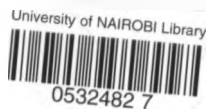


**AN INVESTIGATION INTO THE CHALLENGES FACING THE WOMEN
ENTERPRISE FUND IN KENYA**

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**A PROJECT REPORT PRESENTED TO THE INSTITUTE OF ANTHROPOLOGY,
GENDER AND AFRICAN STUDIES IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN GENDER AND
DEVELOPMENT STUDIES**



NOVEMBER, 2010

DECLARATION

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

Charity

4/NOV/2010

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DATE

This thesis has been submitted with my approval as the University Supervisor

Salome

4/11/2010

Dr. SALOME BUKACHI

DATE

DEDICATION

This piece of work is dedicated to my son Dillan Anthony Oduor. May you live to see and enjoy the sweet fruits of education.

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ACRONYMNS

BFA- BEIJING PLATFORM FOR ACTION

CBO'S - COMMUNITY BASED ORGANIZATIONS

DWEC - DISTRICT/ DIVISION WOMEN ENTERPRISE COMMITTEES

GOK - GOVERNMENT OF KENYA

NGO'S - NON- GOVERNMENT ORGANIZATIONS

MDG - MILLENNIUM DEVELOPMENT GOALS

MFI'S - MICRO FINANCIAL INSTITUTIONS

ICPD - INTERNATIONAL CONFERENCE ON POPULATION AND DEVELOPMENT

UN - UNITED NATIONS

SAP'S - STRUCTURAL ADJUSTMENTS PROGRAMMES

SPSS - STATISTICAL PACKAGE FOR SOCIAL SCIENCES

WEF - WOMEN ENTERPRISE FUND

ABSTRACT

The Government of Kenya has since the 1980s established several devolved Funds to enhance citizen's participation in governance and accelerate national development. The women enterprise fund was conceived to ameliorate the disadvantaged positions women hold in the society, empower them in asset accumulation and development, income and status enhancement and freedom. The fund is open to all women either as a group, company or as individuals. The forms are usually provided by the District Gender Social Development Officers, while company or individual applicants apply directly to the participating Micro Finance Institutions(MFI,s) who issue their own regulations.

The main objective of this study is to explore the challenges facing the implementation of the Women Enterprise Fund in Kenya, whereas the specific objectives is to identify the challenges faced in the disbursement of the Women Enterprise Fund and also to examine the extent to which the challenges affect the implementation of the Fund. The study sites were three main constituencies within Nairobi being; Langatta Westlands, and Makadara constituencies. Primary and Secondary data were the main source of information. The sample size was made up of sixty (60) respondents and the researcher picked twenty (20) respondents from each of the three constituencies. Three (3) key informants were picked from each of the constituencies and interviewed in order to establish the different difficulties that they experienced while trying to access the women enterprise Fund.

The women interviewed were within the age bracket ranging from 20-60. Out of this, (63.3%) were married and 66.7 % had Secondary School Education. A majority of women interviewed about the source of information on the women enterprise fund stated that they heard about it from the women groups (73%). Asked if accessing the women enterprise fund was easy or difficult, a majority (53.4%) stated that it was easy to access the fund and some of the reasons given were reasons such as having an active senior district Officer and having a group that has been registered in place. Other respondents though thought that there is a lot of time taken to process the documents and so this makes accessing the women enterprise fund difficult. Other factors that the respondents

thought that make the process difficult are factors such as corrupt officials and difficulties in accessing the application forms.

A majority of the women interviewed said that they got their money through the Bank (89.8%) whereas (10%) said they got the funds from the MFIs. The total amount received by the applicants ranged from 31,000-50,000 Ksh. indicated by the majority of the respondents (70 %) and the time taken from the time of application to the time of disbursement has indicated by (36%) of the respondents is one month. The security required against the loan was given as Business and Financial Asset as indicated by (40%) of the respondents whereas the mode of disbursement of the funds was stated as cheque which had (58.6%) of the respondents. A majority of the respondents (88.4) were aware of the grace period and repayment period. The respondents who were not comfortable with the repayment structure were (31.7%) as compared to (63%) who were comfortable.

The study recommends that the funds allocated to the women enterprise fund should be increased from Ksh. 50,000 to Ksh. 150,000 to help the women carryout a meaningful and successful businesses. In addition, the Government should focus on supporting women in order to explore market opportunities outside the constituencies, Organize peer review forums to enable women groups to share their experience and also to increase the number of girl child enrolment in schools.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction

The Women Enterprise(WEF) Fund was established through the promulgation of Women Enterprise Fund Regulations; Sections 25 and 32 of the Financial Management Act, 2005, Legal Notice No.147 dated 3rd August 2007, and launched by President Mwai Kibaki on 26th May 2009(GOK, 2009). The fund was established to provide alternative financial services to women who are excluded from the formal and informal financial sectors. It is meant to provide accessible and affordable credit to support women start and or expand business for wealth and employment creation (GOK, 2009).

Another rationale behind setting up of the fund was to fulfill one of the goals of the Millennium Development Goals (MDGs), Goal No 3, which states that all member states must promote gender equality and empower women. In setting this goal, the UN Member states recognized the contribution that women make to economic development and the costs to societies of the multiple disadvantages that women face in nearly every country (Gupta and Grown 2005).

The government set aside Ksh 1 billion for the Fund. This was further increased by Ksh.315 millions in the 2008-2009 financial year. The fund is meant to facilitate enterprise and development initiatives among women through loan disbursement at individual and group levels. Women aged 18 years and above, who make up 52.9 per cent of the country's population, are the primary targets of this fund. Men too can access the fund if they form part of the women groups but women must be 70 per cent of the members holding

leadership positions. To enable access to the fund by qualified candidates, the fund is disbursed through loans from Micro Financial Intermediaries and Constituency Women Enterprise Schemes that are managed by the District or Divisional Women Enterprise Committees (GOK, 2006).

The then Permanent Secretary in the Ministry Gender, Sports, Culture and Social Services, Mrs. Rachel B. Dzombo, published the Guidelines for the Women Enterprise Fund in 2007. In the guidelines, the fund is to be distributed as follows: Micro finance institutions (Ksh 640 million), constituency women enterprise scheme (Ksh 210 million), fund capacity building for the institutions and women groups (Ksh 30 million), administrative purposes for the Advisory Board and the Secretariat (Ksh 100 million) and community mobilisation by the Department of Gender and Social Services (Ksh 20 million). Other conditions include the terms under which women may acquire loans, the interest rates, the maximum amount that can be loaned out to an individual or group, lending requirements and the institutional framework that will manage the fund (GOK, 2007).

The WEF is one of the interventions which seek to reduce poverty and give women a unique opportunity to realize their full potential. So far the Fund has registered commendable achievement in terms of disbursement through the twelve financial intermediaries. To be specific, Ksh.682 million has been disbursed to over 92,000 women, to either boost or start businesses (GOK, 2009).

1.2 STATEMENT OF THE PROBLEM

The Kenya Government has historically responded to the emerging social and public problems through the establishment of various decentralized and sub -sovereign financial mechanisms to redress the underlying causes of the problems. In the aftermath of independence, the government established schemes such as the Kenya Tourism Development Corporation, the Agricultural Finance Corporation, the Industrial and Commercial Development Corporation and the Industrial Development Bank, to provide financing solutions to deep-seated problems. The last five years have seen the introduction of the Constituency Bursary Fund and the Women's Enterprise Fund, among others.

The level and significance of devolved funding began to get critical attention of the media and local development community and especially with the establishment of the two critical fund mechanisms - the Local Authority Transfer Fund and the Constituency Development Fund (Gituto, 2007).

While this new mantra of locating responsibility for planning and allocating of resources for community development at local level is encouraging, there are many critical questions and issues that need to be addressed for the devolved funding in order for it to provide a unique, strategic and much needed solution to the social, economic, cultural, environmental and other factors at the root of the present inequality, extreme poverty and social exclusion. Issues and questions that have been raised about the Fund include questions such as asking the rationale behind the disbursement of the Fund, how the financial institutions that disburse the funds were selected and how much they should be paying back to the financial institutions as interest rates, who the beneficiaries of the fund are and if the women are actually accessing the fund (Gituto, 2007). It is clear (see Table 1.1) that not so many women have accessed these funds. This suggests that there must be some problems in the implementation of the fund

TABLE 1.1: THE NUMBER OF WOMEN GROUPS IN KENYA IN 2007

Province	Total Number of women Groups	Total Number of those who have applied for the fund	Total number of those who have accessed the fund
Central	138,753	585	437
Eastern	28,625	762	533
Nyanza	25,840	722	630
Western	18,637	485	382
Coast	9,580	596	467
Rift Valley	2,178	920	817
Nairobi	DNA	156	150

Source: Ministry of Gender, children and Social Development

From the above analysis, it is clear that not so many women have accessed the fund, suggesting that there could be a problem somewhere.

Women, who this fund is meant for, are also facing a problem in accessing the fund and this is brought about by the bureaucratic challenges from the Government since many Kenyan institutions take the form of excessive formalities and requirements which must be met before information can be availed, thus leading to so much time being wasted and sometimes after a waste of so much time there are no results at all (Daily Nation 9th December 2007).

The study therefore sought to answer the following questions:-

1. What are the challenges facing the disbursement of the Women Enterprise Fund in Kenya?
2. To what extent do these challenges affect the implementation of the Fund?

1.3 OBJECTIVES OF THE STUDY

1.3.1 Overall Objective

The main objective of this study was to explore the challenges facing the implementation of the Women Enterprise Fund in Kenya.

1.3.2 Specific Objectives

- To identify the challenges faced in the disbursement of the WEF.
- To examine the extent to which the challenges affect the implementation of the Fund.

1.4 ASSUMPTIONS

Resulting from the research problems highlighted earlier, the objectives set and the subsequent review of the literature the following assumption were formulated:

- There are challenges facing the implementation of the Women Enterprise Fund.
- These challenges affect the implementation of the Women Enterprise Fund.

1.5 DEFINITION OF KEY TERMS

1. Lack of awareness , Having no knowledge on the existence and accessing of the Women Enterprise Fund

2. Women Enterprise fund - A fund put aside by the Government of Kenya to uplift the Economic status of women in Kenya

3. Low status - Not being on the same level with men due to the patriarchal nature of the Kenyan society

4. Institutions - Organizations that are responsible for the disbursement of women Enterprise fund

5. Challenges - Difficulties or obstacles that women face while accessing the Women Enterprise Fund

6. Slow disbursement – Delays in the release of the Women Enterprise Fund to the Women and Men who may need it.

1.6 JUSTIFICATION OF THE STUDY

Much as the Kenya government has realised the importance to empower women and have come up with various novel strategies such as the Women Enterprise Fund (WEF), the effects or impacts of such strategies are yet to be felt. The Women Enterprise Fund was conceived in 2006 and its main aim was to uplift the economic status of women. However three years down the line, its impact is yet to be felt. (Kweyu,2008).

The study sought to look into the challenges that women are facing in accessing the WEF given the fact that this fund was established with the aim of empowering women economically. It also seeks to identify the challenges facing the institutions disbursing the funds, the level of women's knowledge of the fund and to identify the success stories of the women who have accessed these funds. This information should be useful to development planners and implementers, the government and non-governmental organizations in advancing positive strategies and providing alternatives to the problems faced by the beneficiaries and the managers of the fund.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed the literature relevant to the research problem. The review is on the Women Enterprise Fund, Government's commitment to uplifting women's economic status, and women's role in empowering themselves economically.

