

**THE ROLE OF MICROCREDIT PROJECTS IN ECONOMIC
EMPOWERMENT OF WOMEN: A CASE OF LEWA WILDLIFE
CONSERVANCY, KENYA**

BY

MERCY KAREA MWIRIGI

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DECLARATION

This research project report is my original work and has not been presented to any university or institution of higher learning for a degree or any other award.

Signed Mercy Date 13/08/2010

Mercy Kareia Mwirigi

50/72128/08

This research project report has been submitted to the University of Nairobi for examination purposes with my approval as the University Supervisor.

Signed David Macharia Date 14/08/2010

Professor David Macharia, EBS

University of Nairobi.

DEDICATION

I would like to dedicate this research project to my parents Mr. and Mrs. Antony Mwirigi for their support and understanding. Also to my daughter Lorna Makena for bearing with me during my busy schedules. Your moral support and encouragement has made it possible for me.

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LIST OF ABBREVIATIONS AND ACRONYMS

CSR	CORPORATE SOCIAL RESPONSIBILITY
IGAs	INCOME GENERATING ACTIVITIES
KWFT	KENYA WOMEN FINANCE TRUST
LWC	LEWA WILDLIFE CONSERVANCY
MDGs	MILLENIUM DEVELOPMENT GOALS
MFI s	MICROFINANCE INSTITUTIONS
MSE s	MICRO AND SMALL ENTERPRISES
NGO s	NON GOVERNMENTAL ORGANIZATIONS
PRSP	POVERTY REDUCTION STRATEGY PAPER
TW	THIRD WORLD
USAID	UNITED STATES AGENCY FOR INTERNATIONAL DEVELOPMENT

ABSTRACT

This research project sought to assess the role of micro credit projects towards economic empowerment of women through Lewa Wildlife Conservancy (LWC) in Imenti North District. The study aimed at analyzing the progress and achievements by the women groups, their constraints and recommendations on possible strategies of improving on their weaknesses. The study focused on the LWC's corporate social responsibility initiatives on the surrounding communities more so the eight women groups supported; Mutunyi, Kinoria, Jikoni, Jane, Subuiga, Umoja, Kabanga and Nareto on its' boundaries. The main objective of the study was to identify and document the achievements and challenges facing both the implementers and the beneficiaries of the projects with a view of making recommendations for improved performance and a guide to future similar projects.

The study used descriptive survey design and the research instruments used were questionnaires, interview schedules and focus group discussions. Descriptive statistics were used in data analysis and results presented in percentages and frequencies. Study findings revealed that total monthly income was four times more in women who had received loans (with a mean of Kshs. 23941.18) than those who had not (with a mean of Kshs. 5188.24). In addition, those who received loans had increased savings (with a mean of Kshs. 6521.18) as compared to those who had not received loans (with a mean of Kshs. 3142.35). Also results demonstrates that the total assets value was one and a half times more in individuals who had received loans (with a mean of Kshs. 373235.29) than those who had not received loans from LWC (with a mean of Kshs. 205,241.88). Participants were trained on financial management, farming techniques, beads making and value addition to products like honey generated from the income generating activities. Such trainings raise the levels of skills that can be applied in better farming methods, improved business management, marketing and in value addition. Following these findings, the study recommends that LWC should step up awareness campaigns on the microcredit program. This would enhance their effective participation in the social, economic and political systems. LWC microcredit program should increase the amounts lend to each group and increase the grace period before repaying the loan.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Globally, the paramount importance of Corporate Social Responsibility (CSR) cannot be ignored. In the region, most organizations are venturing into community development to give back to the community. CSR promotes a vision of business accountability to a wide range of stakeholders, besides shareholders and investors. The concept of CSR is underpinned by the idea that corporations can no longer act as isolated economic entities operating in detachment from broader society. Traditional views about competitiveness, survival and profitability are being swept away.

According to Koros (2007),--'low income earners in both rural and urban areas need sustainable economic support as development for the marginalized poor is a priority in any attempt to make life better for mankind'. This study focused on LWC and its efforts in community support to women economic empowerment through the micro credit projects for the neighboring communities. This study focused on the Women Micro Credit Programme because; women constitute nearly 60 percent of the world's 2 billion people living in poverty. Despite all the community development programmes around the world, the feminization of poverty seems to be a growing phenomenon, especially in the developing world. Over the last two decades, the number of rural women living in absolute poverty has risen compared to men.

In developing countries, women economic activities take place mostly in the non-wage economy, either as unpaid work for the purposes of household subsistence, or as paid work in the informal sector. Women who engage in such work usually are not granted access to land, credit and other resources that improve productivity and would enable them to generate increased income. Even when women are involved in the wage economy, they often receive considerably less remuneration than men.

In Kenya, despite significant progress in the field of women empowerment, some major challenges still need to be faced. Women bear the brunt of rural poverty with

literacy rates in some areas being as low as 4 percent. Women economic empowerment is an essential element in any strategy for poverty alleviation. And it is this belief that led to the creation of the Lewa Women Micro-Credit Programme in 2003. More specifically, Lewa's Women Micro-Credit Programme was started as result of a close evaluation of the level of poverty within rural women in the communities surrounding Lewa. Culturally, the women are in most cases left out of the decision-making process, yet they play the key role of holding their families and the entire society together.

Micro-credit is the extension of micro-loans to the unemployed, to poor entrepreneurs and to others living in poverty. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit sources.

The Lewa Women Micro-Credit Programme supports rural women living in the communities surrounding the Conservancy. Lewa provides them with small loans, so they can initiate micro-enterprises – such as tailoring, homestead retail shops, poultry and agricultural-based activities – to enhance their livelihoods and improve their socio-economic status.

In this study, the researcher measured empowerment as an outcome by using empowerment indicators or variables such as earned income, assets acquisition, and capacity building as used by Dunn Arbuckle (2001). According to Professor Yunus (Daily Nation, April 2010), Kenya has the most developed microfinance sector in Africa.

1.2 Statement of the problem

It is widely accepted that giving women access to savings and credit will increase their social and political empowerment, and even change traditional gender relationships. These assumptions continue to be evaluated as recent micro credit studies are focusing more and more on women empowerment.

The government of Kenya recognizes the efforts by various organizations in their efforts to subsidize on what it is aiming at. The government and other stakeholders have tried to improve on the systems in the communities but the issue of the role of micro credit projects in empowering women has not been dealt with fully.

Many studies have been done on the contribution of micro credit projects on women economic empowerment and some have indicated that there is a positive impact of micro-credit on women empowerment, for instance Dunn Arbuckle (2001), Mustafa et al (1996) and Khandler (1998). It is widely believed that empowerment of women is evident in today's micro credit sector. Though many questions still remain unanswered about the social impact of microfinance on the lives of poor women, microfinance and micro credit institutions can be credited for significant improvements on the wellbeing of women.

The role of the microcredit projects funded by Lewa has not been studied adequately. It is with this background that this study sought to investigate the role of the women micro credit projects in their economic empowerment.

1.3 Purpose of the study

The purpose of this study was to assess the role of the LWC women micro credit programme in economic empowerment of the beneficiaries. The study sought to establish whether this programme has contributed to economic empowerment of women and the quality of life in general of the communities surrounding Lewa Wildlife Conservancy and suggest ways of improving the same.

1.4 Objectives of the study

The study objectives were:

- 1) To establish the role of earned income from micro credit projects towards economic empowerment among beneficiary women supported by LWC.

- 2) To assess the contribution of assets acquired from the proceeds of micro credit projects towards economic empowerment of women on the boundaries of LWC.
- 3) To determine the extent to which capacity building initiatives on micro credit projects has contributed to the economic empowerment of women on the boundaries of LWC.

