistically underestimated and their contribution is consequently either undervalued or simply not counted at all (Wekwete, 2012).

So in Africa it is not about endeavoring to extend the variety of business women, rather, it is how to legitimize and strengthen the base of their activity so that they will develop their business ventures (Kantor 2001).

The commitment to provide equal opportunities and access to resources by women in Kenya has been witnessed by the ratification and domestication of various international policy frameworks that spell out the need to offer financial support without discrimination. The Sessional Papers No. 2 of 1992 and 2005, the Millennium Development Goals (UN, 2000) and the Kenya Vision 2030, are some of the efforts addressing the benefits of microfinance in the economic development of women (GOK, 1992, 2005, 2010).

The Government views microfinance as enabling individuals to not only improve their incomes but to also broaden their investment opportunities and contribute to economic development of the country. This is in agreement with Claessens and Krantz (2001) who have also stated that microfinance plays an important role in empowerment of women, especially the poor in the rural areas with no other sources of access to finance.

The Government of Kenya has emphasized the importance of MFIs in access to resources by the number of institutions registered to offer such services. For example, estimated statistics of MFIs by the World Bank (2003) has put the number of registered MFIs in Kenya at 56, 3,460 MFI service providers, 3,397 savings and credit co-operatives and cooperative-like community-based intermediaries, 4 commercial banks, 2 building societies, and the Kenya Post Office Savings Bank. However Dondo (2007) reports that this number continues to fluctuate, putting the number of Micro Finance Banks at 41 MFIs, 5,000 Accumulated Savings and Credit Associations

(ASCAs), 18,000 Rotating Savings and Credit Associations (ROSCAs), 10,000 Money lenders, 3,500 Savings and Credit Cooperatives Societies and 1 Savings Bank.

Nonetheless, in spite of the legislations addressing the importance of microfinance resources in Kenya, and the high number of registered institutions, access of microfinance resources should be easier. Indeed, Murdock and Armendariz (2007) have put the number of women accessing microfinance loans in Kenya at 60%. These scholars' overview suggests that there is a general increase in the number of women accessing MFIs resources in Kenya. Although this trend seems positive and creates a picture of continuous growth, the number of women who remain in poverty is still high at 46% (GOK, 2010).

According to the Government of Kenya (GOK, 2010) statistics shows that the poverty level gap between female-headed and male-headed households is wide. These statistics indicate that, 48.8% of male-headed households are classified as poor as compared to 50% of the female-headed ones in Kenya's rural areas (ibid). This indicates that there are other basic factors impacting women economically, therefore implying that the push to have more women access funding does not translate into their economic empowerment.

These may include gender relations at household level where men are viewed as the heads of the families, thus controlling the access to resources by women. The government of Kenya has emphasized women's economic empowerment through the Microfinance Act (GOK, 2006), which stresses the streamlining of the microfinance sector and creating suitable environment for women's access to resources. However, the implementation of the Act has faced challenges such as the expectation by the Central Bank that each MFI deposits KES.250 million as the deposit protection fund;

inappropriate infrastructure for implementation of the laid down policies and other miscellaneous provisions, all of which limit the operationalization of the Microfinance Act, and consequently access to resources by women.

The Kenyan government, in 2007, initiated the Women Enterprise Fund, to offer support to women entrepreneurs. These funds are controlled through microfinance institutions with steady support from the government. Anecdotal evidence indicates that some achievements have been realized. However, an experimental study is yet to be done to assess their viability.

The Women Enterprise Fund, an independent Government Agency under the ministry of Gender, Children and Social Development, was established as a champion project of Kenya vision 2030. Established through Legal Notice N^o 147, the fund was established towards the end of 2007 and commenced its operations in December that year. It is an indication of the government's dedication in realizing the MDG on Gender equality and women empowerment and a step towards guaranteeing resources reach excluded women. Successful implementation of the Fund's directive is meant to focus on the current obstacles women endure in venturing and growing well-grounded businesses (Government of Kenya, 2009).

The mandates of the fund as indicated in the establishing legal notice are: providing loans to women through, Microfinance Institutions (MFIs) and the Constituency Women Enterprise Scheme (CWES); Attracting and facilitating investment in micro, small and medium enterprises familiarized frameworks such as business markets that will be favorable to women enterprises; Supporting women oriented micro, small and medium enterprises and linking them with larger enterprises; Facilitation of advertising of products and services of women enterprises in both domestic and global

markets and supporting capacity building of the beneficiaries of the Fund and their businesses (Government of Kenya, 2009).

With respect to funding, WEF receives full support from the Kenyan government through the yearly budget allocations. However, due to the growing demand for her services, the Women Enterprise Fund is seeking development partners for support. The primary benefactors are Kenyan women who are above 18 years, registered in women groups or as individuals or companies owned by women. Men additionally may be part of SHGs where 70 percent of the members are women who also hold all leadership positions (WEF strategic plan, 2009).

2.2 Utilization of Microcredit Funds by Women

Efficient Credit Utilization refers to the capacity and manner in which one exploits a given opportunity at a given point in time. Efficient utilization of semi-formal credit thus refers to a state at which credit recipient utilizes scarce resources properly and sustainably (Lotter, 1998)

Many development experts perceive microcredits as financially sustainable instruments meant to reach massive number of poor people who may not have gained access to financial services from formal lending institutions. Through the loans, significant improvement is realized in the lives of the poor by increasing their productive potential. It boosts their ventures, agricultural production and able to meet their family day to day requirements (Lotter, 1998)

After the introduction of small loans initiative with the Grameen bank in Bangladesh, women have been the main target by many micro credit institutions and companies all over the world (Yunus, 2004). This is because loans to women have a tendency to

greatly benefit the entire family. Women's access to microcredit enhances their participation in economic development thereby elevating their social status, (Mayoux, 1998 and Pitt and Khandker1998). Mayoux (1998) holds the exposition that microcredit is an access point in the context of a much wider approach for women's economic and socio-political empowerment.

It is assumed that women make a greater contribution to household income when their access to microcredit is increased. Kuntala and Samanta (2006;288) argue that, women's access to financing not only empowers them, but also exposes them to new possibilities to be experts in financial skills and build business enterprises. Further, Mayoux (2000, 1998) argued that microcredit is more about women taking charge over sustaining themselves, achieving economic and political empowerment within their lives at the family, community and country level, than just mere access to money.

Johnstone and Morduch (2007) performed an analysis to evaluate the impact of microcredit of the household income in Indonesia. They took data from 1438 families in 6 regions in Indonesia, an imperative location for microfinance. They noted that loans for small businesses were essential, but low income households in the study used loans for household needs about 30% of the time. Results confirmed that notable undertakings that were not business related in which they spent the loan were paying for school fees, paying for hospital bills, home repair or extension, daily consumption needs, social and vacation expenses.

A research to explore the utilization of microcredit provided by the National Rural Support Program (NRSP, 1999) in Pakistan showed that; 35% of the respondents were interested in investing in livestock through financing they got followed by

purchasing of poultry. However, buying seeds that generate an assortment of vegetables (16.7%), building of micro-enterprises (11.7%) and development of small infrastructure were less desirable areas for utilization of credit.

The challenge that remains nonetheless is whether women have control over loans utilization and proceeds or not. Research of microcredit in South-Asia shows that the availability of credit more often than not increases women's work loads, with men often controlling the income made by the credit that women receive. Further, Songsore (1992) in his article on cooperative credit union movements in North Western Ghana indicates that most men in the region felt that their position of control was undermined when their partners had financial independence and were thus against it.

This indicates that there is no comprehensive affirmation to advocate that women's access to credit automatically translates into women's empowerment

2.3 Impact of Micro-credit on Women's Socio-economic Empowerment.

Economic power means access to income, resources, food, business and decision making capacity in the economic activities whereas social power means access to certain support of individual production such as financial funding, facts, knowhow, abilities and participation in social organizations (Friedmann's, 1992).

A variety of investigative reviews claim that the microcredit products of different banks, charitable organizations and other lending institutions are aimed at reducing poverty, increasing mobility and strengthening women's network, who were hitherto restricted in their homes Carr et al, (1996). These analytical studies highlight the values of credit as an instrument for poverty reduction and women's empowerment.

Where women lack access to resources and are in poverty stricken environments, microcredit programs are viewed to be influential agents of social change. In the contemporary world, microcredit, microfinance and enterprise development are now seen as effective poverty alleviation instruments, largely for low income women.

According to Zaman (2001), microcredit has played a vital role in reducing poverty through asset creation, revenue and consumption ease, prearrangement of emergency support and empowering and strengthening women by giving them authority over assets and increased morale and knowledge.

The three main benefits of microcredit to women as identified by CIDA (1998) are: empowering them through increasing their roles in the household (through provision of economic resources, a woman may attain a significant representation in expenditure decisions), increasing women's confidence gained not only through the financial prosperity of their businesses but also through increased access to community services and combined activities with other women and remodeling the community understanding of women's position as home makers and care givers.

Further, (Mayoux 1998; Kabeer, 1999) state that microcredit should assist women in three ways. First by providing unconstrained sources of revenue outside the home which gravitates the financial dependency of the women on husbands, as they are able to manage incomes from loans and accomplishments generated by loans. This helps women to negotiate their interests within the household. Second, the same independent sources of income as well as their subjection to new sets of ideas, values and societal reassurance makes these women confident of their rights and ultimately women are given access to support systems which enables them safeguard their isolated and mutual interests at the local and macro-levels.

Microcredit facilitates women empowerment by putting resources in their hands and enabling them to obtain independent income and chip in financially to their families and communities (Cheston and Kuhn P.14). Theoretically, it is believed that women invest the microcredit in their own income earning ventures, either in the form of a micro-enterprise or different projects and accordingly, their profits, which they themselves manage, grows. In other words when women successfully venture in income-generating activities, it should automatically translate into greater control and economic empowerment.

Additionally this economic empowerment is perceived as equipping women to negotiate changes in gender duties, which may spearhead social empowerment (Mayoux, 2001).