2.2. The Women Enterprise Fund

The Women Enterprise Fund (WEF) was conceived in December 2006 by the Kenya Government as a strategic move towards addressing poverty alleviation through the socio-economic empowerment of women. On 21st March 2007, President Mwai Kibaki gave the directive to set up the Women Enterprise Fund in line with his policy on real development to improve the lives of Kenyans. The rationale behind the setting up of the fund included empowering women to enable them to engage more in their own, family and country's development, distributing wealth across social groups, allowing women to borrow money to engage in business and other activities at a reasonable rate, enhancing access of resources to women in rural areas and, finally, depoliticizing women's access to government financial support at the constituency level (GOK, 2006).

The government set aside Ksh 1 billion for the Fund. This was further increased to Ksh.315 million in the 2008-2009 financial year. This fund is to facilitate enterprise and development initiatives among women through loan disbursement at individual and group levels. Women aged 18 years and above, who make up 52.9 per cent of the countries population, are the primary targets of this fund. To enable access to the fund by qualified

candidates, the fund is disbursed through loans from Micro Financial Intermediaries and the Constituency Women Enterprise Scheme that was to be managed by District or Divisional Women Enterprise Committees (DWECS) (GOK, 2006).

2.3 WHY THE FUND WAS SET UP

The Women enterprise Fund was set up with the following purposes:-

- To provide loans to existing Micro – Finance Institutions (MFIs), registered non-governmental organizations (NGOs) involved in micro financing, and savings and credit Co-operative societies (SACCOs) for lending to women enterprises.
- To attract and facilitate investment in micro, small and medium enterprises oriented commercial infrastructure such as the business markets or business incubators that will be beneficial to women enterprises.
- To support women oriented micro, small and medium enterprises to develop linkages with large enterprises.
- To facilitate marketing of products and services of women enterprises in both the domestic and international markets.
- To support capacity building of the beneficiaries of the fund and their institutions.

(GOK 2006)

So far the Fund has faced challenges such as bureaucracy within the government institutions, slow disbursement of the fund to the women and lack of access to the fund by the women since most of them do not know that the fund exists and those who know that the fund exists do not have the requirements for accessing it.

The 1997 strategic plan of the Global Fund called for a special initiative to strengthen women's access to economic opportunity and address the root causes of poverty. The

direction was further reinforced by a 1998 outreach trip to eight African countries where women activists and local advisors outlined their priorities for the region.

The Global Fund has found that the most effective interventions for women's economic empowerment are those efforts that iterate explicit objectives that go beyond income generation. Women's rights organizations recognize the need to address systemic gender discrimination in order for women to succeed in achieving greater economic and social equity (Global Fund for Women, 2003).

Taking a holistic approach to women's empowerment, grantees frequent use of economic activities to leverage changes in other areas of concern. Additional programmes promote women's literacy, reproductive rights and family planning , health and nutrition, legal literacy, leadership, training, political participation and environmental education(Global Fund for Women,2003)

The Global Fund's analysis of three years of grant making for economic opportunity shows that the following interventions are the most effective:

- Providing women with access to information on their rights and building self esteem which will help reverse their lack of power and economic independence in the home.
- Creating access to credit, skills and economic literacy enables women to successfully run their monetary affairs.
- Linking women to local providers of technical assistance and business expertise ensures the long term sustainability of their economic ventures.
- Educating men about the values of improving the status of women and girls in the family and society (Global Fund for Women, 2003).

In Kenya , while there has been notable progress since the 1960s in the status and rights of females, this section of the society still continues to lag behind their male counterparts(sometimes significantly) in many critical areas. Such areas include the distribution of resources and opportunities such as human capital resources, health, access and control over productive resources (SID, 2007).

Where gender disparities exist (whether to disadvantage females or males), they constrain individual capacities to participate in and benefit from development endeavours, and studies have also shown that they slow a country's development. Due to these and other related factors, in 1997, it was estimated that 54.1 per cent of females in rural areas (compared to 52.5 per cent of males), live below the poverty line, and 63 per cent of females in urban areas (compared to 49.2 per cent of males), lived below the poverty line (CBS *et al.* 2000).

2.4 GOVERNMENT'S COMMITMENT TO UPLIFTING WOMEN'S ECONOMIC STATUS

As a member of various International and regional bodies, Kenya has subscribed to a number of key treaties, laws and conventions that uphold gender equality, both as an intrinsic human rights and as a fundamental principle to be safeguarded. These include the Universal Declaration on Human Rights (1948) The Convention on the Elimination of all Forms of Discrimination against Women (CEDAW) 1979, The Nairobi Forward Looking Strategies (1985), The Dakar Platform of Action (1994), the Cairo Programme of Action (1994), the Beijing Declaration and the Platform for Action (1995) and the Protocol to the Africa Charter on Human and People's Rights on the Rights of the Women in Africa (2003) (SID, 2007).

As a signatory to CEDAW, Kenya has committed itself to take all appropriate measures to eliminate discrimination against women. The Beijing Platform for Action also talks about, *inter alia*, taking all measures to eliminate all forms of discrimination against women and the girl child and ensuring the full enjoyment by women and the girl child of all human rights and fundamental freedom. It recognizes that, of those living in abject poverty, women are overwhelmingly in the majority and in order to eradicate poverty and achieve sustainable development, women and men must participate fully and equally in the eradication of poverty (SID, 2007).

In adopting the Declaration, the Kenya Government undertook to review, adopt and maintain macroeconomic policies and develop strategies that address the needs and efforts

of women in poverty, including restructuring and targeting the allocation of public expenditure to promote women's economic opportunities and equal access to productive resources and to address the basic social, educational and health needs of women, particularly those living in poverty (SID, 2007).

Despite all this, Kenya does not have an automatic domestication clause in respect of ratified international conventions and other instruments. Domestication has to be done through reforming or creating new individual pieces of legislation. Currently, these measures have yet to be fully undertaken.

The fact that these measures have yet to be made government policy as a matter of law presents some obstacles to advocate for gender equality in terms of the enforceability of the rights and ideals that these instruments seek to uphold. However, these shortfalls in legal provisioning do not take away from the government's duty towards the realization of these rights and ideals. The government continues to express its commitment to redressing the wrongs that are faced by women and girls in today's society. The recent Sessional Paper No.2 of 2006 on gender equality and development indicates that there is some progress in the right direction, in that the paper sets out comprehensive policy guidelines towards the achievement of the gender equality. The recent presidential directive requiring the civil service to ensure that women make up at least 30 per cent of the appointments in the public sector is an important move in the right direction. The government has also expressed strong commitment to aligning its policies with the agenda of the Millennium Development Goals(MDGs) which provide for gender equality as a specific development goal for the country(SID, 2007).

2.5 WOMEN'S ROLE IN ECONOMIC EMPOWERMENT

Tremendous challenges remain especially for poor women. Women organizations continue to bring attention to economic justice for women to end poverty and enable sustainable livelihoods. In Kenya, it is women and women's organizations that have been at the forefront of setting up institutions to advance credit finance for women. A key example is the Kenya Women's Finance Trust (KWFT) which was founded in 1981 to enable and

support the entrepreneurial activities amongst the women given the failure of the formal banking system in meeting the financial needs of women, especially poor, low income and vulnerable women (Muteshi, 2006).

Women too, have organized themselves into groups and through this movement they have expanded their activities from the social to house improvement and economic projects especially in middle and high potential areas in Kenya. The government has played a significant role in offering financial assistance and support. In so doing, the groups have improved the material and moral standards of individual members and their families.

The activities that most of these groups concentrate on, however, are not viable. Concentration on activities such as cookery, handcraft, and sewing and small scale agriculture do not have a lot of potential for self - reliance since they do not generate enough income. Women should be helped to become self reliant so that their vicious cycle of poverty can be broken (Masinde, 1991).

2.6 THEORETICAL FRAMEWORK.

WOMEN'S EMPOWERMENT

The women's empowerment was developed by Sara Hlupekile Longwe. The Longwe Framework is intended to help planners question what women's empowerment and equality means in practice, and from this point, to assess critically to what extent a development intervention is supporting this empowerment.

Sara Longwe defines women's empowerment as enabling women to take an equal place with men, and to participate equally in the development process in order to achieve control over the factors of production on an equal basis with men.

Sara Longwe argues that much of the development literature examines the extent to which equality between women and men has been achieved according to the conventional sectors of economy and society, e.g equality in education, employment, etc. This system of

analyzing equality by sectors concentrates on separate areas of social life rather than women's equality in the development process. In the Longwe framework, development means enabling people to take charge of their own lives, and to escape from poverty. Poverty is seen as arising not from lack of productivity, but from oppression and exploitation

Sara Longwe's framework is based on the notion of the five different levels of equality. The extent to which these are present in any area of social or economic life determines the level of women's empowerment. The framework also enables gender and development workers to analyze development organizations' degree of commitment to women's equality and empowerment. They do this first by identifying which levels of equality are addressed by a particular intervention and, second, by assessing which levels of recognition of women's issues exist in the project objectives.

The Longwe Framework centres on the concept of five levels of equality which indicate the extent to which women are equal to men, and have achieved empowerment. The levels of equality can be used to assess the likelihood of particular development interventions promoting equality and women's empowerment. The levels of equality are:-

1. **Welfare:** This is the level of women's material welfare, relative to men. Do women have equal access to resources such as food supply, income and medical care?
2. **Access:** This is women's access to the factors of production on an equal basis with the men, equal access to land, labour, credit, and training, marketing facilities and all public services and benefits.
3. **Conscientisation:** This is the conscious understanding of the difference between sex and gender and an awareness that gender roles are cultural and can be changed. It also means that the sexual division of labour should be fair and agreeable to both sides and not involve the economic or political domination of one sex by the other
4. **Participation:** This is defined as the women's equal participation in the decision making process, in policy making, planning and administration.
5. **Control:** It denotes women's control over 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.

These levels of equality are hierarchical. If a development intervention focuses on the higher levels, there is a greater likelihood that women's empowerment will be increased by the intervention than if the project focuses on the lower levels. If the intervention only concentrates on the welfare, it is very unlikely that women will find the project empowering. Equal participation in the decision making process about certain resources is more important for achieving women's empowerment than equal access to resources and neither participation nor access are important as equal control.

This kind of framework is therefore relevant to this research since it points out the reasons as to why it is important to empower women since women have been left behind over the years due to social exclusion and structural causes hence the putting up of the Women Enterprise Fund so that the social status of women can be uplifted. (Candida *et al*, 1999)

CHAPTER THREE

METHODOLOGY

3.1 INTRODUCTION

This chapter describes the study site, target population, sampling design, and methods of data collection and data analysis.

3.2 THE STUDY SITE

The study was conducted in Nairobi, the capital city of Kenya. It is the Kenya's principal economic, administrative, and cultural centre and is one of the largest and fastest growing cities in Africa. Specifically the study was carried out in Makadara, Westlands and Langatta Constituencies.

3.2.1. Economic activities

The economic activities in Nairobi include food processing industries, textiles industries building and construction industries and communications and transportation industries amongst others.

3.2.2 Population by gender

Nairobi has a population of 1,699,262 females and 1,335,135 males making a total of 3,034,397 people. Female headed houses in Nairobi are 19.2 per cent as compared to 80.8 percent headed by men. The population of the youth in Nairobi is 782,169 females as compared to 747,726 males, where as the population of women in child bearing age is 994,924. (GOK 2008)

3.2.4 Education by gender

Primary school enrolment for girls in Schools in Nairobi is 32.5 as compared to boys who are 31.1. The drop out rate for girls is 1.3 and that of the boys is 1.6 per cent (GOK 2008).