1.5 Research Questions

The research sought to answer the following questions:

- 1) How has the earned income from micro credit projects contributed towards economic empowerment among beneficiary women supported by LWC?
- 2) To what extent have the assets acquired from the proceeds of micro credit projects contributed towards economic empowerment of women on the boundaries of LWC?
- 3) How have capacity building initiatives on micro credit projects contributed to the economic empowerment of women on the boundaries of LWC?

1.6 Significance of the study

The study helped to establish whether the objective of empowering the women groups through LWC micro credit projects was being achieved or not. This study established that LWC was of importance to its immediate communities. The results of this study could also be used by various GOK Ministries and other stakeholders in putting down workable strategies in an effort to ensure participation, management and sustainability of supported women's micro credit projects. This is important in identifying gaps in development and will be helpful to the government through the various ministries to put in place mechanisms that will enhance the planning and implementation of viable and sustainable community projects. The study has also added to the body of knowledge in the field of Planning and Finance and their contribution towards poverty alleviation.

1.7 Delimitation of the study

The study only covered the women micro credit projects supported by LWC in the period of 2005-2009. The researcher is an employee of LWC hence accessibility to the correct information was easy. The study was confined to the boundaries of the LWC and findings can be generalized to other organizations implementing similar projects. This study was undertaken within a period of six months (January to July 2010).

1.8 Limitations to the study

The respondents concealed some information that they felt sensitive to reveal for security reasons. To overcome this challenge, the researcher assured the respondents of confidentiality in using the information provided as well as stressed that such information was for the purposes of the study alone. There were time and financial limitations in carrying out the study. The scope was therefore limited to LWC's supported women micro credit projects to overcome these challenges.

1.9 Basic Assumptions of the study

A number of assumptions were made while carrying out this study. It was assumed that the respondents answered questions as asked-correctly and truthfully. Another assumption was that the management of LWC will cooperate and be supportive; which they did.

1.10 Definitions of significant terms

This section presents the definition of the key terms as used in the study. The terms are developed within the context of the study. According to the researcher, definitions of the main terms are as follows;

Private Organization: Refers to an individually owned institute and in this case Lewa Wildlife Conservancy.

Micro credit Projects: Refers to the small business/ventures carried out by supported women groups.

Earned Income: Refers to the proceeds gained after carrying out an activity. In this study, the profits the women generate from their projects.

Capacity Building: This means to make an individual better and more able to perform certain functions through trainings, exposure tours, etc that the women have undergone.

Acquired Assets: Refers to properties/processions obtained or gained from the proceeds of a project. They include; land, houses, cars, livestock, etc that the women have acquired from the projects.

Microfinance: Refers to the provision of financial services to those who are excluded from conventional commercial financial services since most are too poor to offer much-or anything in the way of collateral.

Economic Empowerment: Refers to enabling an individual to become self reliant financially by being engaged in profitable ventures that enable one to earn a living and be able to afford other necessities generations to meet their needs

Conservation: Refers to the protection, management and sustainable of plants, animals and ecosystems by Lewa.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature related to microcredit programs in general and their contribution to women economic empowerment. Both theoretical and empirical literatures are reviewed. Particularly, the chapter discusses theories of microfinance and micro credit, income and economic empowerment among women, assets acquired from the proceeds of micro credit projects and economic empowerment of women, capacity building on micro credit projects and economic empowerment of women. The conceptual framework is also discussed.

A theory is a set of interrelated concepts, assumptions and generalizations that systematically describe and explain regularities of behavior. A theory therefore has principles, assumptions, generalizations, basic concepts and application (Corey, 2001). The researcher adopted Abraham Maslow's Hierarchy theory of needs because it emphasizes on the uniqueness of every individual needs and their behavior. According to Maslow, motivational needs operate in a hierarchical manner from mere physiological needs to complete development of one self. Maslow developed a triangle of needs for human beings, which is predetermined in order of importance. It is often depicted as a pyramid consisting of five levels as shown below.

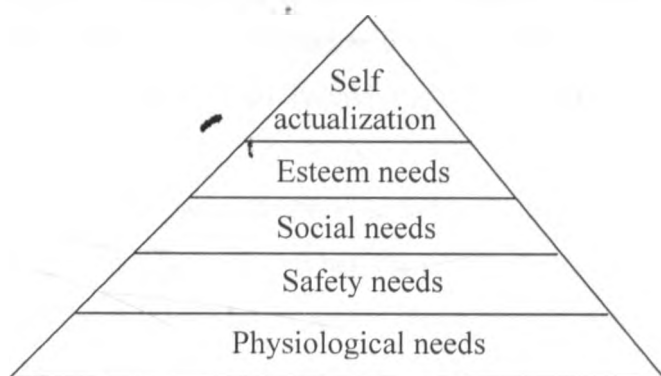


Figure 1: Maslow's hierarchy of needs

Physiological needs are for survival like food, water, oxygen, sleep and sensory satisfaction. Safety needs refer to protection and stability in the physical interpersonal

events of daily life Sagimo, (2002). Entrepreneurs need security that comes from good interaction with group members, their customers and with Microcredit officers. Social needs refer to love, affection and to receive love, affection and a sense of belonging as one relates with others. If one has had no opportunity to give and receive love, he or she becomes hostile. Esteem needs according to Maslow; refer to needs that are satisfied by respect, prestige, recognition, confidence, competence and appreciation from others. Self actualization refers to the need to fulfill oneself, to grow and to use one's potentialities and abilities to the fullest and in the most creative way (Sagimo, 2002).

The first lower level is associated with physiological needs, while the top levels are termed growth needs. Deficiency needs must be met first. Once these are met, seeking to satisfy growth needs drives personal growth. The higher needs in this hierarchy only come into focus when the lower needs in the pyramid are met. Once an individual has moved upwards to the next level, needs in the lower level will no longer be prioritized. If a lower set of needs is no longer being met, the individual will temporarily re-prioritize those needs by focusing attention on the unfulfilled needs but will not permanently regress to the lower level Sagimo, (2002). For instance a businessman at the esteem level who has cancer will spend a great deal of time concentrating on his health (physiological needs), but will continue to value his work performance (esteem needs) and will likely return to work during periods of remission. Maslow said that human behavior is motivated by the next unmet need.

A major aim of micro finance is to provide funds for investment in micro enterprises that lift poor people out of poverty. When the poor gets access to micro credit, if their basic survival needs of food, shelter and clothing are not met then the credit goes to meet these needs first rather than investment. This is according to Maslow's theory of needs that human behavior is motivated by the next unmet needs. As Bayang (2009) put it, at the time of loan disbursement, the poor are pre-occupied with pressing economic problems ranging from food MFI funds, shortage to lack of seeds. Also at whatever

stage of growth the business receives, if the entrepreneur has unmet lower needs, the funds go to meet the unmet needs.

Some of the positive outcomes that can arise when businesses adopt a policy of social responsibility include: Company, community and Environmental benefits. The private and Non-Governmental Organization sectors are crucial partners to drive economic growth and reduce poverty, especially in terms of ensuring better access to financial services. Microfinance aims at pulling out the Worlds' poor out of their abject situation by giving them a chance to better their lives through small but meaningful enterprise.

The micro credit idea became popular in the development discourse of the early 1980s when the currently famous Grameen Bank was founded in Bangladesh. In general, micro credit provided by Grameen Bank and similar private lending ventures has five features that distinguish it from credit supplied by the conventional financial institutions (Grameen Bank, 2002). First, the loan size is small, averaging about US \$ 100.00. However, this general feature differs from one country to another and depends upon the differences in the levels of the country's socioeconomic development. Second, the primary customers of these loans are the rural poor, women in particular, who have little access to conventional banking facilities. Third, the purpose of these loans is to create income-generating activities in the rural non-formal sectors through self-employment. Fourth, tangible collateral is not required for taking this kind of loan, meaning that micro credit is collateral-free. Finally, there is another aspect of the micro credit programs that distinguishes them from conventional banking: The micro lending ventures have integrated loaning and savings mobilization functions. In other words, regular savings are a pre-condition for getting loans from the Grameen type financial enterprises. Savings with the borrowing institution is not a requirement for taking loans from conventional banks.