However, the assumed linkage between microcredit and women empowerment needs to be questioned. It cannot be presumed that women have control over the credits they acquire, even when they are explicitly targeted. Even when the women control the loan, it may not result in remarkably increased incomes. Moreover, even when there is an increase in revenue for women, there may be no power by women over income. Their spouses may for instance, may take charge over the income and utilize it for personal consumptions. This amalgamation of low income, absence of power and pressure to pay back the loans, may do little to increase women's empowerment (Mayoux, 2000 p. 12, 13).

2.4 Challenges That Women Face in the Utilization of Funds Obtained from Credit Facilities.

Although many governments, in partnership with international organizations, civil society and the private sector have developed policies geared towards boosting the economic position of its women population by creating of micro-credit programs that enable women to access funds for business start-ups and/or expansion, women enterprise is still faced with various challenges as discussed below

2.4.1 Division of Labor by Gender:

Women who own enterprises encounter various distinctive problems, majority of which emanate from their responsibilities as entrepreneurs, nurturers and housewives. Women's concerns and gender-related setbacks adversely affect their equal participation as compared to businessmen at the local, institutional and policy levels. This may prompt negligence to utilize the maximum capacity of human resources for assets establishment, as the female populace, which is dominant, is excluded or only entitled to restricted options (ILO, 2008).

Gender division of labor has resulted to gender stereotyping of occupations. This has determined professional conduct in that it has set a distinction between women and men's business activities. For instance, in Nepal, most women engage in feminized types of enterprises. These may include beauty parlors, dress material and handicrafts mostly possessed by the owner thus bringing minimal profit which is utilized in supplementing the household income (Tuladhar,1996).

The engendered division of labor reduces the amount of time women commit to business, hardly any opportunities of accessing information, meager capital resources,

less freedom to interact with people and network, the risk of continually being exposed to sexual and gender based violence, the absence of assertiveness, absence of male belief in women's skills, and lack of inclination on the part of women to handle the management side of supervising a business (Bezhani, 2001)

2.4.2 Inadequate Financial and Credit Availability and Accessibility:

Many studies cite financial opportunity and accessibility as being one of the major hurdles to development prospective of women owned enterprises (ILO, 2008). Macharia and Wanjiru (1998), sums the several circumstances inhibiting credit availability to women as insufficient start-up capital, lack of understanding of prevailing credit programs, prolonged and aggressive procedures for loan applications coupled with high interest rates, and, lack of collateral security for finance.

However, a critical look at the impact of micro-credit programs on women's empowerment reveals a varied concept, with positive perspectives and a few restrictions (Kay, 2002). He additionally cites a few analysts indicating that even though micro credit schemes can lower vulnerability, they have not elevated women out of absolute poverty or take too long to exhibit any remarkable impact. This is because individually, micro credit schemes have restrictions as they cannot reconstruct social interactions and the structural root of poverty. A report by ILO in 2003 on Discrimination states that how much, and what type of education women and men acquire is determined by the gender roles anchored on cultural norms, societal beliefs and relations.

In circumstances of inadequate resources, parents tend to spend more in educating the boys than girls due to persistent beliefs that women have less demand to earn an income. This eventually influences the standards and nature of jobs that are deemed

appropriate for women. Women's poorer economic outcomes boost, in turn, prevailing preconceptions about what is most suitable for women. This influences the consistent under valuation of their economic contribution, acts as a strong obstacle for improving their abilities and prowess and perpetuates their poverty. These circumstances also affect business women in singling out business ideas and possibilities, and in organizing the essential resources for business advancement.

Low levels of literacy have been found to have an impact on women's access to credit. This is because women who are semi-literate do have limited potential to make the kind of written business plans and loan proposals demanded by banks. Women also have less understanding of using the banking services. Due to their inexperience on banking services, women consequently have less knowledge and understanding of how to approach banks for loans, as well as little insight of the requirements of the banks. Insufficient exposure to banking procedures can result in a lack of confidence when it comes to making approaches for loans (Abels and Oketch, 2009).

2.4.3 Lack of Relevant Networks and/or Societal Position:

According to Lin in OECD (2004), women having a generally inferior social status than men are affected by the type of networks they access or are a part of. Lin further asserts that, sufficient evidence proves that women are less involved in networks than men are, and they have a different type of network. Women are traditionally engaged in strong and personal networks that are well suited to family related tasks and this has proven to be a hurdle in the marketplace. As Lin in OECD (2004) explains, women with entrepreneurial networks have proven to be a prime source of expertise on women's businesses and they are highly commended as effective tools in entrepreneurship development and promotion.

Women have less access to critical resources as compared to men such as capital because they differ in the kind of networks they use and in the social capital available to them through the network. This is because the social network provides different practical resources for both the aspiring and practicing entrepreneurs in the form of instrumental and financial interventions; such as skills, expertise, motivation, financing and project initiation.

2.4.4 Asset Distribution Disparities:

According to ILO (2008), access to and possession of land for women is key for poverty alleviation and entrepreneurship. Land acts as a surety for loans and other financial needs. However, this faces a setback from cultural practices which control the possession of assets and property in favor of men. Culturally, ownership of land and established assets is the man's realm. For women to achieve gender equality and empowerment in an unbiased and sustainable economic growth and development, fair access to and control over economic and financial resources is fundamental (Kabeer, 2009).

In Kenya, for example, more than a quarter of households are women-headed, however, only five per cent of the women own land in their own name. This is according to Feldman (1984) and, as Karanja (1996) observes, owning title deeds as security to finance growth is still a hurdle for most women entrepreneurs, given that property is not normally registered in their names.

2.4.5 Competing Demands on Time:

The perceived lack of time or competing demands on time is another recurring impediment for women to participate in enterprise development. Because women are charged with so many different domestic workloads and as mothers, they do not have

ample time to develop either their entrepreneurial skills to become entrepreneurs or to develop an existing enterprise. The lack of free time does not enable them to travel to support institutions, banks and other finance houses for guidance and information on credit, to take part in training programs to gain skills, or to pursue more valuable customers or suppliers (OECD, 2004).

2.5 Strategies that Can Enhance Access and Utilization of Micro-credit

Microcredit programs are currently being popularized as a key approach for simultaneously addressing both poverty alleviation and women's empowerment. Provision of micro-credit services leads to establishment or expansion of women's micro-enterprises (Mayoux, 1997).

Direct lending to small enterprises and women groups is the credit strategy currently used by development agencies and governments. According to Harper (1991), this contradicts with pioneer cooperative producer groups, whose general record in terms of economic feasibility and survival has not been good.

The World Bank has taken an initiative to encourage women's access to microcredit through a program dubbed Financial Inclusion which promotes access and the use of high standard financial services especially among women and poor people. This program is crucial to achieving inclusive growth. In Kenya for example the Kenya Women Finance Trust, which has teamed up with women's world banking has programs split into two basic types; training of women and loans for women.

All prospective credit beneficiaries must go through a training program as a qualification to receiving a loan as this is considered the core program for the trust. The topics covered are managing a business, setting business goals, salesmanship;

sales promotion and display/marketing, basic accounting; stock control; banking/credit; personnel management; planning, legal awareness; leadership and quality control (Pong and Perrett,1991).

The Rashtriya Seva Samithi (RASS) an Indian organization established in 1981, whose objective was to develop the poor in drought prone areas, considers a human resource development as the best strategy to enhance women's microcredit access and utilization. It includes massive education, skill upgrading and provision of proper social amenities. This enables the women and the groups to have self- management and momentum that promotes proper savings and credit management.

Since mid-1970s mechanisms have been put in place to offer financial services to women micro-entrepreneurs as these services are exceptionally diverse offering alternative to the formal banking system, while interpreting the advantages of informal savings and credit systems. The features that most programs have in common are: close targeting of the most needy borrowers, developing a management system that decentralizes loan delivery and management system through intermediary institutions of parallel banking system, group formation to make certain financial discipline and support systems to intensify productivity (Mayoux, 1995; Hilhorst and Oppenoorth, 1992).

According to (Christian et. Al, 1995), successful micro-credits institutions are characterized by use of "collateral substitution" where they promote the access of micro-credits by offering primary short term loans. They also have a short time for loan approval not exceeding two weeks. These institutions have also brought the borrowing services close to the women's homes or residential centers.

2.6 Summary of Literature Review and Knowledge Gap.

The reviewed literature demonstrates the evolution of micro-credit resource as an important tool in the empowerment of women both socially and economically. Although there are other formal financial lending institutions like banks, micro-credit institutions have better lending policies and repayment terms for poor, unemployed women in the rural areas. However, the impact of the loans from micro-credits on the level of socio-economic empowerment of women is still under study and research by many scholars. The review also indicates that the women's access and utilization of these loans from micro-credits resources alone is not enough to guarantee the empowerment of women, there is still need to bridge the gap between men and women in relation to employment in the formal sector. In addition, socio-economic development centered on people underscores the need to reinforce and support the capacity and independence of women. While some governments have addressed constraints facing women in accessing resources, there are gender-related based traditional structures that inhibit women from control and utilization of these resources. The reviewed literature confirms that women's access to microcredit enhances their participation in economic development thereby elevating their social status. This is because loans to women have a tendency to greatly benefit the entire family and even the community. The challenge that remains nonetheless is whether women have control over loans utilization and proceeds or not.

Notably, the reviewed literature reveals a considerable lack of empirical evidence regarding the impact of WEF on the socio-economic empowerment of women, a gap that the study set to fill. Women still face various challenges economically and socially due to the prevailing ideologies and roles within the society. The study sought

to fill the gap on the socio-economic empowerment through women's access and utilization of micro-credit through WEF.

2.6 Theoretical Framework.

The study was guided by Sara Hlupekile Longwe's women's empowerment framework developed in the 1990, a consultant on gender development based in Lusaka, Zambia. The framework was intended to make planners interrogate what women's empowerment means in practice, and, from this point, to assess critically the extent to which a development intervention supports the intervention. Sara Longwe argues that much of the evolving literature examines the extent to which equality between men and women has been attained according to traditional sectors of economy and society; equality in education, employment among others.