3.2.5 Poverty index by gender

Absolute poverty and food poverty in Nairobi as per the economic survey of 2008 stands at 21.6% for males and 21.6 % for females (GOK, 2008).

3.3 RESEARCH DESIGN

This was an exploratory and descriptive study that used both quantitative and qualitative methods of data collection. Quantitative data was collected using a structured questionnaire to obtain statistical information from the beneficiaries of the Fund. The qualitative data was collected using key informant interviews and narratives. The data was then tape recorded and later transcribed and analyzed manually.

3.4 STUDY POPULATION

The research targeted the beneficiaries of the Women Enterprise Fund who are women and men aged 18 years and above and that qualified for the fund.

3.5 SAMPLING DESIGN

The study employed purposive sampling method in the selection of the respondents. This kind of sampling was chosen because it was more convenient and was easily applicable.

3.6 SAMPLE SIZE

The sample size was made up of 60 respondents, and the researcher picked 20 respondents from each of the three constituencies.

3.7 DATA COLLECTION METHODS.

3.7.1 Secondary Resources

This involved perusing public and private archival documents. The documents included conference materials, theses, journals, newspapers and books that have been published or unpublished. These were useful in obtaining basic information and data on the subject of the study.

3.7.2 Semi Structured Interviews

The researcher used semi-structured interviews to obtain quantitative data on the knowledge of the respondents of the WEF. During the Interviews other data collection techniques such as observation were also used. Semi Structured Interviews were used to make sure that respondents are asked exactly the same questions and in the same sequence.

3.7.3 Key informant Interviews

The researcher interviewed the key personnel in the Ministry of Gender Children and Social development and the Women Enterprise Fund to get their views on the challenges faced in the disbursement of the fund.

3.7.4 Case Studies

Case studies were conducted with 9 informants who had tried accessing the women enterprise fund and either succeeded or failed. This enabled them to give a personal experience on the problems and obstacles that they experienced or faced while accessing the fund.

3.8 DATA ANALYSIS

Data collected using the questionnaires were coded and analyzed using the SPSS statistical programme and presented in the form of frequencies and percentages. The qualitative data were analyzed on a content basis to show emerging trends of the responses.

3.9 ETHICAL CONSIDERATIONS

While carrying out the research, the researcher made sure that all the ethical principles are put into consideration. The researcher ensured that privacy was protected and safeguarded for the purpose of credibility. Confidentiality, respect and protection of the rights and dignity of the participants were ensured. Real names of the participants were not used and so they remained anonymous, unless they gave permission for the release of their identity. Falsification, fabrication, plagiarism or any other unethical practice at any stage of the research was avoided at all costs.

CHAPTER FOUR:

CHALLENGES FACED IN THE DISBURSEMENT OF THE WOMEN ENTERPRISE FUND

4.1 Introduction

This Chapter presents the findings of the study and the discussions thereof as per the set objectives. Quantitative data is presented in the form of frequency and percentage tables and charts which were obtained by using the computer software Statistical package for Social Sciences (SPSS). Qualitative responses were analyzed according to the emerging times. The chapter covers the background to the study, the different challenges faced in the disbursement of the Women Enterprise Fund and challenges affecting the implementation of the Fund.

4.2 Demographic Information:

The objectives of the study was to investigate the different challenges faced in the disbursement of the Women Enterprise Fund and the challenges affecting the implementation of the Fund in Nairobi province with a specific sample of three constituencies. To address this question, a total of 60 respondents were sampled picking 20 each from the three constituencies namely Makadara, Langata and Westlands.

During the survey, a total of sixty (60) questionnaires were distributed to the beneficiaries of the Women Enterprise Fund. Eighty Percent (80%) of the distributed questionnaire was returned. The collected data was organized, and analysed. The results presented therefore consist of the averages.

4.3 Socio Demographic Characteristics of the respondents

Age of respondents: The age of the respondents were in the broad bracket ranging from 20- 60 years and above. (Table 4.1).The respondents between the ages 31-39 years accounted for 31.7 %, 40-49 years accounted for 26.7 % while 20-30 years accounted for 23.3%. This was almost half of all the respondents sampled.

All the respondents interviewed were Women, given the fact that they are the ones who benefit from the Women Enterprise Fund.

Table 4.1 Distributions of the Respondents by Age Group

Age Group	Frequencies(n=60	Percentage
18-19	2	3.3
20-30	14	23.3
31-39	19	31.7
40-49	16	26.7
50-60	7	11.7
61+	1	1.7
Non Response	1	1.7
Total	60	100

Source: Survey Data 2009

Marital status: It was also very important to get the marital status of the respondents. This was important

to know so as to analyse which group gets the money from the Women Enterprise Fund than the other or rather to identify whether or not the marital status had any bearing on the accessing of the women enterprise fund. Table 4.2% shows that (63.3%) of the respondents were married while (16.7%) were widows. It also shows that (8.3%) and (6.7%) were single and separated respectively.

Table 4.2 Distributions of the Respondents by Marital Status.

Status	Frequencies	Percentage
Married	38	63.3
Widows	10	16.7
Single	5	8.3
Separated	4	6.7
Divorced	2	3.3
Non-response	1	1.7
Total	60	100

Source: Survey Data 2009

Level of Education: Level of Education has a bearing on the way the respondents can utilize the fund allocated to them. Majority of the respondents had secondary school level of education. This implies that they have the ability to understand basic business transactions and /or study market trends. Given the low level of literacy most of them have no gainful employment which makes the fund relevant since level of education is not a criterion for qualification to apply for the loan either as an individual or as a member of a women's group. This low level of literacy among the women has however impacted on them negatively since they lack adequate capacity to fill in the forms correctly.

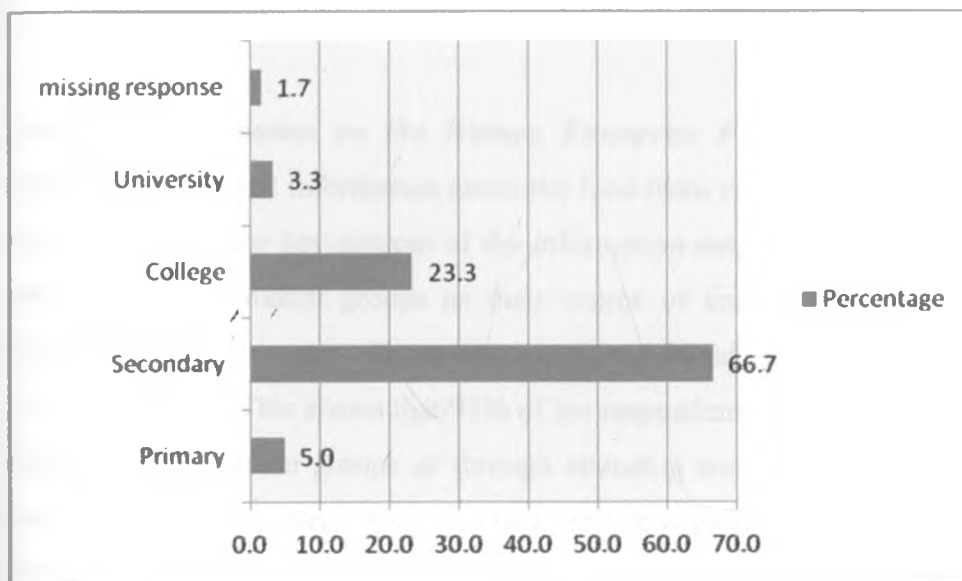


Fig. 1 Distribution of Respondent's by Level of Education Source: Survey Data 2009

Number of Children in the family: The respondents were asked questions on the number of children they have. This is because the level of parental responsibility has a direct bearing on the income earned by women and the ability of women to accumulate adequate resources. The information collected on this variable is summarized in Table 4.3. The study found out that (40 %) of the respondents mentioned that they had three to four children, compared to (33.3 %) of the respondents who had 1-2. It is also noted that (16.7 %) of the respondents had 5-6 children while 5% of the respondents had 7 or more children. Only (3.3 %) of the respondents had no children at all.

Table 4.3 Number of Children in the family

Number	Frequencies	Percentage
3-4	24	40
1-2	20	33.3
5-6	10	16.7
7+	3	5
None	2	3.3
Non Response	1	1.7
Total	60	100

Source: Survey Data 2009

Source of information on the Women Enterprise Fund: A majority of the women interviewed obtained information about the fund from various sources. Women groups and workshops were the key sources of the information ranging from 73% of the respondents who mentioned women groups as their source of knowledge and 16% who indicated workshops as their source. Those who mentioned friends and bank brochures were 7% and 2% respectively. This shows that 91% of the respondents knew the women enterprise fund either through women groups or through attending workshops. In order to increase the knowledge of the women on the Women Enterprise fund, a few informants suggested that the ministry officials should carry out an intensive campaign to enlighten other women on the Women Enterprise Fund.

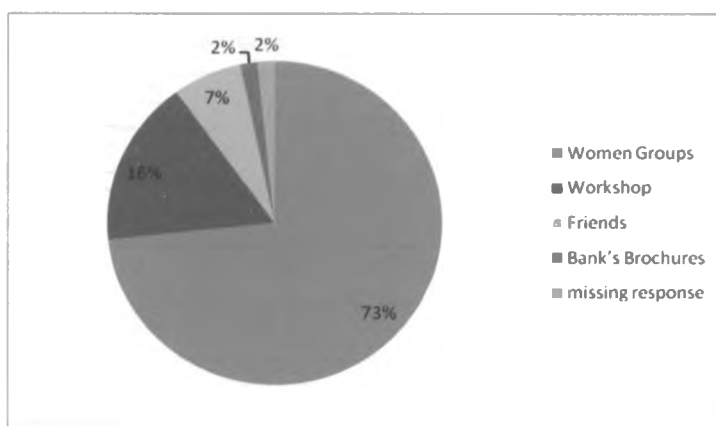


Fig 2: Source of information on the Women enterprise Fund

Source: Survey Data 2009

Accessing the women Enterprise Fund: To establish whether it was easy or not easy to access the women enterprise fund, respondents were asked to give information. Table 4.4 contains the findings of this question. It reveals that(53.4%) of the respondents confirmed that it was easy to access women enterprise fund without any difficulties, compared to (43.3%) who indicated that it was difficult to access the women enterprise fund.

Table 4.4 Accessing Women Enterprise Fund

Status	Frequencies	Percentage
Yes	32	53.4
No	26	43.3
Missing Respondents	2	3.3
Total	60	100

Source: Survey Data 2009

Having learnt that some beneficiaries had an easy time accessing the women enterprise fund, the study found it necessary to establish some of the reasons as to why some of the beneficiaries had the feeling that the fund was easy to access. This was discussed and analysed in Table 4.5. Some of the reasons given by the women who have tried to access the fund and found it easy to access are such as: being a member of a registered women group (15%), and having very active social development officer in the district (20 %) and meeting all the requirements (13.3%).