The tremendous success of the micro credit programs in outreaching the poor, particularly women, and recovering outstanding loans (95%), has attracted world

attention. The Micro credit Summit of 1997 was organized to consolidate and accelerate this attention. The Summit brought together 2,900 delegates from 137 countries in Washington DC, representing 1,500 organizations from all over the globe (Micro credit Summit, 2003). The response to the Summit's declaration was quite quick (United Nations, 1997). The importance of the micro credit idea was reaffirmed in summits and conferences of major intergovernmental and international bodies, including the following: Twelfth Ministerial Conference of the Non-Aligned Movement (New Delhi, 4-8 April 1997), Ninth Asian Association for Regional Cooperation Summit (Male 12-14 May 1997), Organization of African Unity Summit (Harare, 2-3 June 1997), the UN Economic and Social Councils' substantive session (Geneva, 30 June and 25 July 1997), Commonwealth Heads of Government Meeting (Edinburgh, 24-27 October 1997), and the Group of Seven (Denver, Colorado 21 June 1997). As noted above, there are about 7,000 micro lenders who serve about 25 million micro borrowers worldwide. Even more important to note is the fact that micro credit has become a very popular poverty alleviating idea in some Northern countries, including the United States (Carr & Tong, 2002).

Microfinance theoreticians have advanced two theories regarding their aims—an economic and a psychological. The economic theory treats microfinance institutions (MFIs) as infant industries, while the psychological theory differentiates microfinance entrepreneurs from traditional money lenders by portraying them as "social consciousness driven people." According to Remenyi, the gist of the economic argument is that success in any business venture, including MFIs, is determined by the entrepreneurs' ability to deliver appropriate services and profitably. However, studies conducted in different parts of the TW show that there are no successful MFIs by this definition. At best, some MFIs cover their operating costs while some of the better known among them are able to cover in part the subsidized cost of capital employed. This situation suggests that the MFIs will not become financially viable in the long run.

2.2 Women Empowerment

Different people use empowerment to mean different things. However there are four aspects which seem to be generally accepted in the literature on women empowerment. First to be empowered one must be disempowered. Secondly empowerment cannot be bestowed by a third party rather those who would become empowered must claim it. Development agencies cannot empower women – the most they can do is to facilitate women empowering themselves. They may create conditions favorable to empowerment but cannot make it happen. Thirdly, empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered or disempowered relative to others or importantly relative to themselves at previous time.

Poverty manifests itself as a material deprivation, and its causes could be attributed to unequal power attribute, which characterize domestic relations. This positions women as subordinate, and dependent on their men folks, who have control over the resources (Kabeer, 2003). Women lack power, therefore empowerment of women is an issue that is emphasized today:

Kabeer (2003) defines empowerment as “the process by which, those who have been denied the ability to make choices, acquire such ability”. She further went on to indicate that empowerment could be explored closely through the following inter-related pathways: agency, resources and achievements. Agency in relation to empowerment implies the ability to actively exercise choices, which challenges power relations Resources are identified as not only material but also human and social and as including future claims and expectations as well as actual allocations. Resources “will reflect the rules and the norms which govern distribution and exchange in different institutional areas” (kabeer 1999). Despite the fact that beliefs and values legitimate inequality, the process of empowerment can begin within (Ibid).

Nayaran (2005): Empowerment is the expansion of freedom of choice and action to share one's life; it involves the control over resources and decisions. Empowerment is fundamentally a relational concept, coming into view out of interactions between women and powerful actors (Ibid). The empowerment of the poor women therefore, calls for changes in the institutional and organization processes which seek to position women differently from men.

According to Stromquist (1995): Empowerment is special - political concept that includes cognitive, psychological, economical and political component .It also refers to women understanding of the causes of their subordination and involves understanding of the self and the need to make choices that may go against cultural or social expectations, it includes knowledge about the legal rights and sexuality. The psychological component includes women believing they can act at a personal level and social levels to improve their conditions .It involves an escape from "learned helplessness and the development of self esteem and confidence for economic component. She argues that although work outside the home often implies a double burden, access to such work increases economic independence and therefore independence in general.

Many writers describe empowerment as a process as opposed to condition or state of being .Some authors who have made effort at empirically measuring empowerment have argued that as a process, it can be measured directly but only through proxies. Narayan (2005) argued that while the end product of empowerment can be proxies such as education and employment .Gouindasamy and Malhotro (1996) studies have found that the relevance of proxy measurements of women empowerment may depend on the geographic region (Jepeebhoy, 2000).

2.3 Earned income from micro credit projects towards economic empowerment of women.

The micro credit idea, which meets poor people's needs for small loans through private people, is as old as the recorded history of humanity. There are, however,

several features of the current micro credit movement that differentiate it from the traditional informal credit facilities. First, the micro credit movement is a Non-Governmental Organization (NGO) approach to poverty alleviation. NGOs have their origin in nonprofit value-based voluntary organizations and have been working throughout the world for centuries, particularly in the developed countries of the North (Hall, 1987; Korten, 1987).

Unlike the traditional informal credit agencies, the micro credit lenders do not have profit motives. Second, the micro credit movement is also non-judgmental. For years, charity organizations helped the poor with small loans under the assumption that their poverty was due to personal failings (Robson, 1997). The current NGO approach is different from the theory of personal failure because it believes that poverty is created through social processes that deprive the poor of access to social resources. One of these social resources is credit, which micro credit leaders treat as a human right. Finally, micro credit leaders believe that they can inspire social and economic revolutions in the TW by organizing the poor under the banner of Grameen type micro credit organizations.

Increased income controlled by women gives them; self confidence, 'voice and vote' and control of their life options. During the Africa-Middle East regional micro credit summit held in Nairobi, Kenya recently, the father of microfinance-Professor Muhammad Yunus said that his wish is to see a World where the poor are breaking the shackles of poverty and getting empowered."The intervention of microfinance bears fruit with time. The original beneficiaries of the loan may not wish for, but their relative success creates a sound base for their children," he said. He added that poverty is neither permanent nor a creation of the poor. Instead, it is a lack of options in a select group of society .The remedy is to "provide an opportunity for them and they will move to the next level"

2.4 Assets acquired from the proceeds of micro credit projects and economic empowerment of women.

The psychological component of the micro credit theory - known as social consciousness-driven capitalism - has been advanced by the most ardent promoter of micro finance, Muhammad Yunus (1998). His theory argues that a species of profit-making private venture that cares about the welfare of its customers can be conceived. In other words, it is possible to develop capitalist enterprises that maximize private profits subject to the fair interests of their customers.

The rationale of the theory is straightforward. Although altruism is not totally absent, capitalism is founded mainly on the premise that human beings are selfish by nature. Accordingly, individuals interested in businesses are naturally motivated by the principle of profit-maximization, with little consideration for the interests of their clients. This premise is too limited to be a general model for capitalism, however, because it excludes individuals who are concerned about the welfare of their fellow human beings. A more generalized principle would assume that an entrepreneur maximizes a bundle consisting of financial return or profit and social return. This assumption creates three groups of entrepreneurs (Elahi, 2002). The first group consists of traditional capitalists who mainly maximize financial returns or profits. The second group consists of philanthropic organizations (like traditional micro credit NGOs) and public credit agencies that mainly maximize social returns. The third group consists of entrepreneurs who combine both rates in making their investment decisions under the additional constraint that financial return cannot be negative. This group includes the microfinance enterprisers who are to be treated as socially concerned people, and microfinance, which is to be treated as a social consciousness-driven capitalistic enterprise.