Longwe's framework is grounded on the concept of five different 'levels of empowerment', whose achievement in social and economic life determines the level of women's empowerment. The 'levels of empowerment' indicate the extent to which women have achieved empowerment. The levels of empowerment can be used to evaluate the probability of specific development interventions fostering equality and women's empowerment. The levels of empowerment are hierarchically ranging from welfare, Access, Conscientization, Participation to Control

According to the framework, if a development intervention focuses on higher levels, there is a greater likelihood that women's empowerment will be increased by the intervention than if the project focuses on lower levels. If the intervention concentrates solely on welfare, it is very unlikely that women will find the project empowering. Equal participation within the decision-making process regarding

certain resources is essential for achieving women's empowerment than equal access to resources, and neither participation nor access is as vital as equal control.

Longwe's level of empowerment are defined in more details as follow

Welfare: Longwe defines this as the level of women's material welfare, in relation to men. Women require equal access to resources such as income, food supply, proper clothing, good housing and medical care.

Access: This is defined as women's equal access to the factors of production; equal access to land, labor, credit, training, market facilities, and all public services and benefits. Longwe points out that to achieve equality in access, the principle of equality of opportunity should be applied, which typically entails the reform of the law and administrative practice to remove all forms of discrimination against women.

Conscientisation: this is understood in the Longwe framework as a conscious comprehension of the distinction between sex roles and gender roles, and an awareness that gender roles are cultural and are dynamic. Additionally, conscientisation involves a belief that the sexual division of labor ought to be reasonable and appealing to each side rather than involving economic or political domination of one sex by the other. A belief in sexual equality is the basis of gender awareness.

Participation: Longwe characterizes this as women's participation in the decision making process, in policy making, planning and administration. It is a particularly important aspect of development projects, where participation implies involvement in needs-assessment, project formulation, implementation and assessment. Equality of participation means involving women in the decision making process by which their

community will be affected in a percentage which matches their percentage in the wider community.

Control: This term denotes women's control over their own life as well as the decision-making process through Conscientisation and mobilization to achieve equality of control over the factors of production and the distribution of benefits. Equality of control means a balance of control between men and women, so that neither side dominates.

Longwe affirms that it is very critical to evaluate the levels of women's empowerment which a development intervention seeks to address. It is additionally paramount to identify the length to which the project objectives are concerned with women's success, to certify whether women's issues are overlooked or perceived.

In relation to the study, indeed WEF puts funds into the hands of women. However, it is important to find out whether women are able to attain the highest form of empowerment which is control by being able to access factors of production and participate in the decision making and development process consequently obtaining optimum benefits from the fund. This is by ensuring that women control the income they earn without external interferences, hence giving them social and economic empowerment, both at the household and the community level.

Based on Longwe's theory; the study sought to find out whether the Women Enterprise Fund recognizes women's issues in Visoi, and come up with interventions ensuring that women are not left worse off than before the fund and that they have been empowered both socially and economically, improving their well-being in the society.

2.7 Conceptual framework

Figure 2.1 illustrates the conceptual framework for the variable under study. As seen from the figure, based on the reviewed literature, WEF was set up and policies drawn to ensure access to loans by women, to empower them socially and economically. However, there are challenges that hinder the women from accessing and utilizing these funds. Such challenges include division of labor by gender, lack of relevant networks and social positions, competing demands on time, lack of information and lack of training. This implies that there is need to control these challenges while addressing the strategies that need to be put in place to enhance access and utilization of the loans by women. When these strategies are addressed, the expected results would see the women making effective development and life choices that provide desired actions and outcomes hence being socially and economically empowered.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology to be used in the study under the following sub-headings; 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.

3.1 Research Design

The study adopted a case study design; this design involves an in-depth study of an individual unit or a group (Jackson, 2009). The unit here was the women groups that accessed the WEF in Visoi Ward, Rongai sub-county, Nakuru County. To enrich and diversify information for comparison, different FGD in the area were selected. A case study provides rich, contextualized and meaningful information that is grounded in real life situations. It also gives insights into how and why things work the way they do in real life (Kane, 1996). The strength of a case study is its flexibility and that it also allows the researcher to go deep into qualitative data. This design allowed in-depth study approach and application of various research instruments to enable triangulation of information to strengthen internal validity and reliability of the research findings.

A case study, according to (Neuman, 1994), provides fresh insights into the nature of a particular system to suggest new ideas that might be subjected to rigorous testing on a larger sample of a case. Thus, a case study was most suitable for the study. Case study provided naturally occurring source of knowledge through observations and

interactions with the women beneficiaries of the WEF who were the main unit of analysis. This enabled multiple data collection through in-depth interviews, obtaining secondary data from the Women Enterprise Fund officials and observations and collection of information from focus group discussion.

The study was both qualitative in nature. The qualitative approach is often used in contemporary research as it provides in-depth data especially on sensitive issues. Qualitative research entails collecting data through interviews, analyzing and interpreting the data by observing what people do and say. This approach focuses on gathering mainly verbal data rather than measurements. It allows the researcher to examine the multiple elements and processes operating within the social context of a study. It enables the provision of answers to questions and reveals how the study population sees the situation. It therefore enhances the study interaction between the researcher and the respondents. According to Neuman (ibid) the people in the study are able to fully express their experiences, perceptions and feelings in words. This provides adequate data from which contextualized conclusions are drawn. In Visoi the use of a case study made it possible to quote verbatim from respondent's responses. Verbatim responses are convincing and useful in making recommendations on policy.

3.2 Study Area

The study was carried out in Rongai Sub County in Nakuru County Kenya (See map in appendix I). Nakuru County has eleven sub-counties namely; Nakuru town west, Nakuru town east, Rongai, Molo, Njoro, Naivasha, Gilgil, Kuresoi North, Kuresoi South, Subukia and Bahati. Specifically the study was conducted in Visoi ward which is one of the five wards in Rongai Sub County. The other four wards are Menengai

West, Mosop, Rongai and Solai. The population of Rongai Sub county is 130,132 according to the 2009 census (Gok, 2010).

Nakuru is the administrative capital of the former Rift valley province and one of the most cosmopolitan counties in Kenya. The main economic activities in Nakuru are; Agriculture which is the cornerstone of the county's economy with food crops, horticulture and cash crops, dairy and beef as main products. Tourism contributes about 70% of incomes to some of the sub-counties in the county. The county is famous for Lake Nakuru which is a tourist attraction, Hyrax hill pre-historic site, Menengai crater which is the second largest surviving volcano crater in the world surrounded by a nature reserve.

Opportunities exist in further development of hotels, resorts and lodges to take advantage of the many tourists who visit the county. Nakuru has potential for socio-economic growth due to agricultural, dairy farming and tourist attraction sites. This means that the people from the county can seek micro-credit funding support for socio-economic advancement.

3.3 Target Population

Nakuru County has 11 sub-counties one of which is Rongai. One ward, Visoi, out of the five wards of Rongai was selected for the study. The targeted population was the women who had received funds from WEF and were in Visoi Ward between the period 2011 and 2013. By focusing on the years 2011 and 2013, it was possible to monitor the enterprises that the women groups started and whether or not the enterprises had grown by the year 2014 and economically and socially empowered the women.

The study also targeted the WEF officials who are key informants in charge of issuing of the funds for the socio-economic empowerment of the women in Visoi Ward.

The women groups selected for the study are shown in table 3.1 below

Table 3. 1: Women groups selected for the study

Groups	Number of women selected
Terik	10
Morop Fellowship	10
Royumgei	10
Senetwe Rafiki	10
Kampi Ya Moto Apple	10
Kampi Ya Moto Scheme	10
Morop	10
Victory	10
Testai	10
Umoja Rafiki	10

3.4 Sampling Techniques and Sample Size

The study utilized simple random sampling and purposive sampling. Nakuru County was purposively selected. Out of the eleven sub-counties, Rongai was selected using simple random sampling techniques. Ten women groups were selected out of 25 in Visoi Ward using simple random sampling technique whereby all the 25 women groups were written down, and 10 groups randomly selected so that all groups had an equal chance of being sampled. The 10 selected women groups served as a representative of the whole of Visoi Ward. In each of the selected groups, 10 women were randomly selected from the members for a Focus Group Discussion.

Two Women Enterprise Fund officers who were key informants were also selected for the study. These were the Regional credit officer and the field officer of Rongai sub-

county. This was based on the researcher's judgment as to who could provide the best information to achieve the study objectives.

3.5 Data Collection Research Instruments

The study utilized Focus Group Discussion guide (FGD), and an interview guide to collect data (Appendix II and III)

Focused Group Discussion is a form of strategy in qualitative research where information is gathered through interviewing collectively respondents in groups of 8-12 people (Kumar, 2011). The purpose of keeping the group small is to ensure that all members participate actively in the discussions and all the general topics of interest are covered. The discussants in the FGD were women beneficiaries of the Women Enterprise Fund. FGD allowed the participants to share issues in an open discussion with each other and provided an insight on the women's views on the Women Enterprise Fund and whether it had contributed to their socio-economic empowerment.

An interview guide was used for interviewing the WEF officials. The aim of the interview was to allow flexibility in probing and exploring certain subjects in greater depth as the WEF officials interacted with the women groups on a day to day basis and were also in charge of fund distribution and follow-ups on the women group activities.

3.6 Validity, Reliability and Pilot of the Study

Validity is the extent to which a test measures what it is supposed to measure or how truthful the research results are: the form of test, the purpose of the test and the

population for whom it is intended. Validity was enhanced by making sure that the questions in the research instruments were aligned to the objectives of the study.

Reliability is the extent to which results are consistent over time and an accurate representation of the total population. In this study, a high level of reliability was achieved by retesting the research instruments during the pilot study. It was ensured that the questions were designed and put across in the simplest way to ensure consistency in the responses.

A pilot study was carried out in Menengai West Ward which was selected randomly from the 5 wards in Rongai Sub-county. Focus Group Discussions were conducted on four women groups who were beneficiaries of WEF in Menengai west. The women groups were randomly selected from the list of women group beneficiaries of WEF in the ward. An interview was conducted to one WEF officer for pre-testing who was excluded from the actual study.

To ensure validity and reliability of the instruments, FGDs and interviews were administered to the respondents in the Ward. Based on the respondents' feedback, revisions were made to the research instruments. The respondents were asked to respond to questions to ensure that each question was appropriate, necessary and sufficient in content to collect data based on research objectives and how much time it would take for each research instrument.