Table 4.5 Reason why it is easy to access WEF

Reason	Frequencies	Percentage
Active SDO	12	20
Registered Group	9	15
Meet requirements	8	13.3
Member of a certain group	2	3.3
Non Response	29	48.4
Total	60	100

Source: Survey Data 2009

Besides the individuals who thought that the Fund was easy to access, the study also sought to know from other individuals who thought that the Fund was not easy to come by. This is tabulated in Table 4.6 which shows some of the reasons why the respondents felt that it was difficult to access women enterprise fund. The data shows that (30%) of the respondents mentioned long time taken to process the documents, difficulties to access the application forms, due to their unavailability in some of the constituencies (3.3 %) political interference (10 %) and corrupt officials who interfered with the process (3.3 %).

Table 4.6 Reasons given as to why it was difficult to access WEF

Reason	Frequencies	Percentage
It takes a lot of time to process documents	18	30
Political interference	6	10
Difficult to access the application forms	8	13.3
Corrupt officials	2	3.3
Non Response		43.4
Total	60	100

Source: Survey Data 2009

The fact that it was difficult to access the women enterprise fund was further confirmed when interviewing a key informant, where it was revealed that she was unable to access the fund because of where she stays. She claimed that she stays away from the town center and according to her, for one to get the Fund, one must be able to do a lot of follow ups which can only be possible if one stays in the city center

This is what she had to say:

“The way I see it, the ones who get this money are those with time and patience for follow-ups. To follow up this money you must be somebody who stays within the city. We stay a little bit far from the city and we can not continue spending our money going to the city all the time and that’s why we can not get these funds.”

(Married woman 56 yrs)

Other informants also thought that corruption do play a major role in determining if one gets the fund or not. This was evident from their reports on forms getting lost and all the times that they could go back to check for the forms they would be told to come back the following day but by the end of it all, the forms were never found.

This is what one informant had to say:

We put all the required documents together. These documents included the Certificates, Photocopies of IDs, Minutes of the last meeting and the names of the group members, but when we went to the Social Development Officers Office to follow-up, we did not get the documents. They told us that they had not seen the documents. Therefore we are thinking that those people are so corrupt and just want us to bribe them so that the documents resurface (Married Woman, 36 yrs)

Sources of Loan: Information on the sources of loans was also collected. The responses given are summarized in the Table 4.7. It shows that 89.8 % of the respondents mentioned banks as the sources of loans. While 10.2 % of the respondents indicated MFI as the source.

Table 4.7 Sources of Loan

Source	Frequency	Percentage
Bank	53	88.3
MFI	6	10
Non Response	1	1.7
Total	60	100

Source: Survey Data 2009

Amount received as loans: It is observed from Table 4.8 that (70%) of the respondents mentioned Ksh 31,000- 50,000 as the minimum amount and Ksh. 50,000 as the maximum amount given for women enterprise fund. A significant (21.7%) of the respondents indicated that the women enterprises fund amount received lies in between Ksh. 21,000-30,000 and a paltry (6.7%) stated that the fund ranges from 10,000-20,000.

Table 4.8 Amount Received from the Women Enterprise Fund

Amount(Ksh.)	Frequencies	Percentage
31,000-50,000	42	70
21,000-30,000	13	21.7
10,000-20,000	4	6.7
Non response	1	1.7
Total	60	100

Source: Survey Data 2009

Time taken from application to disbursement: Information on time taken from applications to disbursement of the fund was collected and summarized in Table 4.9 The tabulated data shows that(36.7%)of the respondents mentioned one month as the time taken, while, (23.3 %) indicated less than a month. The data also shows that (21.7%) of the respondents rated two months as the period taken to receive the fund, compared to (16.7 %) who mentioned three months and over. This however did not apply to the Financial intermediaries since all of the financial intermediaries interviewed said that it only took one month from the time they tender for the funds to the time that the funds is disbursed to them.

Table 4.9 Time from application to Disbursement

Period	Frequency	Percentage
One month	22	36.7
< Month	14	23.3
Two months	13	21.7
Three months and above	10	16.7
Missing response	1	1.7
Total	60	100

Source: Survey Data 2009

Maximum Loan: Table 4.10 reveals that (66.7 %) of the respondent indicated Ksh. 30,000 to 50,000 as the maximum range being given as loan, compared to (28.3%) of the respondents who rated 20,000 to 30,000 as the maximum loan range. It is also noted that the maximum loan range of 10,000 to 20,000 was an answer given by some (3.3%) respondents.

Table 4.10 Maximum Loan

Amount(Ksh.)	Frequencies	Percentage
30,000-50,000	40	66.7
20,000-30,000	17	28.3
10,000-20,000	2	3.3
Missing Response	1	1.7
Total	60	100

Source: Survey Data 2009

An interview with the financial intermediaries though, indicated that the guidelines that the Ministry gave to them were silent on the maximum amount of loans that should be given to the groups or individuals.

Table 5.0 Type of Security Required against the Loans

Type	Frequency	Percentage
Business or Financial Asset	24	40
Equipments	18	30
Furniture	9	15
Individual membership	3	5
Members	2	3.3
Savings	1	1.7
Group Guarantee	1	1.7
Missing Response	2	3.3
Total	60	100

Source: Survey Data 2009

Table 5.0 shows some interesting observations about the collateral required as security against the loans. There appear to be an association between the business, equipment and furniture in terms of security required against the loan. The data shows that 40 % of the respondents mentioned their business as their security compared to (30 %) of the respondents who indicated equipment. (15 %) of the respondent revealed their furniture as what acted as their security. However for individual applicants to the micro finance institutions, the loans recovery process is left to the individual institutions which apply their own recovery criteria without involving the Ministry.

Age Requirement: The age of the persons accessing the women enterprise fund was considered by the study to be a very important factor.

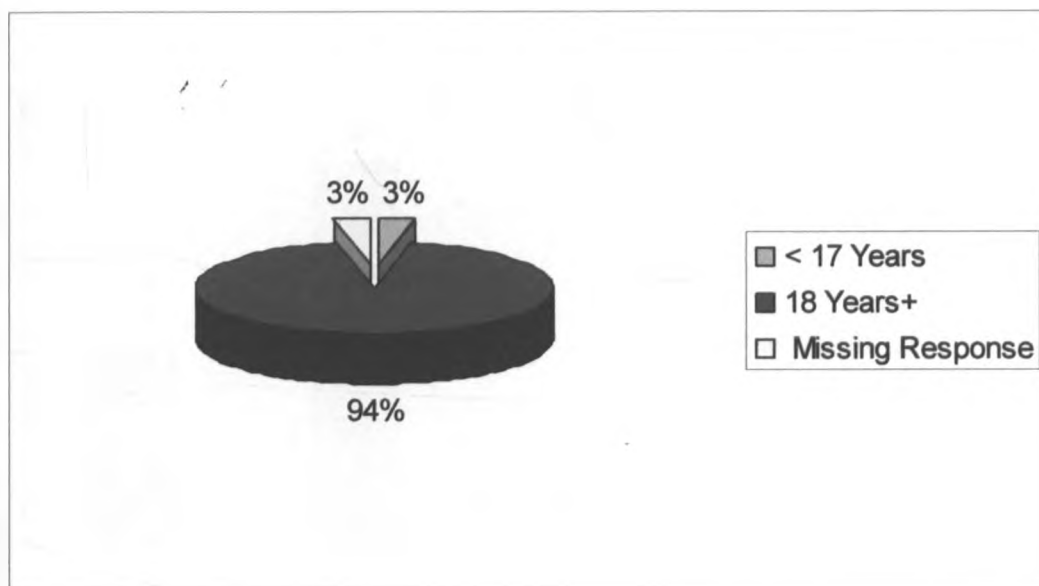


Fig. 3 Distribution of Respondents by Age Requirements Source: Survey Data 2009

Fig 3 provides the information on the age requirements for the members to access women enterprise fund. The data shows that (93.3%) of the respondents mentioned 18 years as the minimum age requirement while only (3.3 %) indicated 17 years as the minimum age for the fund.

Further inquires from a key informant revealed that apart from the maximum age of 18yrs and above, for one to be able to access this fund, other requirements are: group being in existence for a period of three months, the group must have a bank account, the group members must be active and dynamic, the group must have a running business or the group must be in the need of expanding their business.

Mode of Disbursement: Information on mode of disbursement was collected and summarized in Fig 4. The data reveals that a majority (58.6 %) of respondents mentioned cheque as the mode of disbursement while (31%) indicated cash as the mode. The key informant in the Ministry informed the researcher that the mode of disbursement that they use to disburse the funds was cheque and that the first disbursement that they gave to the financial institutions was totalling to Ksh. 1billion in the financial year 2007-2008 and the second disbursement was Ksh.2.15 Billions for the financial year 2008-2009.

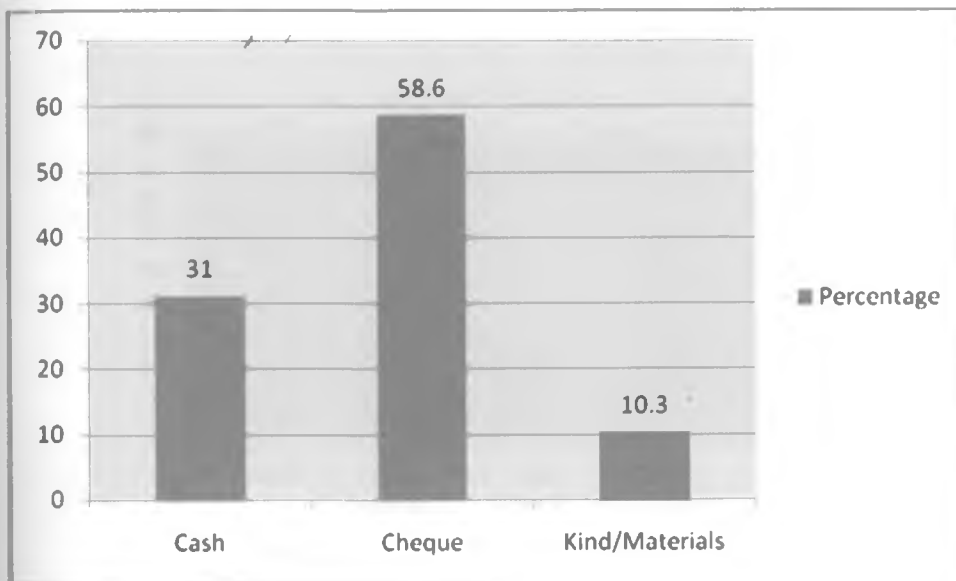


Fig 4 Mode of Disbursement

Source: Survey Data 2009

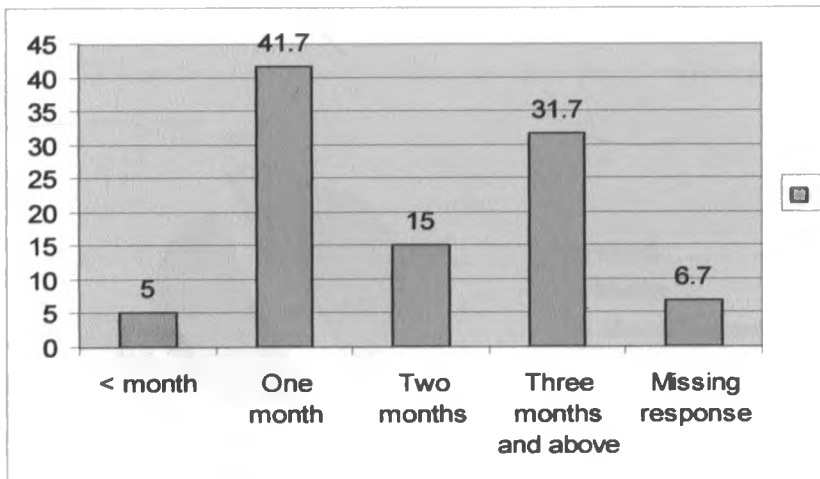
Awareness of Grace period: It was also important to find out if the respondents were aware of the grace period given for the loan recovery. This is analysed in Table 5.2. The data reveals that (88.4%) of the respondents were aware of the given grace period and only (8.3%) were not aware of the existing grace period.