Embedded in a culture of inequality, poor women need a range of assets and capabilities to negotiate and influence the men in order to increase their own well being. Assets in this case refer to material assets, both physical and financial .They are the basic building blocks upon which individual households are able to undertake.

Production engages in labor market and participates in reciprocal exchange with other individual households. These may be described as stocks of capital that are able to generate the means of survival of the individual household when used either directly or indirectly (Ellis 2000). Examples are land, livestock and housing which enable poor people to withstand shocks and expand their horizon of choices. Capabilities of the hand are inherent characteristics which enable an individual to use his or her assets. Differently to increase their well being, these capabilities could either be human, good health or education.

2.5 Capacity building initiatives on micro credit projects and economic empowerment of women.

Women in groups usually participate in capacity building organized by the microcredit service providers: Over time, as clients of microcredit projects, micro entrepreneurs will establish their economic contacts with banks, retailers, government employees, and suppliers of production inputs, which will improve their skills dealing with money management, contractual obligations, and resource management. These skills should reduce the cost of transaction, disseminate information, and increase the micro entrepreneurs' ability to assess effectively available information to make sound business decisions. In this respect, society benefits from what is, in effect, a productive process leading to the creation of public goods as spin-offs from the growth of microfinance. To the extent that these public goods have value, they are a legitimate basis on which to provide subsidies to MFIs while the transition to widespread outreach to poor households is ongoing (Remenyi, 2000: 46).

2.6 Related studies

Various studies have been analyzed here. These are; the World Bank Study, the BRAC (Bangladesh Rural Advancement Committee study, AIMS study in Peru, Microfinance in Africa and an evaluation of Microfinance Programmes in Kenya.

2.6.1 The World Bank Study

This study used outcome parameters in the household level analysis such as; savings, income, education, nutrition and wealth accumulation. At individual level, the major indicators were female empowerment .A set of comprehensive questionnaires were designed, pre-tested and administered for data collection.

Findings of the study were as follows: First Micro-credit contributed to poverty alleviations. At household level, 5 per cent of Grameen and 3 % of BRAC households rose above the poverty level every year. There was increase in average household income by around 30 per cent for Grameen Bank and 33 per cent for BRAC clients .Micro- finance had positive impact on net worth by 0.09 per cent .The impact was positive on children's schooling, one per cent increase in Grameen credit for female borrowers. The probability of schooling enrollment was 1.9 per cent for girls and 2 per cent for boys. The major conclusions were: Micro finance makes a difference and contributes to a better understanding of the comprehensive positive impact at the household levels.

2.6.2 The BRAC Study

Bangladesh Rural Advancement Committee (BRAC) conducted two major impact studies of the RDP credit program. Mustafa and his group conducted the first impact study in 1992- 1993.Husain and his group conducted the second impact study in 1996- 1997

The basic objective of first impact study was to assess the impact of Rural Development Program (RDP) at the household and at individual levels. In this study education was found to have significant impact on the wealth accumulation. RDP loan also had a positive impact on consumption and expenditure. The higher

dependency ratio reduced the level of consumption .It was reported in the study that nearly half of the households (46 per cent of male and 41 per cent of female) had loans from informal sources.

BRAC second study (1998), In addition to outcome parameters used in the first study ,the second study focused on poverty reduction and women empowerment .The findings were as follows ;Impact on the non land assets (380 per cent higher),net worth (50 percent higher) and savings (100 per cent higher).

2.6.3 AIMS Study in Peru

In assessing the impact of micro- enterprise services (AIMs) project of USAID by (Dunn and Arbuckle 2001) used household economic portfolio (HEP) framework for assessing impact of micro enterprise services at three levels –household, enterprise and individual.The results were as follows; at enterprise level, micro – credit had positive impact on Micro enterprise net revenue (Treatment group had a higher average profit of more than US \$ 1000 than the non –clients households).Accumulation of fixed assets (Average accumulation of fixed assets was US \$ 500 higher for the treatment group) and employment generation (treatment group had provided about nine more employment days).

The findings at household level were little diverse. Impact of Micro-credit was not positive for all the outcomes .It had positive impact on income, (Treatment group had a higher per capital income of more than USD266 in real terms than in control group).Micro- credit as expected had contributed to income diversification .No positive impact of micro- credit was found on expenditure on household appliances and education. However, income increases for treatment group contributed to increase in expenditure on food and consumption.

At individual level, the findings of the Peru study were mixed .On the positive side, micro- credit enables female borrowers to have control over financial decisions and be prepared for the future. But on the negative side, the study team did not find any

positive impact of Micro- credit on personal savings, self esteem and respect for others.

2.6.4 Microfinance in Africa

Access to financial services protects and empowers the poor by mitigating them from risks and giving them choices (INAFI Africa, 2006). Financial services help the poor cope with a common feature to their lives: vulnerability. Whether they save or borrow, evidence shows that when poor people have access to financial services, it leads to the following: the strengthening of the poor people security of life, the formation of material capital and the growth of their economy.

Rutherford (1999) noted that Access to more and better ways of turning savings into lump sums – helps poor people from sliding deeper into poverty and helps them lay foundations for their ambitions to better themselves and their families. This and other studies by Johnson et.al (1997) and (Graham et.al Uganda 1999) had similar conclusions that show that: poor do save, have a need to save and use savings for a variety of reasons, which include daily expenditure, to fix a leaky roof, to pay for healthcare, consumption smoothing, accumulation to meet life-cycle needs and to send children to school.

In summary the three studies together with the findings from INAFI member institutions responses during a recent study (Mwaniki, 2006) has indicated that the poor save to and accumulate some lump sums for: emergencies, consumption smoothing, other needs and events and daily expenditure. These findings clearly indicate that micro finance programs have had a positive impact on the livelihoods of poor clients through.

A number of studies have demonstrated that households that have access to micro finance spend more on education than non-client households. Studies show that children of clients of micro finance programs are more likely to go to school and stay

longer in school. Student dropout rates are much lower in micro finance client households. (INAFI Africa, 2006)

To support this priority, many micro finance programs have also developed new savings and credit products specifically tailored for school fees. The AIMS study of Zambuko Trust clients in Zimbabwe found positive impact on enrolment ratios of boys 6-16 years old from 1997-1999. The data for repeat borrowers suggest that cumulative loans increase the likelihood that clients' children aged 6-21 would stay in school (Naison Zumbika, 2000)

Households of micro finance clients appear to have a better nutrition, better health practices and health outcomes than comparable non-clients households. Larger and more stable incomes generally lead to better nutrition, living conditions and preventive health care. Increased earnings and financial management options also allow clients to treat health problems promptly rather than waiting for conditions to deteriorate. The specific evidence on health outcomes for women and children in program households, though sparse, does point to a strong positive impact (Naison Zumbika, 2000).

The Uganda study also pointed that micro finance programs especially those that are using solidarity or group based delivery methodology has led to the following benefits among their membership: the poor are able to work together and this tends to encourage learning and knowledge among members (capacity building). Some of the learning include; how to save, how to borrow wisely; how to manage their enterprise or household expenditures, etc. Often the members will assist each other during times of needs: funerals, weddings, etc which lessens each member's personal burdens.

The Uganda study by Graham et.al concluded that many of the clients of MFIs were using their productive loans to send their children to school and pay for their health services. Many more studies undertaken in this area have also confirmed that both education and health (and particularly education) are some of the most valued results of access to credit.