Necessary adjustments were made to the FGD guide and the interview schedules especially where the information in particular questions were not clear. This ensured that the data collected were reliable, short and focused.

3.7 Data Collection Procedure

To collect data, a research assistant was utilized. FGD guide (Appendix II) for the women beneficiaries was utilized to collect qualitative data based on the research objectives. The FGD sessions were documented through note-taking and audio recording for accuracy. The FGDs were conducted during the women beneficiaries' monthly meetings as this was the only time they were all gathered together as some of them resided far. The meetings were held in a member's home or in hotel though this differed among women groups.

Semi-structured interviews (Appendix III) were duly utilized by the key informants. Appointments were made with the WEF regional credit officer and the field officer to schedule for the interviews.

The respondents both in the FGD and interview sessions were assured of confidentiality of the information they shared with the researcher during discussions

3.8 Data Analysis

The data collected was analyzed according to themes based on the research objectives. Qualitative data was processed and analyzed by making references from the qualitative expressions and opinions of the respondents organized around the themes, and presented descriptively.

3.9 Ethical Considerations

To commence data collection, permission and letter to carry out research was given by Kenyatta University Graduate School. Permission to carry out the study was sought from the National Council for Science and Technology (NACOST), as well as the WEF regional offices. Informed consent was sought from the respondents as they

were assured that information collected would be treated with utmost confidentiality and the information would only be used for research purposes. After collecting the data, an appreciation note was sent as a sign of goodwill to both the WEF and women group officials to thank them for their time and participation in the research.

CHAPTER FOUR

FINDINGS AND DISCUSSION

4.0 Introduction

The chapter presents findings and discussions on the impact of WEF on the women's socio-economic empowerment in Visoi ward. The findings are discussed based on the research objectives under the following themes: Demographic characteristics of women who obtained the WEF funds, utilization of the same fund, Impact of the fund on the socio-economic empowerment of women, challenges women face in accessing and utilizing the fund and strategies that can enhance accessing and utilization of funds from WEF by the women.

As discussed in Chapter three, the study randomly selected 10 women groups from which ten (10) women members were randomly sampled to participate in the study. This gave a total of 100 women participants. The ten groups selected were Terik, Morop fellowship, Royumgei, Senetwe Rafiki, Kampi ya Moto Apple, Kampi ya Moto Scheme, Morop, Victory, Testai and Umoja Rafiki women groups.

4.1 Demographic Characteristics of Women Who Obtained the WEF Fund

This section focused on objective one of the study, which was to establish the demographic characteristics of the women who obtained the funds. Analysis was on the basis of three variables namely: marital status, level of formal education and the number of children. The three variables were considered as they were assumed to have had some effects on the utilization and the impact of the funds to the women in the ten women groups.

Marital status:

As shown in table 4.1, the study revealed that a significant proportion of the women (90%) were married and a small proportion were single (10%).

Table 4. 1: Marital status across the groups

Group	Single	Married
Terik	0	10
Morop Fellowship	3	7
Royumgei	0	10
Senetwe Rafiki	4	6
Kampi Ya Moto Apple	1	9
Kampi Ya Moto Scheme	0	10
Morop	2	8
Victory	0	10
Testai	0	10
Umoja Rafiki	0	10
Total	10	90

Six women groups out of the 10 women groups that were sampled had all the women in their groups married. These were, Terik, Royumgei, Kampi ya Moto Scheme, Victory, Testai and Umoja Rafiki women groups. The other four women groups; Morop Fellowship, Senetwe Rafiki, Kampi Ya Moto Apple and Morop had both single and married women as members. It was noted that, married women formed a majority of those that accessed the WEF funds compared to single women. This was because, they felt the need to supplement the household income rather than depend entirely on their spouses who sometimes failed to adequately meet the needs of the entire family and they also needed to cater for their own personal needs and development.

a) Level of education:

As figure 4.1 shows, majority of the women (40%) who participated in the study had secondary level education while minority (14%) had tertiary.

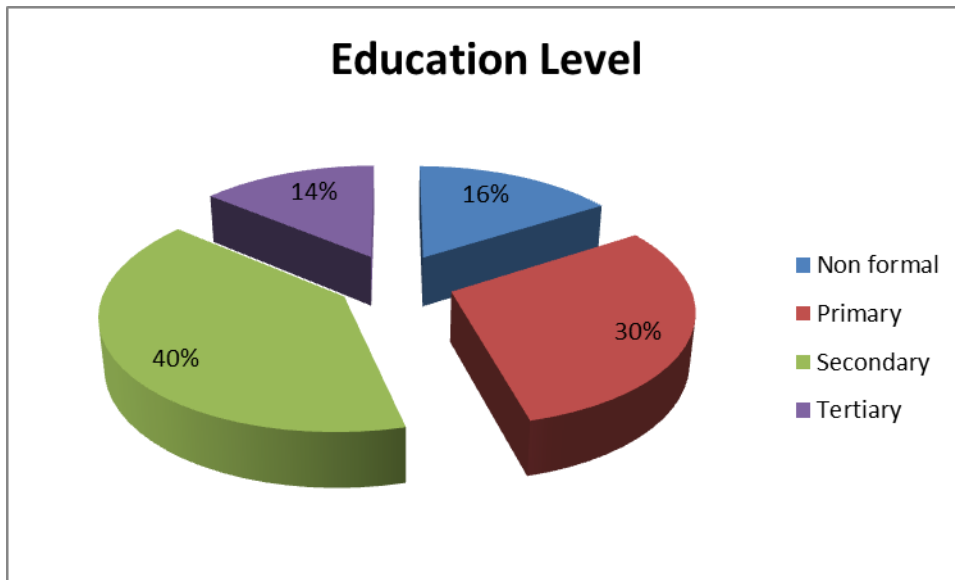


Figure 4. 1: Level of education

Further analysis from table 4.2 below revealed that the 15% who had tertiary level of education were; 2 members in Terik, 2 members in Senetwe Rafiki, 4 members in KYM Apple, 1 Member in KYM Scheme, 3 members in Morop, 1 member Victory, 1 member Testai and 1 member Umoja rafiki women groups. On the other hand, the 40% who had secondary level of education were distributed across the groups as follows: (7 members Terik fellowship, 4 members Royumgei, 6 members Senetwe rafiki, 5 members KYM Apple, 5 members KYM Scheme, 3 members Morop, 2 members Victory, 3 members Testai and 5 members Umoja Rafiki women groups). Those with Primary level education were 29% (1 member Terik, 5 members Morop fellowship, 4 members Royumgei, 1 member Senetwe rafiki, 1 member KYM Apple, 2 members KYM Scheme, 2 members Morop, 7 members Victory, 3 members Testai and 3 members Umoja Rafiki women groups) while those who had no formal

education accounted for 16% (5 members Morop fellowship, 2 members Royumgei, 1 member Senetwe rafiki, 2 members KYM Scheme, 2 members Morop, 3 members Testai and 1 member Umoja Rafiki women groups).

Table 4. 2: Level of education across the groups

Group	Non- Formal	Primary	Secondary	Tertiary
Terik	0	1	7	2
Morop Fellowship	5	5	0	0
Royumgei	2	4	4	0
Senetwe Rafiki	1	1	6	2
KYM Apple	0	1	5	4
KYM Scheme	2	2	5	1
Morop	2	2	3	3
Victory	0	7	2	1
Testai	3	3	3	1
Umoja Rafiki	1	3	5	1
Total	16	29	40	15

Interrogation of the women participants revealed that, there was a relationship between level of education and the activities members engaged in. It was observed that groups that had women with secondary level education and above, initiated variety of projects as compared to the ones whose members had lower education

This is in line with the findings of McCormick's which stated that, women with a higher level of education were able to access information from media and social networks for innovative business ideas, which help in setting up enterprises that increased their household incomes. This is in contrast to women with low or no formal education who have limited or no access to business start-up information. As such they are not able to utilize any information to start their business and thus concentrate on traditional enterprises based on their roles.

In conclusion, higher level of education enhanced women's ability to network, access information through social media and in social circles, which enable them to learn management skills as compared to women with lower levels of education who only interact with women in their social setting thus limiting their networking abilities.

b) Child dependency ratio:

The study revealed that all but 7 women had no child or grandchild that depended on them since they were not married, majority of the women had between 5 to 10 children. Table 4.3 tabulates the number of children across the ten groups.

Table 4.3: Child dependency ratio across the groups

Group	No child	Below 5	Between 5 to 10	Above 10
Terik	0	1	8	1
Morop Fellowship	2	4	4	0
Royumgei	0	3	5	2
Senetwe Rafiki	3	3	4	0
KYM Apple	1	4	3	2
KYM Scheme	0	3	7	0
Morop	1	6	2	1
Victory	0	6	2	2
Testai	0	1	7	2
Umoja Rafiki	0	4	6	0
Total	7	35	48	10

Further analysis revealed that the women who had between 5-10 children were, (Terik 8 members, Morop fellowship 4 members, Royumgei 5 members, Senetwe rafiki 4 members, KYM Apple 3 members, KYM Scheme 7 members, Morop 2 members, Victory 2 members, Testai 7 members and Umoja rafiki 6 members) accounting for 48%. Those with less than 5 children were, (Terik 1 member, Morop fellowship 4 members, Royumgei 3 members, Senetwe rafiki 3 members, KYM Apple 4 members, KYM Scheme 3 members, Morop 6 members, Victory 6 members, Testai 1 member and Umoja rafiki 4 members) accounted for 35%. Those with more than 10 children were, (Terik 1 member, Royumgei 2 members, KYM Apple 2 members, Morop 1

member, Victory 2 members and Testai 2 members) accounted for 10%, and those with no children that depended on them were, (Morop fellowship 2 members, Senetwe Rafiki 3 members, KYM Apple 1 member same as KYM Scheme 1 member) accounting for the least with 7%.

Study findings show that most of the women joining the women groups had relatively large families and dependents with women in Terik and Royumgei women groups even living with their grandchildren meaning that the responsibilities were more at home. This encouraged them to join the women groups so as to access funds to enable them supplement the income of their spouses in the household and not depending on them solely since a large number of children meant an increase in family needs.