Table 5.2 Awareness of Grace Period

Status	Frequencies	Percentage
Yes	53	88.4
No	5	8.3
Missing Response	2	3.3
Total	60	100

Source: Survey Data 2009

Time given for the Grace Period: An open statement was put to all respondents on the time given as the grace period. The graph shows that (4.7%) of the respondents mentioned one month as the grace period given compared to (31.7%) who indicated three months and above as the period. The data also shows that (15 %) of the respondents were aware of two months and only (5 %) of the respondents talked about less than a month.



Source: Survey Data 2009

Fig 5: Time given as grace period

Interest Rates: Information on interest rates charged was gathered and summarized in table 5.3 .The data reveals that(80%) of the respondents mentioned 6-10 percentage rates, compared to(15 %) who had mentioned (1-5 %) rate of interest. It is generally observable

that 100 per cent of the respondents were aware of the existence of interest rate. All the Financial intermediaries though charge a standard rate of (8%) as the interest rate.

Table 5.3 Interest Rate

Rate (%)	Frequency	Percentage
6-10	48	80
1-5	9	15
No interest	2	3.3
Non Response	1	1.7
Total	60	100

Source: Survey Data 2009

Period of Repayment: A question was put to all respondents on the period of repayment of the loans given. Respondents gave their views and the responses were broadly categorised into two groups. Figure 6 shows that out of the 56 respondents, (52%) of the respondents confirmed that the period of repayment of the given loans was monthly, while (41%) mentioned weekly as the mode of repayment.

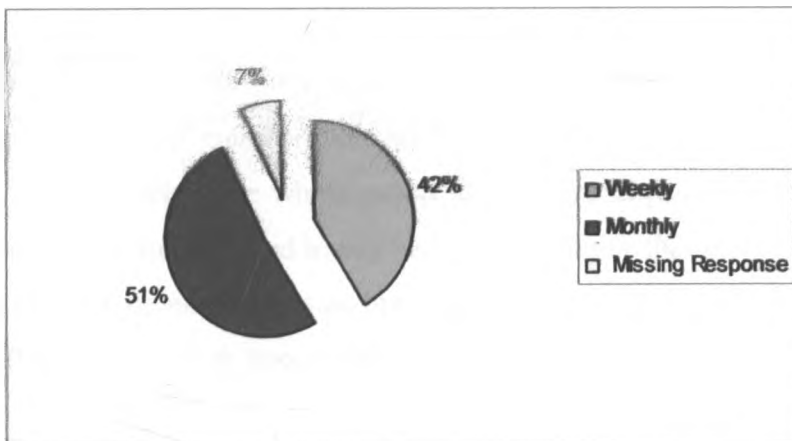


Fig. 6 Period of Repayment

Source: Survey Data 2009

Comfort ability with the repayment structure:

Fig 7 shows the distribution of respondents on whether they were comfortable with the repayment structure. The data reveals that (63%) of the respondents were comfortable with the repayment structure, compared to (31.7%) of the respondents who were not

comfortable with the given repayment structure. Those who said that they were comfortable with the repayment rates gave reasons such as accruing large profits from the loans borrowed where as some respondents thought that the interest rates were little and so it was easier and more comfortable to pay back. It also came out that the repayment period could be negotiated if the loaned did not have sufficient amount of money to pay at the time that the payment was required.

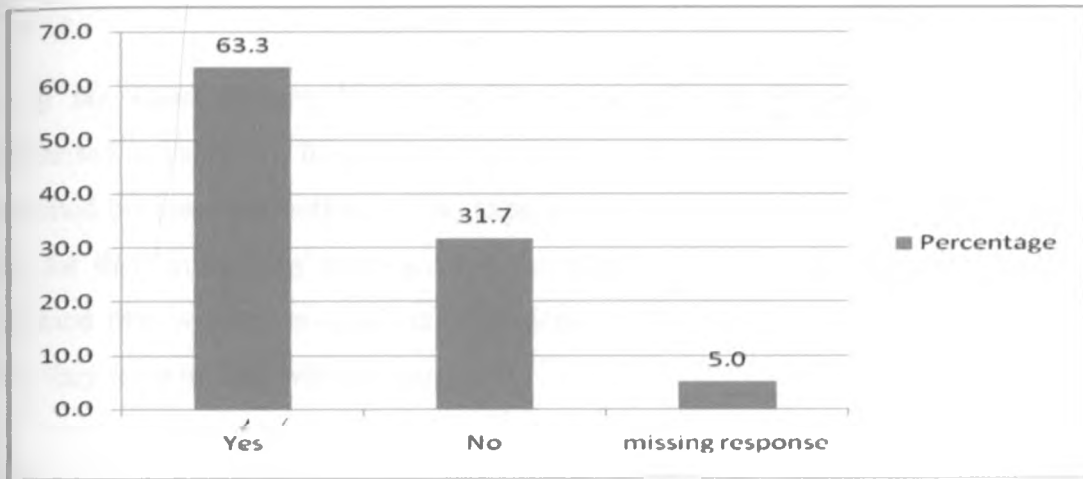


Fig7 Comfort ability with the repayment structure *source: Survey Data*

Other informants though, thought that there was a challenge when paying back this money because some group members due to various reasons may not be able to pay back the money on time and so the whole group would have to pay to cover in for them. In some cases the groups are required to pay back all the money that they had initially borrowed so that they can be given a new loan, but this is not possible some times because of defaulters amongst group members hence delay in the second disbursement.

Table 5.4 shows the distribution of the respondents by way of the income generated if adequate to repay the loan. The information reveals that (73.3%) of the respondents confirmed that the income generated was adequate to repay the loan, while (21.7%) of the respondents said that the income generated was too little to repay the loan.

Some of the reasons given in support of income generated being adequate to repay the loans include business promotions and more time created for work.

Table 5.4 if income generated is adequate to repay the loan

Status	Frequencies	Percentage
Yes	44	73.3
No	13	21.7
Non Response	3	5
TOTAL	60	100

Source: Survey Data 2009

Use of the Loan disbursed: Information on use of loan disbursed was gathered and summarised in Table 5.5. It is important to note that a majority (43.3 %) of the respondents mentioned business promotion, (35%) expansion of business and (1.7%) purchasing more stock for their businesses as the reason for taking the loan.. The intermediaries further confirmed that women have gained confidence while carrying out their businesses and hence they were trading without fear.

Table 5.5 Use of loan disbursed

Use	Frequencies	Percentage
To promote my business	26	43.3
To expand my business	21	35
Invested in my group	8	13.3
To purchase more stock	1	1.7
Share among members	1	1.7
Missing Response	3	5
Total	60	100

Source: Survey Data 2009

Further in-depth interview with a key informant on some of the advantages of the fund were advantages such as increase in business skills due to trainings, people engaging themselves in business matters and hence generating income, low interest rates, improving living standards of the community members, paying school fees and poverty reduction.

The following exemplifies these sentiments:

“This Government has done a very good work. Our children can now go to school because of this Fund we have food to eat in our houses and the way I see it, even our husbands have started looking at us differently , and therefore I would like to say a big thank you to the government for having brought this Fund for the women” (Single lady,29 yr)

Training on how to utilize the funds: Figure 8 provides information on whether members were trained on how to utilize the funds. It reveals that (80 %) of the respondents agreed that they were trained, while (18%) said that they were not trained. This shows that there is need to train more people on how to utilize the given funds

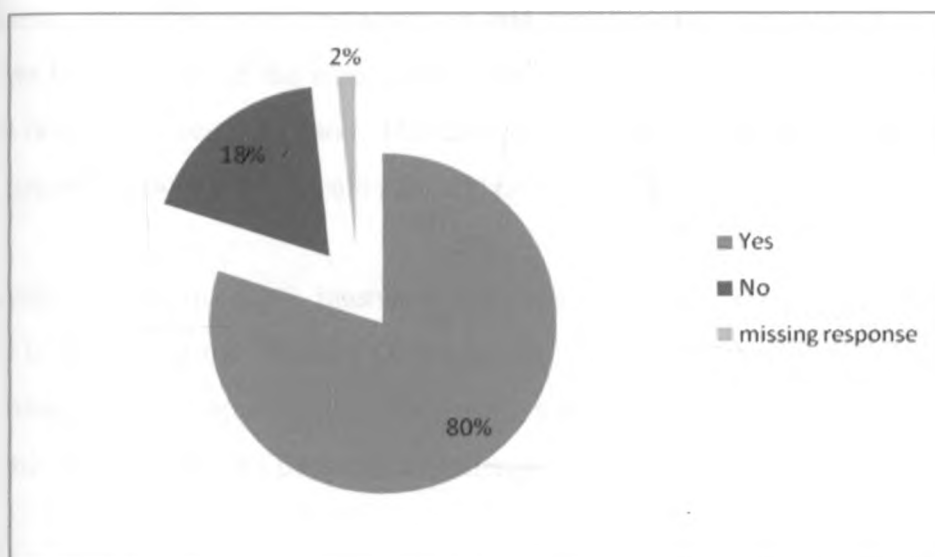


Fig. 8 Training on how to utilize the funds

Source: Survey Data 2009

Information on project appraisal

Information on project appraisal before the funds are given out was a very important indicator in knowing if the Women enterprise fund secretariat giving out the loans were genuine in what they were doing. The study therefore put up this question and the information is analysed in Table 5.6.

Table 5.6 project appraisal for the investment projects

Status	Frequencies	Percentage
Yes	41	68.3
No	18	30
Non Response	1	1.7
Total	59	100

Source: Survey Data 2009

It is evident from Table 5.6 that (68.3%) of the respondents confirmed that their investment projects were appraised compared to (30%) of the respondents who said that their investment projects were not appraised.

Rating of the Disbursement Process: The respondents were asked to rate the disbursement process. The information collected on this variable was summarized in fig 9. The data shows that (48.3%) of the respondents rated the process as average, compared to (33.3%) who rated the process as good. The data also shows that (13.3%) of the respondents rated the process as poor while a paltry (3.3%) rated the process as excellent.

A further close in- depth interview with one of the informants revealed that documents tend to get lost at the District Development officer's office and so this discourages the members from re-applying for the loan since getting all the group members to again submit their documents becomes a challenge.