In the AFRACA/INAFI Africa study, some of the institutions especially those that use the group-based model indicated that sometimes they have had open discussions and education forums to educate members on importance of taking an active role in national leadership, voters' rights and privileges, among others. Although the study did not find concrete evidence on the correlation between financial services and political impact on the poor, there seems to be some clear indication that financially empowered poor are better able to make decisions on the choice of their political representatives because of the following reasons: They view themselves as productive stakeholders within the economy and therefore a need to have a leader who is able to spearhead and highlight their needs. They have larger and more stable incomes as compared to those outside of the micro finance programs and are therefore unlikely to accept "bribes" to elect a corrupt leader. They are better able to meet their short-term and longer term needs: daily expenditure, education, health, etc and therefore are able to think long-term. (INAFI Africa, 2006)

2.6.5 Role of microfinance in Kenya. An evaluation of Micro-Finance Programmes in Kenya

This study was conducted to evaluate the impact of microfinance programs in Kenya. The study took a case of KWFT. On the overall; clients were asked their opinion on whether there had been any changed aspect of their lives since joining KWFT. The majority (92%) indicated that they felt there had been positive change in their lives while 4.7% felt that there had been no changed largely because they had not been in the program for long. A few clients indicated that they had been adversely affected by their involvement with KWFT. Loss of property through auctioning (after defaulting) and the burden of indebtedness were pointed out as the major reasons for the negative effect. Improved living conditions for the household was pointed as the key positive change experienced (85.9%) while business expansion (10.9%) and the creation of employment for self and family members were also pointed out as important positive changes that had occurred since joining KWFT.

The impact of the financial service provision by KWFT at the enterprise level was regarded positive in many respects: Both the quantitative and qualitative assessment show that the provision of loans by KWFT had helped women to keep them going even in the most difficult times, to contribute to providing continued employment to the women and their families, and to increase the number of employees in their business, either on temporary or permanent basis.

The quantitative assessment showed that monthly sales volumes of first generation clients were more than four times of those registered by third generation clients. The qualitative assessment both confirms and nuances this finding. On the one hand, a number of women indicated that their business stock had increased as a result of the credit available to them. On the other hand, women emphasized that KWFT had helped them to diversify their businesses and to take advantage of seasonal opportunities, herewith securing income all throughout the year.

There were clear indications that KWFT loans made a significant difference in the profitability of enterprises. Like with enterprise size, the impact of KWFT loans on profitability was much higher in rural/low potential areas than in urban/high potential areas. Also, the education level of women seemed to be very significant in influencing the level of profitability of enterprises as they access more KWFT loans.

The quantitative assessment showed that there was no significant change in management practices among clients of KWFT after receiving various cycles of loans; the number of owners working at the enterprise largely remained unchanged indicating no change in ownership structure. The qualitative assessment focusing on skill development provided a different picture. The perception of many women clients was that they have gained substantial skills and experience in business management as well as saving and credit management. In addition, the qualitative assessment found that access and use of KWFT credit had created an environment of positive competition and creativity among entrepreneurs.

Though impact of KWFT credit at the enterprise level was quite impressive, improved living conditions for the household were mentioned in the sample survey as

the key positive change experienced, not business expansion and the creation of employment. This suggests that the business women were primarily very much concerned and directed at improving household living conditions. They considered their businesses and KWFT loans as means to cope with events affecting the insecurity of the household (heavy school fees demands, ill health of the client or a member of the household and death in the family) that were ranked as most severe by KWFT clients.

The impact at the household level had boosted the self-confidence and image of women. For instance, for many Kenyans, owning land and housing is considered a great achievement. The provision of credit by KWFT had helped women to progress at this point and gain self-esteem. Not only the impact of KWFT credit at the level of the enterprise and household but also the exposure through groups and business activities and interaction with development agencies had contributed to increased self-confidence among KWFT clients. This self-confidence has also a lot to do with 'the other': there was evidence of greater recognition and respect for women by spouses and other family members as well as the wider communities in which they operate.

2.7 Conceptual framework

The conceptual framework assesses how the Lewa's microcredit program has empowered women neighboring Lewa Wildlife conservancy economically. The study used household economic model as used by the AIMS study in Peru (Dunn and Arbuckle 2001). At enterprise level, revenue (income earned) was used as the independent variable, at household level; assets acquired were used and at individual level; capacity building was used. The above are the independent variables as illustrated below;

Conceptual Framework

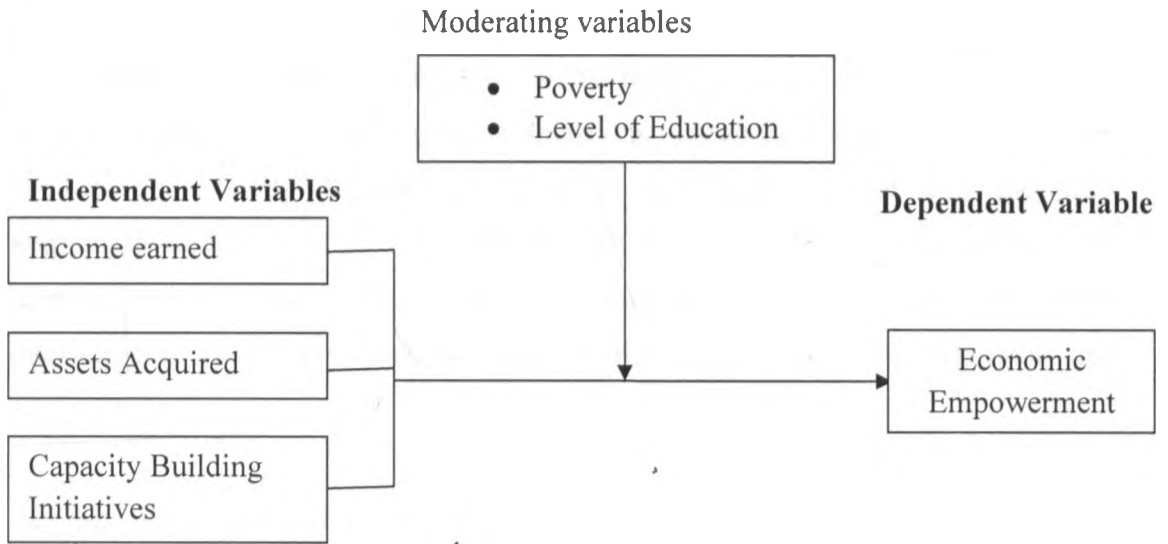


Figure 2: The Conceptual Framework

2.8 Summary

The chapter has literature related to microcredit programs in general and their role to women economic empowerment. Both theoretical and empirical literatures were reviewed. Particularly, the chapter discussed theories of microfinance and micro credit, income and economic empowerment among women, assets acquired from the proceeds of micro credit projects and economic empowerment of women, capacity building on micro credit projects and economic empowerment of women. The conceptual framework was also discussed.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter looks at the research methodology of the study. The chapter deals with the research design, the target population, the sampling procedure and methods of data collection. The researcher also gives a brief description of the data analysis techniques and methods.

3.2 Research design

Research design is a plan showing how the problem under investigation was studied. It is a process of selection of methods to be used to answer the research questions and solve the research problem (Ngechu, 2006). Descriptive survey was used for this study to collect data in order to answer questions concerning the current status of the subjects under study. Reasons for choosing this design is that it is the most appropriate in collecting data about the characteristics of a large population in terms of being cost effective and within the constraints of time available and more so the questionnaire is employed as the main tool for data collection (Harrison and Kelly,2002).

Another advantage is the fact that it would allow for a large coverage of the population and its findings maybe generalized. This study sought to assess the role of LWC women's micro credit projects towards economic empowerment of the women members. A survey study determines and describes the way things are. In this case the researcher had no control over the variables. Typical survey studies are concerned with assessing attitudes, opinions, preferences, demographics, practices and procedures (Gray, 2003). It also includes attempts by the researcher to discover causes even when one cannot control variables.