Findings of scholars such as Yunus, 2007 and Claessens and Krantz, 2001 observed that the number of children in a family was a major drive for women to access micro-credit to enable them support their families.

Further interrogation of the women revealed that, women with few children were able to invest funds obtained from the WEF therefore were economically stable as compared to those with a higher number of children. This was because the funds obtained from WEF were diverted into domestic use such as food and education.

4.2 Utilization of the Funds from WEF

This section covered the second objective of the study which was; To examine how women utilized the funds to improve their socio-economic status. Table 4.4 shows the various ways in which funds were utilized across the 10 groups.

Table 4. 4 : Utilization of the fund

Women groups	Livestock	Poultry	Retail and intermediary businesses	Construction of rental houses	Domestic consumption
Terik		8	8	10	3
Morop Fellowship		5			
Royumgei		7	7		3
Senetwe Rafiki		10	7		
Kampi Ya Moto Apple				10	5
Kampi Ya Moto Scheme	7	3	10		
Morop	10		10		
Victory		4	3		5
Testai	4		6		2
Umoja Rafiki			7		3
Totals	21	37	58	20	21

(Multiple responses were expected)

As shown in table 4.4, some of the women utilized the fund in several ways ranging from livestock rearing, poultry keeping, small businesses, real estate and domestic consumption.

a) Livestock rearing:

As shown in table 4.4, three women groups, Kampi Ya Moto Scheme, Morop and Testai women groups reared livestock. Morop women group did livestock rearing as a

group project. This consisted of 3 dairy cattle, 3 hybrid goats and 5 local sheep. Seven women in KYM Scheme reared dairy cattle in their homes from money they got through table banking in their group and four women from testai women group had farms that they kept local breeds of sheep, goats and rabbits.

The women of Morop stated that they had a dairy shop at Kampi ya moto shopping center where they sold milk produced by the dairy cattle and hybrid goats. The profits earned were used to repay the loans. KYM Scheme and Testai women groups sold the milk produced to the community members who paid at the end of the month. The women in KYM Scheme and Testai also stated that occasionally they would sell the animals and utilize the money to pay fees for their children.

This observation is consistent with Sarah Longwe's levels of empowerment, in particular with regards to welfare which she defines as the level of women's material welfare relative to men. In this case, the women have a source of income and are able to supplement their spouse's income instead of wholly relying on them.

b) Poultry keeping:

Arising from the FGD and as indicated in table 4.4, it is evident that poultry keeping was popular among the women. Individual women in Terik, Morop fellowship, Royumgei, KYM Scheme and Victory women groups reared poultry whereas Senetwe Rafiki Women group reared poultry as a group project. The women participants stated that there was always ready market for both eggs and chicken. Thus, most of them supplied eggs in Kampi Ya Moto and Olo-ika and also sold chicken in both places. However, poultry keeping being popular among the women

resulted in market saturation. This meant that in cases where one did not have her own permanent customers, she did not get market for her goods.

One of the women respondents on the challenges they faced in poultry farming said

“Sometimes we stay with the eggs for a long time and because the supply is higher than the demand, we end up selling them at a cheap price so that they don’t get spoilt.” (Royumgei Women Group: 22nd September 2014)

The women also lamented that chicken demand was seasonal. For example the demand was higher during Easter or Christmas and lower during other seasons, a factor that contributed to low profits.

c) Retail and Intermediary Businesses:

As shown in table 4.4, owning SMEs was the most popular way of utilizing the fund from WEF. Fifty-eight (58) women were involved in establishing small retail and intermediary businesses from 8 groups (Terik, Royumgei, Senetwe rafiki, KYM Scheme, Morop, Victory, Testai and Umoja Rafiki). Only two groups had a whole group owned business (KYM Scheme and Morop). KYM scheme had established an M-pesa and photocopy shop while Morop had established a dairy shop that marketed their dairy products. The other women from other groups ventured into varied business enterprises ranging from Grocery stalls, retail shops, milk bars and Salons. The women stated that most of these businesses were easy to set up near their homes, required a small start-up capital and did not interfere with their household roles.

This statement is supported by McCormick (2001) who stated that, men are twice as likely as women to locate in trading centers, commercial districts or roadside locations; women are almost twice as likely to be operating from the home or close to

home. Women spend less time in their businesses because they are expected to carry out their domestic responsibilities, including housework, food preparation and childcare.

This also explains why women are more likely to operate their businesses from home. However, the discussants said that they had no problems running the business and exercising their roles at home because they were able to get income as opposed to staying home fulltime. Additionally, access to funds had given the women independence.

Other than the fact that the SMEs gave the women discussants a source of income, the women also acknowledged that the nutrition and health of their families had improved. This is because as much as they sold milk, groceries and retail shop products, the same was also directly consumed in their households hence they had food security and also improved their living standards.

d) Construction of rental houses:

As seen in table 4.4, two women groups, Terik and KYM Apple opted to engage in construction of rental houses. Using the funds from WEF, the two groups bought parcels of land and built rental houses. The money obtained from rent was used to repay the loan. Upon completion of loan, they would divide the rent among the group members. The rent gave the women a steady monthly income enabling them to engage in other individual projects or use the money for domestic consumption, paying fees, healthcare and other bills.

e) Domestic consumption:

A number of women used the funds for domestic consumption as indicated in table 4.4 (Terik, Royungei KYM Apple, Victory Testai and Umoja rafiki women groups). The women discussants stated that as a group, they had table banking whereby all the money was put on the table and women allowed to take loans which they repaid with an interest. The women respondents stated that with this money, they were able to pay school fees for their children buy them uniforms and books, buy home amenities while some even used the funds to pay loans they had taken from other groups.

This finding concurs with a study done by Mbeiyeyerwa in 2000 which identified lesser gross margins among recipients. In his study, he noted that 80.2% of the respondents reported to support household budget by using income generating activities as soon as they generate income. Similarly, a study by Johnstone and Morduch (2007) stated that low income households used loans for household needs 30% of the time

On the utilization of loans, one of the women respondents stated that:

“I am a widow but I have been able to educate my daughter up to college using loans from the women groups and now she has cleared her education.”(Kampi Ya Moto Apple: 5th September 2014)

To some greater extent, this trend reduces the beneficiaries’ capacity to save for future project sustainability. However, it is clear that the WEF funds led to improvement of children’s education, nutrition of the family and household incomes thus improving the living standards.

4.3 Impact of WEF Funding on Women's Socio-economic Empowerment.

This section presents findings on objective three which was, To establish the impact of the fund on women's socio-economic empowerment.

4.3.1 Impact of the WEF funding on the women's social empowerment

Table 4.5 presents the findings on the impact of WEF funding on women's social empowerment. Among the reported impacts included; capacity building and development, improved self-awareness and improved lifestyle

Table 4. 5 : Impact of the WEF funding on women's social empowerment

Social Impact	Frequency
Capacity Building and development	80
Improved self-awareness	5
Improved Lifestyle	100

(Multiple responses were expected)

a) Capacity building and development:

Women in the FGD acknowledged that WEF had offered capacity building development in terms of training on entrepreneurial skills, proper record keeping methods and how to do simple accounting, budgeting and procurement for their small retail shops. This helped the women improve and retain skills and knowledge needed to competently run their small enterprises. The women in Terik, Royungei, Senetwe Rafiki, KYM Scheme, Morop, Victory, Testai and Umoja Rafiki women groups had women who owned small enterprises and agreed that the capacity building offered by WEF had helped them in running the enterprises.

One of the women discussants on the skills she had acquired from WEF stated that

When I had started my retail store, I could not tell whether I was making profits or losses I just knew that I had made money at the end of the day. After the WEF trainings on record keeping and accounts, I am now able to keep track of how my store is fairing. (Senetwe Rafiki Women group: 13th September 2014)

Further analysis revealed that the women acquired some skills through apprenticeship where they learnt by observing what other women, educators and field officers did. This helped in making the women self-reliant in dealing in a lot of group related activities as well as their personal establishments. Women in KYM Scheme, Morop, and Testai who reared livestock stated that they had acquired knowledge and skills in dealing with disease outbreaks, proper feeding practices and spraying of parasites through apprenticeship. This helped them in saving money as they were able to minimize on expenditures.

b) Improved self-awareness:

Study findings indicated that women in Terik, Testai and KYM Scheme women groups who had no formal education had enrolled for adult education classes. The women acknowledged that education was important for personal development. By increasing their knowledge in addition to assets control and increased income, the women's confidence was boosted. They were able to access community services, were in a better position to form relevant networks in their communities where they could engage with people and share ideas on how to improve their enterprises as they felt empowered. The women also were able to change the community perception of gender roles which viewed women as home makers and care givers as opposed to development agents.

CIDA (1998) stated that among the benefits of microcredit funds to women, they experienced increased confidence gained through economic success of their businesses and increased access to community services. This, as well as collective action with other women, changed the perception of the women's roles at the community level.

c) Improved lifestyle:

All the 10 women groups in the FGD agreed that their lifestyle had generally improved. After accessing the WEF funds, they engaged in projects and businesses that generated income for them. In turn, their lifestyles improved as they were in a position to access better healthcare, nutrition within the family improved, they were able to invest in their children's education and even their dress code improved as they could afford to buy new clothes. The independence resulting from income improved their status in the family as they did not entirely depend on their spouses for financial support and also in their broader community.

The women participants further stated that, the monthly meetings they had enabled them to share their business ideas as well as the problems they encountered. The women stated that by sharing their issues, they were able to receive social psycho support as they now had friends they could lean on. Also the meetings had increased their social-political and economic rights through interactions with group members who had exposure.

These findings concurred with the studies of Mayoux (1998) and Kabeer (1999) which stated that, women's independent source of income and exposure to new sets of ideas, values and social support networks make women assertive of their rights, which enables them protect their individual and collective interests.