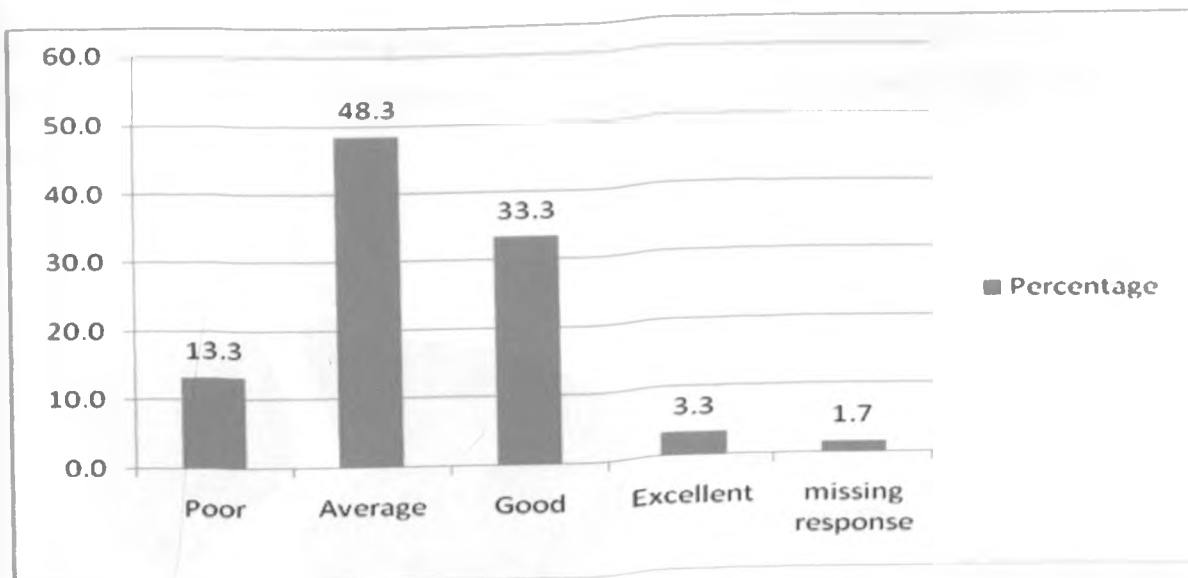


Fig.9 Rating of the Disbursement Process

Source: Survey Data 2009

Problems / difficulties in applying for Women Enterprise Fund: The study further attempted to examine the problems and difficulties in applying for the women enterprise fund. One of the problems raised was the problem of group orientation of the loans given the fact that it is difficult to do business as a group, for fear that some group members may not be committed to repay the loan. Some groups though, resolve not to apply for the loans at all. Table 5.7 shows that (58.3 %) of the respondents mentioned that they are not facing any difficulties in applying for loans, compared to (40%) of the respondents who said that they have been facing a lot of problems.

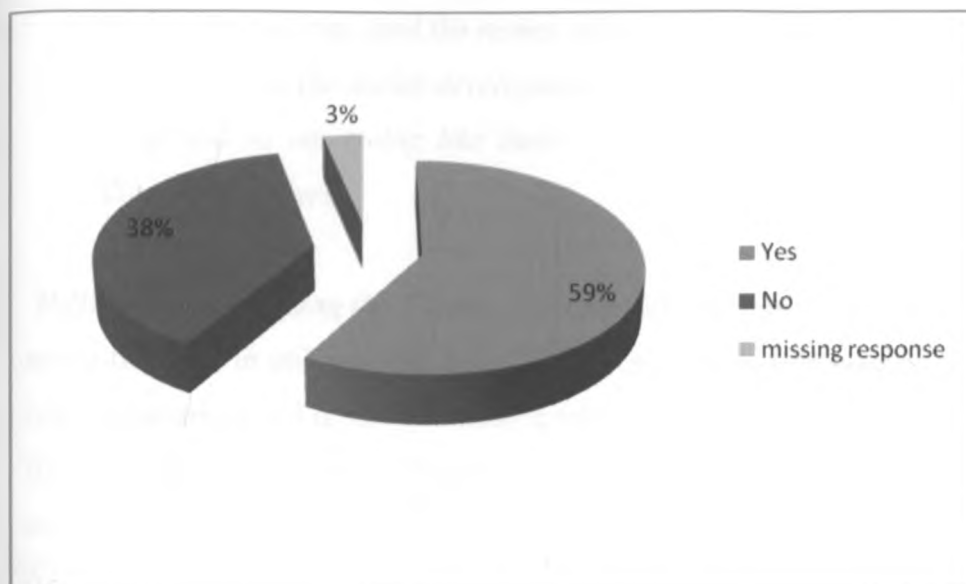
Table 5.7 Problems/Difficulties in applying for the WEF

Status	Frequencies	Percentage
No	35	58.3
Yes	24	40
Non Response	1	1.7
Total	60	100

Source: Survey Data 2009

Some of the reasons which the respondents gave stating that there was a problem in applying for the funds were problems such as the long periods that it takes to process the loans from the Ministry, where as some felt that the forms were too complicated to fill.

Others though that corruption played major role. Some respondents however, thought that the officers in charge were favouring some other groups as compared to the rest of the groups.



Source: Survey Data 2009

Fig 10 *Transparencies in the Loan Granting of WEF*

Information on transparency in the loan granting of women enterprise fund was collected and summarized in fig10. The data reveals that (59%) of the respondent said that there was transparency in the loan granting, while (38%) said that there was no transparency in the loan granting.

Information on reasons given as to why the respondent thought that there was transparency in the loan granting process were reasons such as quick processing of the funds. Others though that the process needed simple requirement which are able to be met by most groups.

When asked why they thought there was no transparency, the respondents said that one needed to be in good terms with some officers and also show some favours in order to get the forms and the loan, therefore, they thought that there was no transparency at all in the whole process. Political interference and corruption of the officers were also some factors that were highlighted by the respondents.

The following anecdote represents this view:

We put all our documents together including certificates, Photocopies of IDs, minutes of the last meetings and the names of the group members, but when we went to make a follow up at the social development officers office to follow up, we did not get a thing and so am seeing like there is a lot of corruption within the Government”
(Single lady 46yrs)

Difficulties in Utilizing the Funds: The respondents were asked whether they were facing any difficulties in utilizing the given funds. The information collected in this variable has been summarised in Fig 11. The study established that (66.7%) of the respondents said that they were not facing any difficulties at all, in the utilization of the fund, while (31%) confirmed that they were facing some difficulties.

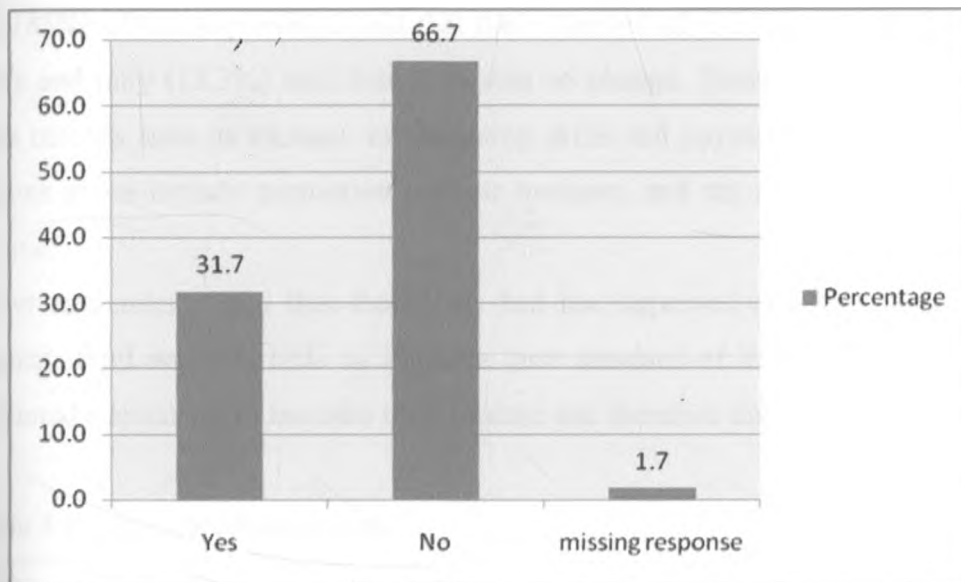


Fig 11 Difficulties in Utilizing the Funds

Source: Survey Data 2009

Some of the difficulties faced by the respondents were difficulties such as funds being given purely for planned projects and so one can not use it for any other activity. One informant felt that the money was too little and so controlling it becomes a problem. Her concern was captured in the following excerpt:

“In our group, we are a member of 30 people, then we are given Ksh.47, 500 though it is to be Ksh. 50,000 but the administrators uses Ksh. 2,500 for administration processes, so after getting the Ksh. 47,500, you have to divide it amongst the 30 members. It does not make much difference and we end up carrying out a very small business like selling vegetables or tomatoes. This money is not sufficient to carry out a meaningful business and therefore it should be increased” (Married woman, 49 yrs)

It was also evident from one of the informant that one’s name could be used in a group while accessing the fund but it is not obvious that she will benefit from the fund because it’s only those who have running businesses who benefits fully from the fund. This will then mean that your name is used as rubberstamp for others to benefit in case you do not have a business that is up and running.

Benefits of the Fund: A question about whether the given funds have ever increased the living standard of the beneficiaries was asked. The summarized data in Table 5.8 shows that (85%) of the respondents said that their standard of living improved due to the given funds and only (13.3%) said that there was no change. Some of the major reasons given were reasons such as increase in budgeting skills and payment of school fees. The other reasons given include promotion of their business, and the ability to save and increased income.

Other respondents said that their lives had not improved and they gave the following reasons: fund was too little to improve their standard of living; their business was not promoted adequately to increase their income and therefore their standard of living.

Table 5.8 Benefit of the Funds

Status	Frequencies	Percentage
Yes	51	85
No	8	13.3
Missing Response	1	1.7
Total	60	100

Source: Survey Data 2009.

CHAPTER 5

DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS

5.1 Discussion

This chapter discusses the study findings and provides conclusions of the study. This is further succeeded by recommendations for pragmatic action and for further research to shed more light on the role of Women Enterprise Fund on the Economic Empowerment of Women.

5.2 Social Demographic factors in the WEF

Age: The study noted that the women who had acquired the loans from the women enterprise fund from both the constituencies portrayed a similar social demographic attributes. In terms of age, over (31%) were aged between 31-39. This age bracket is composed of economically and physically active individuals who sustain the society through the provision of basic needs. These findings authenticate those from a similar study carried out on economic empowerment of women through Women Enterprise Fund (Fida Kenya, 2009). Nevertheless, as Nekesa (2008) in her study empowering women through the women enterprise fund also got similar findings of this study which states that the age bracket coincides with childbearing, hence often undermining the participation of women in economic activities as most of the women of this age will always be having the double burden of both rearing and caring for the families. This in turn affects productivity leading to heavier burden of dependence on the few family members.

Marital Status: Nekesa (2008) states that marital status can affect the level of empowerment among women in two ways: first, where a husband is capable of providing basic needs effectively, a woman stands a good chance of accessing education and training, food and nutrition, capital for investment, healthcare, shelter as well as clothing. In such a situation, a woman obtains economic power through the husband (assuming that the husband is not a chauvinist) and is likely to actively participate in leadership forums. In such marital unions, the incomes earned by the women are only to supplements provisions from husbands. Secondly where women are separated, divorced or

widowed, the incomes of household reduce significantly and there is high chance that basic needs may outweigh a family's income base. The situation is further worsened by the fact that about 56.8% of Kenyans live below poverty lines (GOK, 2003, GOK, 2005) against an average of 4.7 % per household(CBS, 2003). Women in such situations are less likely to achieve economic empowerment especially given the amount of the fund given to them through the Women Enterprise Fund. From the study, it was revealed that (63.3%) of the respondents were those who were married confirming the fact that they could either actively participate in economic activities or join forums that helped them develop economically as compared to those that were single, divorced or separated. Marital status therefore is a challenge to the women enterprise fund disbursement since not all women will develop equally.