3.3 Target population

The target population of this study was the 340 women supported by LWC's micro credit initiatives in groups of totaling to eight groups. The population was chosen due

to its accessibility and proximity to the researcher. This was advantageous owing to the researcher's budget and time constraints. These women groups were; Mutunyi, Kinoria, Jikoni, Jane, Mwitethia, Umoja, Kabanga and Nareto.

3.4 Sampling procedure and sample size

A sample is a number of individuals selected from a population for a study, in such a way that they represent the larger group from which they were selected. It would then be possible to generalize the characteristics of the sample to the population. A population can be defined as the complete set of objects that can be studied. According to Orodho, (2003) a sample design is a definite plan determined before any data is actually collected for obtaining a sample from a given population.

Due to budget and financial constraints, the researcher took a sample of eight women groups carrying out micro credit projects. Stratified simple random sampling was carried out whereby the researcher first prepared a sampling frame of all members of the population of interest. From the list a sample was drawn so that each group member had an equal chance of being drawn during each selection. To draw a simple random sample without introducing research bias, computerized sampling programs and random numbers were used to impartially select the members of the population to be sampled.

The study assessed achievements of the members utilizing the programme who benefited more than two years ago and those who had never received loans. The total population was 340 members. According to Mugenda and Mugenda (1999) -- "Where time and resources allow a researcher should take as big a sample as possible". However, generally, the sample size depends on factors such as the number of variables in the study, type of design, method of data analysis and the size of the accessible population. (Gay, 1992) suggests that for descriptive studies, 10% of the target population is enough. This study used 50% of the target populations distributed proportionately in all the groups. This gave a sample size of 170 (85 of those who had received loans and another 85 of those who had not. The representative sample was therefore selected as represented by Table 3.1;

Table 3.1: Sample size

Category (Group)	Target Population	Sample Size (50% of target population)
Kabanga	46	23
Nareto	44	22
Umoja	42	21
Subuiga	48	24
Jane	38	19
Jikoni	46	23
Kinoria	40	20
Mutunyi	36	18
Total	340	170

3.5 Methods of data collection

In descriptive survey design, there are several data collection methods; interviewing, administering questionnaires and observing people and phenomena. This study employed both open-ended and closed questionnaires', focus group discussions, interviews and records' analysis.

Data was collected by use of questionnaires so as to cover both the learned and unlearned respondents. Content analysis of records was also done. The researcher constructed a questionnaire for the women group members that had both open and closed ended items.

The researcher sought a research permit from University and also the District Officer concerned as well as the area chief. After obtaining the permit, the researcher contacted the group leaders, members and the LWC Community Officer. The researcher made a list of the respondents to be interviewed. Before proceeding to the field, appointments were made by making telephone calls. Once contact was established, the questionnaires were hand delivered. Arrangements were made as to when they would be collected for analysis. Interview responses were recorded and all were assured of confidentiality.

The questionnaires were administered by the researcher and her assistant to avoid misinterpretation of questions especially where levels of education among the group members are varied.

3.6 Validity and reliability

These questionnaires were pre-tested in a small sample before being dispatched to the selected sample and adjusted accordingly to ensure reliability. For the pilot study, members of the Shirikisho Self Help Group in Meru North District away from the Lewa supported groups were sampled randomly.

3.6.1 Instrument validity

Validity is the accuracy and meaningfulness of inferences, which will be based on the research results. It is the degree to which results obtained from the analysis actually represent the phenomenon under study; Mugenda and Mugenda, (1999).

Validity also refers to degree of accuracy and meaningfulness of inference based on research results. Validation of the data was done using content validity. This measures the degree to which data collected using a particular instrument represents a specific domain of indicators or content of a particular concept; Mugenda and Mugenda, (1991).

3.6.2 Reliability of the instrument

According to Orodho (2003), reliability of the instrument concerns the degree to which a particular measuring procedure gives similar results over a number of repeated trials. This refers to the consistency of the scores obtained for each individual. To increase the reliability of the data collected the researcher employed test – retest technique in which the instruments were administered twice to the same subjects. The pilot test of the instruments was done on one of the groups' to ensure that the desired data or results were obtained.

3.7 Operational definition of variables

Operational definition of variables is operationalizing or operationally defining a concept to render it measurable. It is done by looking at the behavioral dimensions, indicators, facets or properties denoted by the concept, translated into observable and measurable elements to develop an index of the concepts. Measures can be objective or subjective. It is not possible to construct a meaningful data collection instrument without first operationalizing all your variables.

Table 3.2: Operationalization of variables

Research objectives	Variables	Indicators	Measurement	Level of scale	Data collection Methods	Type of analysis	Level of analysis
To find out the contribution of micro credit projects in empowering women economically.	<u>Dependent</u> Economic empowerment	<ul style="list-style-type: none"> ▪ House utilities ▪ Awareness and exercise of rights ▪ Participation in political activities ▪ Participation in major decisions in the family ▪ Capacity to meet basic needs 	<ul style="list-style-type: none"> ▪ House utilities ▪ Affordability of basic healthcare services ▪ Affordability of education from primary to vocational training ▪ Affordability of food ▪ Ability to participate in major family decisions ▪ Ability to make public opinions 	<ul style="list-style-type: none"> ▪ Nominal ▪ Interval scale 	<ul style="list-style-type: none"> ▪ Interviews/questionnaires 	<ul style="list-style-type: none"> ▪ Quantitative ▪ Qualitative 	<ul style="list-style-type: none"> ▪ Descriptive

Research objectives	Variables	Indicators	Measurement	Level of scale	Data collection Methods	Type of analysis	Level of analysis
			<ul style="list-style-type: none"> ▪ Earnings ▪ Assets 				
To establish the contribution of earned income from micro credit projects towards economic empowerment among beneficiary women supported by LWC.	<p><u>Independent Variable</u></p> <p>Earned Income</p>	<ul style="list-style-type: none"> ▪ Income earned by the women from different sources ▪ Different sources of income ▪ Expenditure (can be used as proxy to income) 	<ul style="list-style-type: none"> ▪ Wages ▪ Salaries ▪ Profits ▪ Interests ▪ Average monthly expenses 	<ul style="list-style-type: none"> ▪ Nominal ▪ Interval scale 	<ul style="list-style-type: none"> ▪ Interviews/ Questionnaires 	<ul style="list-style-type: none"> ▪ Qualitative ▪ Quantitative 	Descriptive
To assess the contribution of assets acquired from the	<p><u>Independent Variable</u></p> <p>Assets</p>	<ul style="list-style-type: none"> ▪ Value of assets acquired after 	<ul style="list-style-type: none"> ▪ Value of furniture ▪ Value of 	<ul style="list-style-type: none"> ▪ Interval Scale 	<p>Secondary data sources</p> <ul style="list-style-type: none"> ▪ Interview/ 	<ul style="list-style-type: none"> ▪ Quantitative 	Descriptive

Research objectives	Variables	Indicators	Measurement	Level of scale	Data collection Methods	Type of analysis	Level of analysis
proceeds of micro credit projects towards economic empowerment of women on the boundaries of LWC.	Acquisition	benefiting from the micro credit program	appliances <ul style="list-style-type: none"> ▪ Value of livestock ▪ Value of major equipment ▪ Personal effects like jewellery. 		questionnaire		
To determine how capacity building on micro credit projects has contributed the economic empowerment of women on the boundaries of LWC.	<u>Independent Variable</u> Capacity Building initiatives	<ul style="list-style-type: none"> ▪ Efficient management of resources/projects ▪ Sustainable ventures ongoing 	<ul style="list-style-type: none"> ▪ Application of learnt skills and Knowledge gained from trainings. ▪ Improved standards of living. 	Nominal	Interviews/Questionnaires	Qualitative Quantitative	Descriptive

3.8 Methods of data analysis

Data analysis refers to examining what has been collected and making deductions and inferences. It involves uncovering underlying structures, extracting important variables, detecting any anomalies and testing any underlying assumptions. Data obtained from the field in raw material is difficult to interpret. The researcher had to analyze that data to make sense. The researcher did data editing, coding, classification and tabulation. Use of statistical tools in data analysis such as use of measures of central tendency resulted in reducing large volume of raw data to that which could be read easily and could be used for further analysis. The researcher also used the four levels of measurement scale; nominal, ordinal, interval and ratio.