On the impact the fund had on the social lives of the women in the FGD, one woman respondent stated that

I have been able to educate my daughter up to the university level thanks to WEF

where I got funds to start my business and used the profits to invest in her education

(Kampi ya Moto Apple: 5th September 2014)

Another member stated that;

Through the talks we have during our meetings, I have become aware of my rights as

an individual and now know appropriate institutions to get help from in the event that

I need it. (Kampi ya Moto Scheme: 6th September 2014)

4.3.2 Impact of WEF funding on the women's economic welfare.

Table 4.6 presents the findings on the impact of WEF funding on women's economic empowerment. Among the reported impacts included additional income, entrepreneurship and employment creation.

Table 4. 6 : Impact of WEF funding on women's economic welfare

Economic effects	Frequency
Additional income	100
Entrepreneurship	65
Employment creation	20

(Multiple responses were expected)

a) Additional income:

All the women in the FGD had an increase in income through the funds from WEF. This was attributed to their involvement in projects and SMEs that gave them profits. Groups such as Morop who had a dairy shop and KYM Scheme sold milk from their livestock. Senetwe Rafiki, Terik, Morop fellowship, Royumgei, KYM Scheme and victory women groups sold both chicken and eggs to community members as well as hotels. KYM Scheme, Morop, Terik, Royumgei, Senetwe Rafiki, Victory, Testai and Umoja Rafiki had small and medium enterprises. Terik and Kampi Ya Moto Apple engaged in construction of rental houses whereby they bought parcels of land and built rental houses. The women pumped back the profits to their already running projects and businesses for expansion, paid off the WEF loans in order to apply for new loans and also used the profits to venture into new projects. The women said that this way, they were assured of always having an income and were now even able to supplement their spouses' income especially when it came to domestic consumption, healthcare and education. This was especially true for women in groups such as Terik, Testai and Umoja Rafiki who had large number of dependents with some women in Terik even living with their grandchildren.

These findings are supported by the studies from Cheston and Kuhn who stated that, microcredit enables women empowerment by placing capital in their hands and allowing them to earn independent income and contribute economically to their households and communities.

b) Entrepreneurship:

With the numerous businesses, investments and potential businesses, it is evident that being entrepreneurs, the women in the FGD had taken the opportunity to explore the

useful and economically viable fields by re-investing some of the profits accrued from businesses started from the WEF loans. Women in Morop group had opened up a dairy shop, Senetwe Rafiki women group were the suppliers of eggs and chicken at olo-ika country lodge, KYM scheme women group had opened an M-pesa and photocopy shop. Individual women in groups such as Terik, Royumgei, Senetwe Rafiki, KYM Schem, Morop, Victory, Testai and Umoja Rafiki had small retail shops and grocery stalls.

Entrepreneurship plays a significant role in the process of a community's economic development and because women are known to be able to devise, design, invent and sustain innovations and techniques, their entrepreneurial skills always end up boosting the whole community economically.

c) Creation of employment:

Through the enterprises established by the women both at the group and individual level; the women were able to employ people to help in running of the projects and enterprises. This creation of employment opportunities increased the productivity of the people employed in the community and also increased their household income and uplifted their living standards. Terik women group had employed a caretaker to be managing the rental houses and collecting of rent while Morop Women group had employed one of their members to be running the dairy shop they had opened at Kampi ya Moto and paid her a salary at the end of the month. The women in Terik, Royumgei, Victory, Testai and Umoja Rafiki who had retail shops and grocery stalls ran the businesses as they were not big enough to employ someone.

The above findings on the socio-economic effects of WEF funding on women's empowerment is in line with the findings of CIDA 1998 who identified benefits of

microcredit as; improving women's role in the household, increased confidence for women gained not only through the economic success of their businesses but also through increased access to community services and collective action with other women and changes at the community level in the perceptions of women's roles.

4.4 Challenges Faced in Accessing and Utilizing the WEF Funds

The section presented findings on objective four which was; to identify the challenges women faced in accessing and utilizing the fund.

4.4.1 Challenges faced by women groups in accessing the WEF funds.

The women groups had encountered a number of challenges while accessing the WEF funds with a majority of them citing low loan limits as their biggest challenge.

Table 4. 7: Challenges faced by women groups in accessing funds

Challenges	Frequency
Stringent fund Policies	60
Lack of information	20
Delays in loan disbursement	40
Low loan limits	80
Spousal consent	30
Total	230

(Multiple responses were expected)

As shown in table 4.7 among the challenges that the women had experienced while accessing the WEF funds were; Stringent fund policies, lack of information, Delays in loan disbursements, Low loan limits and spousal consent.

a) Stringent fund policies:

The women interviewed in the FGD lamented that that the funds were only given to women groups. This they claimed did not give them the freedom of investment choice because the money they received as a group was divided among the individual women. This meant that they could only engage in businesses whose budget was in the range of the money they had received from the groups. In the WEF strategic plan, 2007, Target beneficiaries were women who were organized in Self Help Groups, Individuals or companies. However, in Rongai Sub county, the loans were only limited to women in Self Help Groups. When asked whether they preferred group or individual funds, a woman respondent stated that

“I would like to engage in more than one business so as to have more income but the amount WEF gives us is not enough especially after it is divided among the group members. I wish they could also allow us to take up individual loans.” (Senetwe Rafiki Women group: 13th September 2014)

From the study, it is evident that the women would prefer if WEF could allow them to take up funds in women groups and also as individuals for those who could. This was so as to allow women who took up funds as individuals to engage in different projects separate from their group projects.

b) Lack of information:

The women interviewed complained of poor dissemination of information on the availability of the funds. This they said was because there was no formal mechanism of passing appropriate information to prospective borrowers on the existence of the WEF funds. They claimed that this sometimes led to a situation where some women

groups who required the funds hardly got the correct and timely information on where and when to access these funds.

When asked about how they found out about the loans, one woman replied that, *“For us Senetwe Rafiki Women Group, we found out from another group who told us that funds were being given at the constituency headquarters. Had it not been for them, we would probably have found out about the WEF funds much later,”* (Senetwe Rafiki Woen group: 13th September 2014)

From the study it can be concluded that the women were concerned that the channels used to pass information on accessibility of the fund did not reach them in a timely manner as some of them lived in remote areas. They felt that if the WEF officials worked together with the village elders and area chiefs, the community could be called for meetings and information given to them and other community members on the availability of the WEF funding. This would enable a big number of women to access the funds and empower themselves.

c) Delays in loan disbursement:

Delays in the funds disbursements from WEF to the women groups denied women the opportunity to plan and schedule their businesses based on the timing of the funds. The women discussants complained that, after applying for the funds, the fund took a long time before releasing the loans thus slowing down their business ventures. Most of the business ventures by the women depended greatly on prime timing for both restocking and selling.

On-time disbursements of the funds promotes growth of their businesses and hence their empowerment. However, WEF funds disbursements have been occasioned by

delays hence hampering greatly on the planning and scheduling of their activities.

And as one of the discussants opined;

“Our group repaid our previous loan on time and immediately applied for another one and still four months down the line, it has not been approved and this has slowed down our businesses because most of us now lack money to pump into the businesses.” (Victory Women Group: 22nd August 2014)

Waiting period affects the start of new business activities and projects within the groups and continuity of the ones already started. Thus, there is the need for timely disbursement of funds.

d) Low loan limits:

The women discussants in the FGD cited low loan limits as another challenge they had experienced. They acknowledged that low amounts given as funds profoundly curtailed the ability of the women to expand and transform their investments in a way that would assure both perpetuated growth and innovation. The findings that low funding amounts was a challenge to growth reaffirms earlier findings by Stevenson and St-Onge (2005b) that the loan sizes among MSMEs tend to be too small to support growth.

Hence, there is need to increase funds limits especially for active groups in terms of repayment and empowerment activities they engage in. this would be to encourage the active groups to expand their existing projects and SMEs.

e) Spousal consent

The study also found out that most married women had to seek permission from their spouses to access the funds. This interfered with the women group decision making when they want to apply for the funds. Some women would still take the funds without their husband's approval. This created distrust and disharmony in the family and also derailed the activities of the whole women group.

This finding can be supported by the finding of Songsore (1992) who stated that in North Western Ghana, men do not like their spouses to have financial autonomy as in their view, it erodes the position of control by men.

4.4.2 Challenges Faced by Women in Utilization of the WEF Funds.

The women groups had encountered a number of challenges while utilizing the WEF funds with a majority of them citing emerging family needs as their biggest challenge.

Table 4. 8 : Challenges faced by women in utilization of the WEF funds.

Challenges	Frequency
Limited and shrinking market	8
Lack of skills	15
Spousal demand of the fund	20
Emerging family needs	72
Loss of funds due to uncalculated spending	50
Total	195

(Multiple responses were expected)

a) Limited and shrinking markets:

The women had also experienced the challenge of restricted and diminishing markets which escalated the probability that the women owned enterprises would either deteriorate or crumble. This is because most women beneficiaries of the fund engaged mainly in poultry farming that was already saturated hence limited market for their products. This limited and shrinking market is in part because the women mostly invested in low profit enterprises characterized by a few access hitches and lack of innovation.

This finding is supported by Kantor (2001) who noted that at the micro and small enterprises level, there was an accumulation of women entrepreneurs in low value enterprises leading to market saturation and insignificant room for innovation. The lack of innovation in the low value enterprise segment also corroborates a statement by Aikaeli (2007) that MSMEs often find themselves in an unpleasant series of providing what is already in the market and not able to develop and expand to actualize their full capacity as they lack both funding and business support services to progress into unexplored business ideas

One of the group officials among the FGD discussants on the challenges of shrinking markets stated that,

“In our group, most women do poultry keeping and they experience challenges when it comes to selling the chicken because the market is saturated making them sell their chicken at throw away prices and sometimes not make any profit.” (Royumgei women group: 27th September 2014)

The Government through WEF should ensure that the women groups in Visoi Ward are trained on issues that can increase their business productivity such as customer

relations, marketing, accessing information and networking in order to acquire knowledge, skills and attributes. Women groups who own businesses should focus on an analytical management style that focuses on long term goals rather than day to day operations of their businesses.

b) Lack of skills:``

The women also had a challenge of lack of enough training from WEF. The women stated that they rarely received any training from WEF, nor did they do any follow-ups on the activities they did. One of the officials from the women group went ahead to say that, *“They rarely come but once in a while; they send someone who selects one group randomly and talks to them.”* (Umoja Rafiki women group: 3rd September 2014)

Another official from Royumgei women group also said that at one point in time, all their poultry was consumed by a disease and she felt that had they been trained, they would have been able to handle the disease. Some of the women groups like Terik and Testai had never been trained by anyone from the fund despite being active for a number of years.