Marital status too, is crucial in terms of supplementary funding for income generating activities and sharing of dependence burden. Based on this premise, one would argue that women in marriage stand a better chance of sustaining their income generating activities because they may get support from their spouses as shown by the study. Besides this, women in marriage stand a better chance of success because the dependence burden is shared between them and the husband. This conjecture, however, assumes that men in such marriages are economically active and not dependants themselves. On the contrary, widows, divorcees and separated women are not advantaged in supplementary financial support from spouses and in sharing the dependence burden, In view of the above, women in marriages are more likely to succeed in income generating activities as shown by the study.

Number of dependence: The level of parental responsibilities has a direct bearing on the income earned by women and the ability of the women to accumulate adequate resources. Kenya has experienced a high population growth from independence to 1999 when the census report revealed that the annual growth had dropt from 4.1% in 1979 to 2.5 %(CBS, 2003; GOK 2005), besides the analytic report on education of 2002 further points out that the data obtained during the 1999 census revealed an age structure where about 40 % of the total population were below 19 years and fell within the primary and secondary school

going ages (CBS, 2000). Even though absolute poverty has declined over the years, inequalities still remain high. In both the rural and urban areas, absolute poverty is high amongst women than that of the men at (50%) and 46.2% respectively (GOK, 2010). Empirical evidence reveals that there is a significant gap in poverty levels between female headed and male headed households. In rural areas, (48.8 %) of the male headed households were classified as poor as compared to (50%) percent of female headed households (GOK, 2010). From the study it comes out that (40%) of the respondents had 3-4 children and (33.3 %) had 1-2 children. The large proportion of young children of school going ages poses a serious challenge to women who are already dwelling in poverty, thus undermining their ability to improve their living standards and develop economically as the better part of their earnings or savings will be used to pay school fees and some other needs, as had earlier been witnessed by a previous report on the rapid assessment on the Women Enterprise Fund (Abels *et al.* 2009)

Level of Education: The level of education influences the general understanding about business environments, locally, regionally and internationally. It also influences the capacity of an individual to make effective and timely decisions regarding the anticipated conditions of the business venture. Better educated individuals stand better chances of succeeding in business activities than individuals with little or no education. Women are not as educated as men are has shown by a report that was presented to the UN General assembly by the Government of Kenya (GOK, 2010) on Kenyan's position on the 54th session of the commission on the status of women, which revealed that even though girls enter into the elementary school in large numbers and that there is a near parity between girls and boys in education at that level, during transition into secondary schools and colleges, the numbers of girls drastically reduce which then means that fewer girls manage to acquire necessary educational qualifications and technical competence to secure paid employment or to have the knowledge of carrying out a meaningful business. Usually the low level of education amongst women who have accessed the WEF have impacted on them negatively since they do not have the capacity to fill in the application forms which indeed is a mandatory procedure for acquiring the women enterprise fund. This will therefore require them to procure the services from the well trained members of

the society who are men. These services are never given for free as in the women have to pay a processing fee of Ksh 500, notwithstanding their poverty status. These findings are inline with other studies which have been carried out on the Women enterprise fund (GOK 2009, FIDA, 2009) which reveals that women who would like to apply for the women enterprise fund have to part with Ksh.500 to acquire these services from the people offering them.

5.2 Challenges faced in the disbursement of the Women Enterprise Fund

Amount disbursed: The study noted that women who had acquired the Women Enterprise Fund had capital to start up their business or to expand their business; however the fund that is given to the women is so meagre in such a way that it is not likely to create a meaningful/ significant change in the lives of the funded women, as has been seen by other previous studies (Abels et al. 2009; GOK, 2010). This study revealed that the total amount that the group receives is only Ksh. 47,500 and a group could have a membership of up to thirty members, and so sharing this amount of money between the group members with an aim of carrying out a meaningful business was not something that could be achieved. The study also shows that the contributions were so low and so the impact was so meagre compared to the level of need. Although it appears that women who accessed these funds were likely to reap better returns or appear happy, a holistic perspective notes that the amount of capital invested by the funded would not make significant difference on the level of empowerment. This is inline with a previous study (Nekesa, 2008). This study indicates that the money given out as the women enterprise fund is too little to make a difference in terms of business.

Use of the Fund: This study has also revealed that there was restriction on the use of the fund. One had to use the fund for the very purpose that she was loaned for and not deviate from it. This restricted the borrowers from looking into some other avenues that could maybe do better rather than what they had thought of initially. This confirms a study carried on the women enterprise fund (GOK, 2010) which showed that certain business projects are affected by the vagaries of weather or extraneous factors such as epidemics and so the authorities in charge of the disbursement of the women enterprise fund should be

flexible such that the money can be transferred into a different activity instead of just restricting it to one area of activity.

Repayment Period: From the study, it came out that the repayment period was too short, particularly the grace period whereby the majority of the respondents (41.7 %) indicated one month as the grace period. This though was in view of the preferred business lines by most groups. Poultry for instance requires at least six months to start generating income, so does bee-keeping, horticulture and agro based business. These observations are in line with a study that was carried out on the impact of women enterprise fund on the Economic Empowerment of women (GOK, 2010).

Benefits of the Fund: Given the low level of investment due to low allocation of the fund, women generally still remain low income earners. As it is, the Women Enterprise Fund was meant to increase the level of income for the poor women (SID, 2010). This however has not been the case as indicated by the persistent low incomes amongst the women. Furthermore, the intervention has not succeeded in enhancing the economic empowerment of women, a situation which could be attributed to external factors such as ignorance amongst the women, poverty level, low level of education and male domination amongst others (GOK, 2008). Contrary to this, this current study has shown that a majority of the respondents (85%) indicated that their standard of living had improved since they were able to pay school fees for their children, increase their stock, promote their business and save and increase their income.

Accessing Finance: A financial Access Survey and (CBK, 2009) revealed that only 17.8 % of women had access to formal finance in 2009, compared to 27.9% of men. This was an increase from 23.8% of males and 14.3% of females having access to formal finance in 2006. In contrast, a higher promotion of women (33.4%) than men (19.5%) access informal finance. The statistics indicates that access to formal financial still remain a challenge especially for women (SID, 2010), yet it is the availability of an efficient and competitive financial system that will help drive savings and investments for sustainable development for the women.

From the findings, it clearly came out that the procedures for acquiring the WEF are lengthy and complicated therefore making more women to shy away from accessing these funds (Abels *et al*, 2009; Fida, 2009). The total amount that is always given out from the WEF is Ksh.50, 000, (USD, 660) being lower than the average individual loan size at most MFIs which stands at approximately Ksh.150, 000-250,000 (Abels, *et al*.2009). Women groups often have at least 20 members, so per member the average loan amount is at best Ksh.2, 500(USD 33). Some groups have more than 50 members bringing the average amount down to Ksh.1, 250 (UDS 17). Considering these amount against explosively raising costs of food and transportation, the researcher cannot but agree with many other researchers (GOK 2010; Abels, *et al* 2009) who have carried out studies on women enterprise fund in Kenya that the loans are peanuts indeed and the processing for acquiring them is not worth the amount and the trouble. From the findings the respondents highlighted issues such as long durations taken to process the documents, difficulties in accessing the application forms, corrupt officials and political interference.

Capacity Building: There has been an inadequate level of sensitization and capacity building which hampers access and effective utilization of the fund. The training that the groups have been given is largely theoretical and the period that was taken by the trainers to train the beneficiaries was too short. A number of group members do not have the ability to keep books of accounts (GOK, 2010). This findings are however contrary to the findings of this study which showed that most of the respondents (80%) who reported that they had been trained on how to utilise the fund.

Problems faced applying for the loan: As regards problems in applying for the loans, the study showed that initially, the formulation of loan requests and processing thereof by the ministry was erratic, if not somewhat chaotic at times. This authenticates a previous study carried out by (Abels *et.al*,2009) which showed that the formal processing guideline did not cover all relevant issues or were insufficiently understood or internalized by the Ministry Staff and the Constituency Women Funds Committees that were to play a role in the process . The major issue that came out strongly from the study was the issues of

application forms being complicated and difficult to fill in. All the forms are submitted in the language that most applicants do not understand and this leads to the forms being rejected or being put on hold because of all forms of petty formalities. The forms are often not fully understood by the groups and they, more often than not, have to rely on the ministry staff or hire a private assistant to complete the forms. The forms are usually in English and need to be completed in the same language, which certainly increases the problem. It came out from the study that not many applicants can read their own forms and this is quite serious since it can easily lead to lack of transparency and accountability further in the process. These findings compares to the findings carried out by (Abels *et al*,2009),which sort to find out why Kenyan citizens should have to fill in forms for a government programme in what many consider an alien language.

Utilization of the fund: The findings of this study showed that most groups had proposed 'collective' activities for the loans; these are activities requiring the participation of all members and benefiting all members. Typically, these were activities that members took up on top of their regular income generating activities. However, in other groups the loan was being appropriated by a limited number of the group. The group leader's argument being that the loan amount is too small to benefit all the group members. These findings are in agreement with a similar study on WEF (GOK, 2009). The real problem here however, is that all members are liable for the repayment of the loan that is only utilized by a few members. An additional problem is that the non- participating members may not even be aware of the risk that they run, as in some case the details of the loan are only known by the group leaders as had been found earlier by a previous study (Abels, *et al*).Often groups consist of smaller sub groups and, as such, are of a more heterogeneous composition. The money borrowed must just be used for what it was loaned for and this too confirms the findings of this study, inline with an earlier study on the impact of women Enterprise fund on the Economic Empowerment of Women (GOK 2010).

5.3 How the Challenges Affect the Implementation of the Fund:

The forms are often not fully understood by the groups and they, more often than not, have to rely on ministry staff or hire private assistance to complete the forms. The forms are usually in English and need to be completed in the same language, which certainly increases the problem as the women need to hire outside assistance to do so since a majority of them may not be able to fill the forms on their own. This is in line with previous studies (*Abels et al*, 2009; *GOK*, 2010) which show that a majority of application forms are normally rejected by the virtue of incompleteness, inaccurate or irrelevant information. The women too have to collect all kinds of supporting documents and come to the constituency offices to deliver the form request and to be interviewed. This therefore affects the implementation of the fund since a majority of eligible women may shy away from going to access the funds knowing that they may not be able to read and fill in the forms as required by the officials or due to the time that they may spend on following up these forms.

Despite the MFI's successful repayment rates, they too face some challenges such as multiple borrowing occasioned by unfair business practices among banks which hampers timely servicing of the loans, some MFI's say that the interests rate set for the banks is too low to cover the administrative costs of the loans and further still, others feel that they have to use a lot of their money to support capacity building initiative using their own human and financial. This confirms the findings of the previous study (*GOK*, 2010) which also confirmed that some MFI's decides to pull out from the entire programme leaving the implementation process hanging or unachieved.

From the discussions with the Women Enterprise Fund Secretariat it came out that they too face challenges such as inefficient, problematic delays in approvals of the funds, the supervisors of the funds are never facilitated and therefore they are not motivated to work, the secretariat's staff is lean and so they have to rely on the ministry staff all the time and this drags them behind problem.

Another problem that came up both from the Women Enterprise Fund Secretariat was the issue of corruption which confirms the findings from a previous study (GOK, 2009) Where by the participants thought that there was no transparency in the disbursement of the fund as some officials were corrupt in that they demand some form of favours from the women before their forms can be processed.