After data collection the researcher scrutinized the instrument for completeness, accuracy and uniformity. The study employed both quantitative and qualitative approaches to achieve its objectives. Collected data was analyzed using descriptive statistics. This helped to measure the various variables of the study. Coding was done to classify the answer to a question into meaningful categories so as to bring out their essential pattern. The researcher used SPSS to generate frequency distributions using descriptive statistics in order to examine the pattern of the responses. The findings were presented in form of tables, frequencies and percentages so as to bring out the relative differences of values..

3.9 Summary

This chapter has dealt with the research design which was used .The researcher applied the descriptive survey design. The target population was 340 women in eight groups involved in micro credit projects supported by LWC. The sampling procedure was stratified simple random sampling and the methods of data collection used were self administered questionnaires. Records were also analyzed. The researcher has also described the data analysis techniques and methods which were applied; descriptive statistics.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter entails the presentation, analysis and interpretation of findings. Data is presented by use of frequency tables. The purpose of this chapter is to present the results of the procedures described in the methods and present evidence in form of tables, text and figures. Out of 170 questionnaires distributed; 170 respondents filled and returned questionnaires representing a response rate of 100% which is statistically representative of the target population. The researcher followed up all the respondents to achieve this.

4.2 General information

This section describes the general and demographic characteristics of the respondents of the study.

4.2.1 Age of respondents

Table 4.1 illustrates that respondents were evenly distributed across the board in terms of their ages.

Table 4.1: Age of respondents

Age	Frequency	Percentage
18-28	47	27.6
29-39	34	20.0
40-51	56	32.9
Above 51	33	19.5
Total	170	100.0

Respondents aged between 18 and 28 were 27.6%, those aged between 29 and 39 were 20.0% which was similar to those aged above 51 years old. Lastly, 32.9% of the respondents were aged between 40 and 51 years old.

4.2.2 Marital status

Table 4.2 shows the marital status of respondents who participated in the study.

Table 4.2: Marital status

Marital status	Frequency	Percentage
Single	36	21.2
Married	80	47.1
Widow	41	24.1
Separated	13	7.6
Total	170	100.0

Majority (47.1%) of the respondents were married while the minority (7.6%) were separated. There were also 21.2% of the respondents who were single and 24.1% who were widowed as shown in Table 4.2.

4.2.3 Educational level

Table 4.3 shows the education level of the respondents.

Table 4.3: Educational level

Education level	Frequency	Percentage
Primary level	37	21.8
Secondary level	101	59.4
College/University level	32	18.8
Total	170	100.0

According to the table, majority (59.4%) of the respondents had secondary education while 21.8% had gone up to primary level of education. In addition, 18.8% had gone up to college/University.

4.2.4 Number of dependants

Table 4.4 shows the number of dependants respondents had.

Table 4.4: Number of dependants

Number of respondents	Frequency	Percentage
1-2 persons	50	29.4
3-5 persons	42	24.7
6-10 persons	54	31.8
Above 10	24	14.1
Total	170	100.0

From the table, 29.4% of the respondents had 1 – 2 dependants, 24.7% had 3 – 5 dependants, 31.8% had 6 – 10 dependants while only 14.1% had above 10 dependants. This finding is in line with the age of the respondents where the majority were aged between 40 and 51. This group of individuals is family women and could have many dependants.

4.2.5 Income generating activities engaged in

Economic empowerment for any population is the cornerstone for sustainable development owing to direct contribution to production systems. Table 4.5 summarizes the income generating activities the respondents engaged in.

Table 4.5: Income generating activities

Income generating activity	Frequency	Percentage
Trade	84	49.4
Farming	44	25.9
Service	42	24.7
Total	170	100.0

Majority (49.4%) of the women were engaged in trade (such as second hand cloth selling, cereals and other physical commodities) while others 25.9% were engaged in farming activities such fruit farming, vegetable growing, chicken rearing and dairy farming to generate income. Also some of the respondents (24.7%) engaged in service industry for example running of salons, hotels, etc as illustrated in Table 4.5.

4.3 Social and economic empowerment of women

This section describes the relationships between various social and economic variables of the study.

4.3.1 Food and LWC loan

Table 4.6: Food eaten in households against loan from LWC.

Response	Received Loan	Not Received
We always have enough to eat	76.9%	23.1%
We usually have enough food to eat	69.4%	30.6%
We sometimes do not have enough to eat	31.3%	68.8%
We often do not have enough to eat	2.7%	97.3%

According to Table 4.6, those who had received loans from LWC always had enough food to eat (76.9%) in comparison to those who did not receive loans from the fund (23.1%) who often did not have enough to eat (97.3%). This indicates that those who received loans were more economically empowered than those who did not receive loans from the LWC.

4.3.2 Education and LWC loan

Table 4.7 illustrates the relationship between reception of the loan and affordability of education in the household.

Table 4.7: Education situation against loan from LWC

Response	Received Loan	Not Received
We can afford to keep all our children in school at least through secondary, vocational or the university	86.8%	13.2%
We can afford primary and secondary but not vocational or higher education	66%	34%
We can afford primary but secondary schooling is doubtful	17.6%	82.4%
We cannot afford even primary education	5.6%	94.4%

According Table 4.7, the respondents who received loans from LWC could afford to keep all their children in school at least through secondary, vocational school or even the university (86.8%) as compared to those who did not take the loan (13.2%) who could not even afford primary education (94.4%) as shown in Table 4.7. This is further evidence that those who received the loans were more economically empowered than those who did not.

4.3.3 Housing situation-Utilities and LWC loan

Table 4.8 illustrates the relationship between reception of the loan and the housing situation in the household.

Table 4.8: Housing situation-Utilities against loan from LWC

Response	Received Loan	Not Received
Our house has full utilities	85.4%	14.6%
Our house has partial utilities	70.7%	29.3%
Our house has electricity	7.7%	92.3%
Our house has no utilities	15.6%	84.4%

Respondents who received loans from LWC had full utilities in their houses (85.4%) compared to those who had not received (14.6%) loans from LWC who in fact majority (84.4%) had no utilities in their houses as illustrated in Table 4.8. Again this shows that those who had received loans from LWC were economically empowered than those who had not.

4.3.4 Housing situation-Repairs and LWC loan

Table 4.9 illustrates the relationship between reception of the loan and the housing situation-repairs in the household.

Table 4.9: Housing situation-Repairs against loan from LWC

Response	Received Loan	Not Received
We can always afford needed repairs	97.3%	2.7%
We can usually afford repairs	67.9%	32.1%
We can seldom afford repairs	20.6%	79.4%
We can never afford repairs	9.3%	90.7%

Respondents who received loans from LWC could afford repairs in their houses (97.3%) compared to those who had not received (2.7%) loans from LWC who in fact majority (90.7%) could never afford repairs in their houses as illustrated in table 4.9. Again this shows that those who had received loans from LWC were economically empowered than those who had not.

4.3.5 Health situation and LWC loan

Table 4.10 shows the relationship between reception of the loan and the health situation of the household.