It is important to train women groups frequently so as to equip them with the necessary knowledge on how well to handle the diseases in the event that their livestock or poultry are attacked, the best feeds for their animals so as they are healthy and how to market their products as well as customer relations. WEF officers should also check in on the women groups from time to time to touch base and know the progress that they have made with the funds that they receive.

c) Spousal demands for the funds:

In order to further understand whether women in the FGD were autonomous in the usage of the funds obtained as loans from WEF, the research found that 20 of the women who were married experienced a lot of interference on how they utilized the funds. Some spouses demanded for a share of the funds without consideration of how it would be paid back. Some spouses asked for the money with a promise to refund at a later date which they never did. It was also noted that this brought conflict or disharmony in their homes as the women now had to service a loan that they had not benefited from.

d) Emerging family needs:

The study also sought to find out if emerging family needs interfered with the utilization of the funds for its intended purpose. Seventy two (72) of the women agreed that emerging family needs were inevitable and really affected the usage of the funds. Most of the women found themselves diverting the funds they received to deal with emergencies such as healthcare and paying school fees. This was especially so for women who had large number of dependents such as women in Terik, Testai and Umoja Rafiki women groups who in most occasions had to divert the WEF funds to emerging family needs.

This concurs with studies by Johnstone and Morduch (2007) who stated that 30% of the time women used loans for household needs such as paying for school fees, medical treatment, home repair or extension, daily consumption needs, social and holiday expenses. One-woman respondent who had been affected by emerging family needs reiterated that

The issue of emerging needs has affected me twice. The first one was when my son had been sent home due to lack of school fees and I had to use the money I had intended to stock my shop with to clear his fees. Another time my son fell ill and was admitted and I again had to divert the money to clear his hospital bills. (Testai Women group: 7th September 2014)

f) Loss of funds due to uncalculated spending:

As seen in table 4.9, it is evident that some women had engaged in some impulse buying. Most of the women admitted that at one time, they had spent the money obtained as funds from WEF to buy things they had not budgeted for. This loss of funds due to uncalculated spending had affected three women, one in KYM Scheme, one in Testai women group and another woman in Senetwe Rafiki who confessed to have bought household goods that they had not budgeted for.

4.5 Strategies That Can Enhance Access and Utilization of Funds from WEF

The women were asked to come up with suggestions on what they would like WEF to do so as to enhance access and utilization of the funds. The data analysis revealed several strategies that could be put in place to enhance women's access and utilization of WEF.

4.5.1 Strategies to enhance access:

The women suggested a number of strategies to enhance access of the WEF funds with a majority of them suggesting sensitization forums as good strategy to enhance access.

Table 4. 9: Strategies to enhance access of WEF funds

Strategies	Frequency
Individual loan lending	30
Sensitization forums	35

(Multiple and no responses were expected)

a) Individual loan lending:

The women in the FGD suggested for WEF to allow them to take up individual funds for those who so wished. Study findings revealed that women in Rongai sub-county were only given funds if they were in self-help groups. The women felt that if WEF could also give individual funds, it would enable the women engage in more than one business or project ensuring flow of income at all times.

Individual loan lending was mainly floated by KYM Apple, KYM Scheme and Senetwe Rafiki women groups whose women would have wanted to engage in businesses such as soap and yogurt making but were unable due to lack of funds.

b) Sensitization forums:

The women participants suggested that the WEF sub-county offices to ensure they hold sensitization forums up to the remotest parts on the availability of the WEF funds, the purpose for which the fund was created and the benefits of taking loans with WEF as compared to banks and Micro finance institutions. This would work

towards ensuring that a lot of women realize the importance and benefits of taking up the WEF funds.

The women also suggested WEF to sensitize women on the importance of immediately investing the funds they are given into intended projects and businesses. This was because if the women did not invest the funds immediately, they could find themselves diverting the money to emerging needs and unexpected spending. The women went ahead to state that some women ended up giving the funds to their spouses who borrow with a promise to refund. Instead the women could invest the funds immediately and use the accrued profits to cater for family and other emerging needs.

4.5.2 Strategies to enhance utilization of WEF funds:

The women suggested a number of strategies to enhance utilization of the WEF funds with a majority of them suggesting increasing loan amount and extension of repayment period as good strategy to enhance utilization.

Table 4. 10 : Strategies to enhance utilization of WEF funds

Strategies	Frequency
Increasing loan amount and extension of repayment period	80
Regular and continuous training	72
Timely disbursement of the loans	50

(Multiple responses were expected)

a) Increase the loan amount and extension of repayment period:

The women felt that the funding being given to them currently was not enough and it would be better if WEF increased the amount of funds they could apply for and also allow them to take up individual funds for personal projects. This they said could be on condition that they would repay on time and a penalty such as a fine issued on those who delay.

The women also suggested that the grace period for repayment of the fund should be extended because by the time they are required to pay back the funds; their projects are usually just beginning to pick up forcing them to look for other ways of repaying the funds. This was mostly done through taking up other loans from a bank or other groups they are in, thus increasing their debts.

Women in KYM Apple and Terik felt that extension on the repayment period would have helped the two groups after purchasing land. This is because they were required to pay the fund before they had a chance to put up rental houses and get income. This the two groups said, had meant that the members had to look for alternative means to pay the fund.

b) Regular and continuous training:

The women complained of lack of training from proper agencies and the WEF officials. They felt that if the officials made a point of visiting the women groups at least once a month, it would help them in handling problems when they encountered them for instance, poultry diseases which had largely affected Royumgei women

group who had lost all their chicken to a disease outbreak. This is supported by RASS who stated that massive education and skill upgrading promotes credit management.

c) Timely disbursement of the WEF fund:

The women discussants had complained of the challenge of the WEF not releasing funds on time. They suggested that WEF should work towards releasing of funds immediately the women groups applied for them or in the shortest time possible. This strategy was floated by women in Terik, Royumgei, Senetwe Rafiki, KYM Scheme, Morop, Victory, Testai and Umoja Rafiki who owned small and medium enterprises. This is because, the expansion of projects and businesses of the women largely depended on timely release of the funds for their continuity.

This concurs with studies by Christian et. al (1995), who stated that, successful microcredit institutions should offer short term loans and take a short time to approve and disburse the loans.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter summarizes all the main sections of the study with special emphasis on the research's main findings. The chapter is divided into summary of the findings, the study conclusions and recommendations.

5.1 Summary of Findings

Socio-economic characteristics of women who obtain funds were based on marital status, level of education and number of child dependents. The study revealed that most of the women discussants were married. Their level of education varied across the groups. There were those who had no formal education, those who had acquired primary level of education only, those who attained secondary level education and those who had managed to go up to the tertiary level. It was evident that most of the women joining the women groups had relatively large families and dependents necessitating the need for access to WEF funds.

The funds received from WEF by these women groups were utilized for a variety of projects and business ventures. The businesses included livestock rearing; mainly poultry keeping, some of the women groups had purchased land and had designs for building in the near future, others had started up small businesses like grocery stalls. Other women groups had not engaged in any group projects; the money was shared to the women in the respective groups as loans through table banking and the women used the loans for domestic use.

The study further revealed that the women were empowered socially and economically. Socially, the women engaged in capacity building activities such as trainings, simple accounting and record keeping skills so that they could manage their businesses better for optimum benefits. Some of the women had enrolled for adult education classes so as to acquire formal education themselves and raise their status in the family and community. The lifestyle of all the women participants had improved as they reported being able to access better healthcare, better education, there was improved nutrition within their families, generally dressed better and were more informed about their rights through interactions with their group members.

Economically, all the women had experienced an increase in financial income from the projects and businesses initiated from the loans. Further, the women had re-invested the profits into other enterprises thereby creating employment opportunities for people in their communities.

The study also established that a number of challenges were experienced both by the women while accessing and utilizing the funds and from WEF while giving out the funds. From the beneficiaries of the fund, the challenges included; stringent fund policies, lack of information, the delay of the release of funds after applying for the loans, low loan amounts, limited and shrinking markets and lack of enough training from WEF, spousal demand for the funds, emerging family needs and loss of funds due to uncalculated spending.

5.2 Conclusion.

Based on the findings of the study, it was concluded that; The women groups in Rongai Sub-county had knowledge on the Women Enterprise Fund, and its benefits, and had taken up the loans so as to empower themselves socio-economically. Despite

having challenges in accessing and utilizing the fund, it can be concluded that the women were socially and economically empowered. Economically, they had increased income as business owners and entrepreneurs and had created employment opportunities for other members of their communities. Socially, the women had increased their knowledge from the capacity building and trainings they had received from WEF, were able to improve their lifestyles and most importantly, were able to change societal perceptions on women's roles as home makers and care givers as opposed to potential development agents.

5.3 Recommendations

The following recommendations were made based on the findings of the study. In order to ensure women attain optimum benefits while accessing and utilizing the fund:

- a) The Women Enterprise Fund should:
 - Organize regular and compulsory trainings to the women groups through relevant agencies that deal in what various groups engage in so that they can gain knowledge on how best they can manage their projects.
 - Officers in charge of training should make regular follow up visits to all the groups as some groups claimed to have never had a visit from a training officer while others had only had training once despite having had projects for over two years.
 - The women were of the opinion that if WEF could focus also on individual loan lending, sensitize women in remote areas on the availability of the loan, its purpose and benefits, increase the loan amounts and regularly train the women groups, ore women would be empowered.