5.4 CONCLUSIONS

The study noted that the women who accessed the women enterprise fund from the three different constituencies portrayed similar socio demographic attributes. In terms of age, 20-30% of the respondents were aged between 20-30 years and 31.7% of the respondents were aged between 31-39 years. This age bracket is composed of economically and physically active individuals, who sustain the society through the provision of basic services. This age bracket though, also coincides with the child bearing period which usually undermines the participation of women in economic activities. This in turn affects productivity leading to either heavy burden or double burden to the women. The study therefore concludes that a majority of the women interviewed were physically fit and could carry out equal activities given the same platform.

Further to this, 63.3% of the women interviewed were married, and only 16.7 % were widows. Marital status is crucial in terms of supplementary funding from the women enterprise fund and sharing of the family burden. Based on this premise, one would urge that women in marriage stand a better chance of sustaining their business as compared to the single and the widows since they stand a chance of being supported by their husbands. Women in marriage too stand a better chance of success because the dependence level is reduced as it will be shared amongst the spouses. On the contrary widows and separated and single women are not advantaged in terms of supplementary financial support from the spouses and sharing of the dependence burden. The study therefore concludes that women in marriage s are more likely to succeed in carrying out businesses as compared to those who have no husbands.

Level of Education has a bearing on the way the respondents can utilize the fund allocated to them. From the study majority of the respondents (66.7) had secondary school level of education. This implies that they have the ability to understand basic business transactions and /or study market trends. Given the low level of literacy most of them have no gainful employment which makes the fund relevant since level of education is not a criterion for qualification to apply for the loan either as an individual or as a member of a women's group. This low level of literacy among the women has however impacted on them

negatively since they lack adequate capacity to fill in the forms correctly hence hiring for some other people to fill in the forms for them. The study therefore again concludes that the high level of illiteracy amongst the women as resulted in most of them failing to access the fund since they will be shying away,

The study noted that information on the women enterprise fund was highly accessible through the women groups as reported by 73% of the respondents. Other sources of information were sources such as friends, banks and brochures. Accessibility is considered an important dimension that determines the level of uptake by the intended population. It encompasses aspects such as the need for collateral and the amount of interest changeable as per the loan given. To establish if it was easy to access the fund, a majority of the respondents (53.4%) agreed that it was easy where as only (43%) thought it was not an easy exercise given the fact that the funds take along time to process, political interference and difficulties in filling and accessing the application forms which noted as a major constraint. forms should be simplified and be written in a language that can be understood by the entire Kenyan Population.

The study also noted that a majority of women got their money from the Banks and not from the MFI's. Generally MFI's are known to be more to be more accessible to the poor than services offered by established commercial Banks. Despite all these, 88.3% of the women had had exploited the Banks and not the MFI's. The study therefore concludes that this may have been because of reasons such as high interest rates charged by these MFI's as compared to the banks.

The study noted that the money given out as the women enterprise fund was so little to carry out a meaningful business. It was not also clear to the women who accessed these funds why they could apply for a total amount of Ksh. 50,000 and be given only 47,500 without any explanation as to where the rest of the Ksh.500 has disappeared to. To them this is corruption until that moment that they will be explained to that the Ksh. 500 is administration fee.

5.5 RECOMMENDATIONS

Based on the findings, the study makes the following recommendations for policy actions and for further research that would shed more light on the women enterprise Fund and the empowering of women economically.

- **Increase the amount of The Women Enterprise Funds provided as loans.**

The main reason for limited impact on the lives of women as a result of accessing the funds is because of lack of enough funds to carry out a meaningful business. For any business to be sustained there must be capital to keep it running which is not the case when it comes to the women enterprise Fund. In this regard, the authorities in charge of the women enterprise fund should reconsider revising the amount of money given as the women enterprise fund upwards.

- **Support women traders to access market outside the constituencies**

Given the low level of markets within the constituency, the Government should focus on supporting women to explore markets out of the constituency. This will help them improve returns on investment.

- **Organize peer review forums to enable women groups share their experiences**

Women groups should form umbrella bodies, which would periodically bring them together through peer reviewing meetings. These meetings would serve as forums to discuss common issues affecting their progress, share lessons learnt and come up with new strategies to deal with emerging issues.

- **Increase the number of girl child enrolment and completion rates at schools**

The level of education among the women interviewed in the study area is low. This is partly attributed to high dropout rate amongst girls. Economic empowerment is closely related to the level of education. Girl Child should therefore be encouraged to not only go to school, but also to complete school.

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APPENDICES

APPENDIX ONE: QUESTIONNAIRE FOR THE INTERMEDIARIES (BANKS, MFI'S.)

Good Morning/ Afternoon. My name is Charity Oduk and I am a student at the University of Nairobi. Currently am carrying out a research on the women enterprise fund (WEF). Specifically am looking at the challenges facing the implementation of the Women Enterprise Fund and to what extent these challenges affect the implementation of the Fund.

Any information that you give to me will be used only for the purpose of this research. Do you wish to proceed?

Questions

1. Name of the Institution.....
2. Place of location
3. How much money was disbursed to you? Ksh.....

4. How long did it take from the point of application to the disbursement
 - a) Less than one month
 - b) One month
 - c) Two months
 - d) More than two months
5. What are the terms and conditions of borrowing of this fund?
 - a) Maximum loans to be lent Ksh.....
 - b) Type of security required for the loan.....
 - c) Are there any grace periods? Yes/ No. If yes. State the period.....
 - d) What is the interest rate for this loan?.....
 - e) What is the mode of repayment of the loan? Weekly/ monthly/ quarterly
 - f) Are you comfortable with the repayment structures? Yes/ No Please comment
 - g) Is the documentation of the Fund simple/ Complex? Please comment.....

6. How much has been recovered from what was disbursed? Ksh.....

7. How many women groups were lent and how much? Ksh.....

8. How many individual women were lent and how much? Ksh.....

9. According to you is there a visible economic empowerment impact of the fund to the borrower?

a) Yes

b) No

Please explain further

.....

.....

.....

10. According to you, was the fund utilised for the intended purpose?

a) Yes

b) No

Please Comment briefly.....

.....

.....

11 Are the funded projects generating adequate income to repay the loans?

a) Yes

b) No.

Please Comment.....

12. What are the challenges and constraints that you have faced so far as far as this fund is concerned?

Enumerate.....

.....

13. How would you suggest that the above challenges and constraints be address?

.....

APPENDIX TWO - QUESTIONNAIRE FOR THE BENEFICIARIES OF THE WEF

Good Morning/ Afternoon. My name is Charity Oduk and I am a student at the University of Nairobi. Currently am carrying out a research on the women enterprise fund (WEF). Specifically am looking at the challenges facing the implementation of the Women Enterprise Fund and to what extent these challenges affect the implementation of the Fund. Any information that you give to me will be used only for the purpose of this research. Your name will not appear in the report unless you want it to, so please feel free to fill in the questionnaires. Any information given in this study will be held in strict confidence.

Do you wish to proceed?

1. Name of the respondent (Optional).....

2. Age.....

3. Sex.....

A) Male

B) Female

4. Marital Status

A) Single

B) Married

C) Separated

D) Divorced

E) Widow/ widower

F) Others (Specify)

5. Educational background

- A) Primary
- B) Secondary
- C) College
- D) University
- E) None of the above

6. How many children do you have.....

7. How did you get to learn about the women enterprise fund?

.....

.....

.....

.....

8. Do you think that accessing the women enterprise fund is easy? Yes/ No Please comment on your answer.....

9. Where did you source your loans from?

- A) Bank
- B) MFI

10. How much was disbursed to you? Ksh.....

11. How long did it take from application time to the point of disbursement?

A) Less than one month

B) One month

C) Two months

D) More than three months

12. What are the terms and conditions of borrowing from the institution?

A) Maximum loan to be lent Ksh.....

B) Type of security required for the loan.....

C) Age requirement.....

D) Mode of disbursement cash/ kind.....

E) Are there any grace periods? Yes/ No if yes state the period.....

F) What is the interest charged for the loan?

G) What is the mode of repayment of the loan? Weekly/ monthly/ quarterly

H) Are you comfortable with the repayment structure? Yes/ No. Please comment

1) Is the income generated from the investment adequate to repay the loan? Yes/ No

Please

comment.....

.....

13. How did you use the loan disbursed to you?

A).....

B).....

C).....

D).....

14. Did you get some training on how to utilize the funds borrowed?

A) Yes

B) No

15. Did you get any project appraisal done for your investment project?

A) Yes

B) No

16. How would you rate the disbursement process?

A) Poor

B) Average

C) Good

D) Excellent

17. Did you encounter any problems/ difficulties while applying for the WEF? If yes please explain.....

.....

.....

18. In your opinion is there transparency in the loan granting of the Women Enterprise Fund?

A) Yes

B) No

Please Comment

19. Have you had any difficulties when utilizing this fund?

A) Yes

B) No

Please Comment

.....

.....

.....

20. As an individual will you say that this fund has increased your standards of living or not? Please Comment

A) Yes

B) No

Please comment

.....

.....

.....

.....

APPENDIX THREE: INTERVIEW GUIDE FOR KEY INFORMANTS

Good Morning/ Afternoon. My name is Charity Oduk and I am a student at the University of Nairobi. Currently am carrying out a research on the women enterprise fund (WEF). Specifically am looking at the different challenges facing the WEF disbursement mechanisms, challenges facing the women in accessing the fund and the problems that women face in utilising the fund and i would like to discuss these issues with you

Any information that you give to me will be used only for the purpose of this research. Your name will not appear in the report unless you want it to, so please feel free to tell me what you think. The interview will take about 20 minutes and there is no penalty for refusing to participate. Do you wish to proceed?

BIO DATA

1. Position in the society?
2. Duration in this position?
3. level of Education
4. Age
5. Marital status?

6. Could you please tell me the sources of the Women enterprise Fund?

7. How much has been disbursed from the sources that you have talked about above?

8. When was it disbursed to the institutions?

9. What are the terms of these loans?

10. Could you please tell me how the financial intermediaries selected?

11. When were they selected?

12. How many are they in total

13. Do you know how much has been approved, budgeted or allocated for the fund in the coming financial year?

14. Have DWEFC's been established in all the constituencies?

15. How is the Membership of DWEFC formed?

16. As far as WEF disbursement is concerned what are the challenges faced so far

17. Why do you think these challenges arise?

18. How would you address the above challenges and constrains

19. Any further suggestions, observations or comments

APPENDIX FOUR: GUIDE FOR THE NARRATIVES

Good Morning/ Afternoon. My name is Charity Oduk and I am a student at the University of Nairobi. Currently am carrying out a research on the women enterprise fund (WEF). Specifically am looking at the different challenges facing the WEF disbursement mechanisms, challenges facing the women in accessing the fund and the problems that women face in utilising the fund and i would like to discuss these issues with you

Any information that you give to me will be used only for the purpose of this research. Your name will not appear in the report unless you want it to, so please feel free to tell me what you think. The interview will take about 20 minutes and there is no penalty for refusing to participate. Do you wish to proceed?

BIO DATA

1. Name (Optional)
2. Level of Education
3. Age
4. Marital status
5. Tell me about your experience with the WEF (How you came to know about it and the processes you have undergone through to access it)
6. Who do you think the main beneficiaries of the funds are?
7. According to you, what are the disadvantages and advantages of the fund?
8. What are the challenges of the fund?
9. Are there any problems that you know of in accessing the fund?
10. If yes, then why do you think these problems occur?
11. What can be done to solve these problems?
12. How can the WEF be made more accessible to those who need it?
13. Do you have any other issue pertaining to the WEF?