- The agency should also have more officers on the ground who are able to go around and visit the women groups around the sub-county. This is because it was realized that there was only one field officer in the whole of Rongai sub-county and this posed a challenge to him because he was not able to visit all the women groups and see what activities they engage in because he is too busy and as long as the women repaid their loans he did not see the need to go to the field.
- The Fund should remodel the funding more towards individual lending rather than the group lending. This will give prospective borrowers the freedom of investment choice. As opposed to group interests, individual initiative can spur greater growth and innovation.

b) Nakuru County Government

- The county government through the agency should supply various inputs to the women groups engaged in various enterprises as well as help in marketing of their produce. This is because the women groups complained of lack of market especially for their livestock produce due to saturation in the market hence forcing them to sell at very low prices. WEF should also encourage women to engage in a variety of projects by giving them ideas as most of the women groups engaged in similar activities.
- The county government should increase the amount allocated to WEF so that the agency does not encounter limited funds thereby having to give women less money than they applied for due to the restricted loan cycle

5.4. Recommendations for Further Research Studies

Based on the focus and the findings of this study, the following are recommended for further studies;

- i. A study on the Impact of gender relations in the access and utilization of Micro-credit.
- ii. A study on Men's utilization of microcredit.

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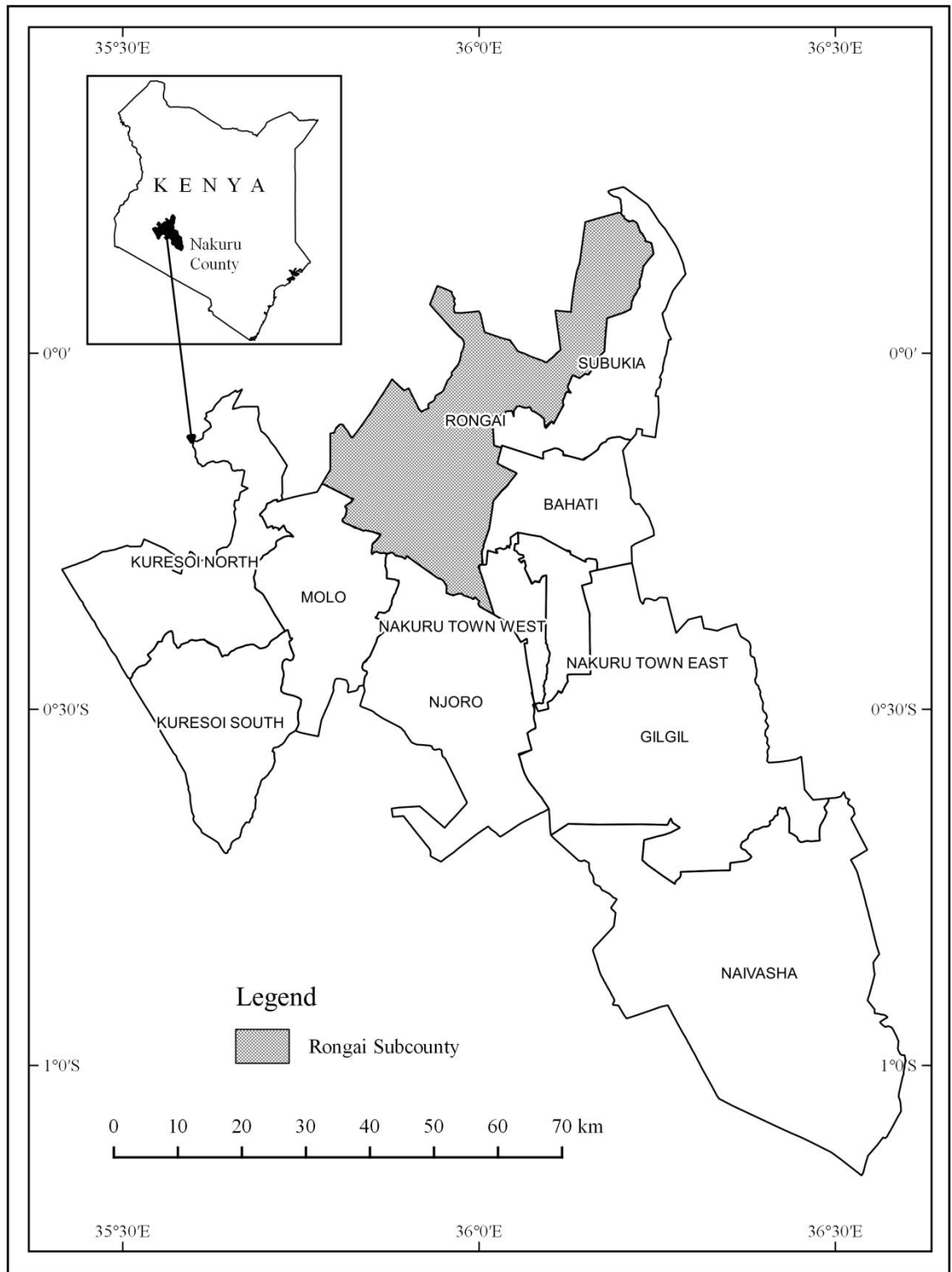
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APPENDICES

APPENDIX I: MAP OF RONGAI SUB COUNTY



Map of Nakuru County showing the Location of Rongai Sub-county.(Source: Nakuru County Government, 2013)

APPENDIX II: FOCUS GROUP DISCUSSION GUIDE FOR SELECTED WOMEN GROUPS

I am a postgraduate student at Kenyatta University carrying out a research on **IMPACT OF WOMEN ENTERPRISE FUND ON WOMEN'S SOCIO-ECONOMIC EMPOWERMENT IN NAKURU COUNTY- KENYA**. Specifically the study will be carried out in Visoi ward in Rongai Sub-county.

This research is purely for academic purposes and the information shared during the discussions will be treated with utmost confidentiality. I have an assistant who will assist me in recording and taking notes as we engage. Feel free to ask any questions in case any of you needs clarification during the discussions

1. How do you select the members who make up this group?
2. What kind of businesses/activities that this group engage in?
3. What are the hurdles that you as a women group have faced in accessing and utilizing the funds?
4. Are the profits that accrue from the group projects shared equally?
5. How do you deal with a group member when they delay in repaying loans?
6. Are there any challenges that have been experienced while accessing/utilizing the fund?
 - a) At home
 - b) From the WEF itself
7. Do you feel that having access to the loan has had any impact in your lives
 - a) Economically (Explain)
 - b) Socially (Explain)

8. In your opinion do you think that the WEF has enabled you as women to bring any development to the community and do you feel that you as a women group have been able to bring any development in the community through your activities?
9. Does WEF do any follow-up on the activities that you do?
10. Is there anything that you would like WEF to do differently than they do now so as to improve on the access and utilization of the fund?
11. Do you feel empowered
 - a) Yes [] and has this changed the way that you relate at home e.g has it enhanced your decision making power at home?
 - b) No []

APPENDIX III: INTERVIEW GUIDE FOR THE OFFICIALS OF THE WOMEN ENTERPRISE FUND.

During the interview, I would like to discuss issues on the Impact of Women Enterprise Fund on women's Socio-economic Empowerment in Rongai Sub-county

1. What is your position in WEF
2. What is the first step towards taking up the WEF loan?
3. In the event that one of the women from the women group has spouse who does not want her taking up the fund, how do you go about it?
4. What are some of the challenges that you as a WEF has experienced while working with the women groups?
5. What are some of the measures that have been put in place to ensure that women obtain optimum benefit from the fund are empowered both socially and economically?
6. Does WEF give rewards to women are active in the utilization of the fund and who also repay their loans on time?

APPENDIX IV: RESEARCH AUTHORIZATION

**KENYATTA UNIVERSITY
GRADUATE SCHOOL**

E-mail: dean-graduate@ku.ac.ke

Website: www.ku.ac.ke

P.O. Box 43844, 00100
NAIROBI, KENYA
Tel. 8710901 Ext. 57530

Our Ref: C50/CTY/PT/25446/11

DATE: 20th June 2014

The Permanent Secretary,
Ministry of Higher Education, Science & Technology,
P.O. Box 30040,
NAIROBI

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION ANNE AUMA OPIL- REG. NO. C50/CTY/PT/25446/11

I write to introduce Ms. Anne Auma Opil who is a Postgraduate Student of this University. She is registered for M.A degree programme in the Department of Gender and Development Studies.

Ms. Auma intends to conduct research for a M.A proposal entitled, "Impact of Women Enterprise Fund on Women's Socio-Economic Empowerment in Rongai Location, Rongai Constituency: Nakuru County-Kenya".

Any assistance given will be highly appreciated.

Yours faithfully,

**MRS. LUCY N. MBAABU
FOR: DEAN, GRADUATE SCHOOL**

APPENDIX V: WOMEN ENTERPRISE FUND APPROVAL LETTER**WOMEN ENTERPRISE FUND**

Telephone: H/O Nairobi 2727980-4
 Cell Phone: 0714 606 845/6
 Email: info@wef.co.ke
 Website: www.wef.co.ke



H/O NSSF Bldg, Block 'A',
 Eastern Wing, 11th Floor
 P. O. BOX 17126 - 00100
 NAIROBI, KENYA

When replying please quote

REF/WEF/NKU/REC05.

DATE: 5TH AUG 2014

THE WEF OFFICER,
 RONGAI CONSTITUENCY.

Dear Sir,

RE: ANN AUMA OPIL – APPROVAL TO CARRY OUT RESEARCH IN RONGAI CONSTITUENCY

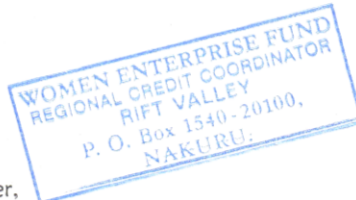
The above named person is a post graduate student at Kenyatta University doing an MA degree in the department of gender and development studies.

She is therefore authorized to collect data from women groups that have benefitted from the fund within the Kampi Ya Moto Location in Rongai District/Constituency to enable her complete her master's thesis.

Your assistance to her will be highly appreciated.

Yours Faithfully,
 Isaac Lagat,

Regional Credit Officer,
 Women Enterprise Fund,
 Rift Valley Region.
 Mobile: 0723411793.
 Email: Isaac.lagat@wef.co.ke



When you empower a Woman, you empower a family and a whole Nation

Kenya
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"When you empower a woman, you empower a family and a whole nation"

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