Table 4.10: Health situation against loan from LWC

Response	Received Loan	Not Received
We can always afford the medicine and healthcare services we need	90.0%	10.0%
We can usually afford the medicine and healthcare services we need	72.5%	27.5%
We sometimes cannot afford the medicine and health care services we need	27.0%	73.0%
We never can afford the medicine and health care services we need	4.8%	95.2%

Respondents who received loans from LWC could always afford the medicine and healthcare services they needed for their households (90.0%) compared to those who had not received (10.0%) loans from LWC who in fact majority (95.2%) could never afford the medicine and healthcare services they needed as illustrated in Table 4.10. Again this shows that those who had received loans from LWC were economically empowered than those who had not.

4.3.7 Self Esteem - Respect and LWC loan

Table 4.11 shows the relationship between reception of the loan and Self Esteem-respect in the household.

Table 4.11: Self Esteem– Respect against loan from LWC

Response	Received Loan	Not Received
I always feel respected	95.0%	5.0%
I usually feel respected	72.4%	27.6%
I seldom feel respected	16.7%	83.3%
I never feel respected	3.9%	96.1%

Respondents who received loans from LWC always felt respected (95.0%) compared to those who had not received (5.0%) loans from LWC who in fact majority (96.1%) who never felt respected as illustrated in Table 4.11. Again this shows that those who had received loans from LWC were both economically and socially empowered than those who had not.

4.3.8 Self Esteem - Opinions and LWC loan

Table 4.12 shows the relationship between reception of the loan and own situation-opinions in the household

Table 4.12: Self Esteem–Opinions against loan from LWC

Response	Received Loan	Not Received
I always express my opinions in public	91.5%	8.5%
I often express my opinions in public	80.0%	20.0%
I seldom express my opinions in public	13.8%	86.2%
I never express my opinions in public	4.1%	95.9%

Respondents who received loans from LWC could always express their opinions in public (91.5%) compared to those who had not received (8.5%) loans from LWC who in fact majority (95.9%) who could never express their opinions in public as illustrated in table 4.12. This is further evidence that those who had received loans from LWC were both economically and socially empowered than those who had not.

4.3.9 Self Esteem - Participation and LWC loan

Table 4.13 shows the relationship between reception of the loan and Self Esteem-participation in the household.

Table 4.13: Self Esteem– Participation against loan from LWC

Response	Received Loan	Not Received
I participate in all major decisions of my family	94.2%	5.8%
I participate in most decisions of my family	80.0%	20.0%
I seldom participate in major decisions of my family	17.4%	82.6%
I never participate in major decisions of my family	9.5%	90.5%

Representation of both men and women in decision making processes is critical for effective implementation of policies that affect the general population. This includes participation in Government organs, civic positions and senior Government positions, among others. Women who received loans from LWC could participate in all major decisions in their families (94.2%) compared to those who had not received (5.8%) loans from LWC who in fact majority (90.5%) can never participate in major decision making in their families as illustrated in table 4.13. This is further evidence that those

who had received loans from LWC were both economically and socially empowered than those who had not.

4.4 Women Economic empowerment

Table 4.14: Descriptive statistics for monthly income, savings and assets among respondents (Kshs.)

Empowerment	N	Those who received loans	Those who did not
		from LWC	receive loans from LWC
		Mean	Mean
Total Monthly Income	85	23941.18	5188.24
Amount set aside by the household for monthly savings	85	6521.1765	3142.3529
Total Assets Value	85	373235.2941	205241.8824

Comparing results in Table 4.14 above, there is a clear indication that women who received the loans from LWC were more economically empowered than those who did not supporting earlier findings by this research.

4.4.1 Earned income

Total monthly income was four times more in women who had received loans than those who had not.

4.4.2 Assets acquired

Total assets value was also one and a half times more in individuals who had received loans than those who had not received loans from LWC.

4.5 Capacity building

Capacity building involves making an individual better and more able to perform certain functions through trainings, exposure tours. This can be used in assessment of the role of LWC in economic empowerment of women.

4.5.1 Attendance of trainings

Table 4.15 shows the attendance of trainings organized by LWC that the women have undergone.

Table 4.15: Attendance of trainings organized by LWC

Attendance	Frequency	Percentage
Yes	85	100.0
No	0	0.0
Total	85	100.0

According to Table 4.15, all (100%) women who had received loans from LWC also benefited from trainings organized by LWC. Such trainings are necessary in expanding participants' knowledge in various disciplines which contributes to economic empowerment.

4.5.2 Areas of training

Table 4.16 summarizes some of the areas of training respondents were exposed to.

Table 4.16: Areas of training

Areas of training	Frequency	Percentage
Financial management	85	100
Farming	85	100
Beads making	85	100
Value addition to products	85	100

According to the table, all (100%) the participants were trained in financial management, farming techniques, beads making and value addition to products like honey generated from the income generating activities.

4.5.3 Application of skills learnt

Table 4.17 summarizes some of the applications of the skills respondents had exposed received from earlier trainings.

Table 4.17: Application of skills

Application of skills	Frequency	Percentage
Better farming methods	45	52.94
Better skills in handling of business	56	65.88
Marketing	49	57.65
Value addition to products	23	27.06
Customer care	36	42.35
N=85		

Table 4.17 shows that skills attained during the training were applied in better farming methods (52.94%), improved business management (65.88%), marketing (57.65%) and in value addition (27.06%).

4.6 Challenges women face in their daily business activities

As women go about their daily activities, they are faced with a myriad of challenges. Table 4.18 highlights some of the major challenges they face.

Table 4.18: Challenges women face in their business activities

Challenge	Frequency	Percentage
Marketing of products	143	84.6
Loan repayment	43	25.3
Inflation and drought interference	53	31.2

From the table, the major challenge facing women in their daily business activities was marketing of their products. They also faced another hurdle in loan repayment as indicated by 25.3% of the respondents. Inflation and drought interference was another challenge (31.2%) facing women.

4.7 Suggested solutions to improve performance of LWC

Women put across several suggestions to improve the fund and make it better in terms of meeting the beneficiaries' expectations. Table 4.19 illustrates some of the suggestions put forward.

Table 4.19: Suggested solutions to improve performance of LWC loan program

Solution	Frequency	Percentage
Increase the amount lent to women	97	57.1
Creating more awareness about the program	93	54.7
Increase the grace period for repayment	15	8.8

Among the suggestions was to increase amount lend to each group (57.1%), creating more awareness of the fund (54.7%) and increase the grace period before repaying the loan (8.8%) since many had difficulties in repaying.

4.8 Summary

The chapter has dealt with the analysis, interpretation, and the presentation of findings. The results of the procedures have been described and presented in tables, text and figures.

CHAPTER FIVE
SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND
RECOMMENDATIONS

5.1 Introduction

Regardless of their scale, outreach and the type of clients, all devolved funds programs share the common goal of human development, specifically the economic and social uplifting of those for whom the program is targeted. LWC targets women to economically and socially empower them. This chapter presents the summary of the findings, discussions and study conclusions and gives recommendations. The main objective of this study was to assess the contribution of the LWC women micro credit programme in economic empowerment of the beneficiaries. The specific objectives were to establish the role of earned income from micro credit projects towards economic empowerment among beneficiary women supported by LWC, to assess the contribution of assets acquired from the proceeds of micro credit projects towards economic empowerment of women on the boundaries of LWC, to determine the extent to which capacity building initiatives on micro credit projects has contributed to the economic empowerment of women on the boundaries of LWC.

5.2 Summary of findings

This section presents the summary of the findings as per the objectives.

5.2.1 General information

Majority (59.4%) of the respondents had secondary education while 21.8% had had up to primary level of education. In addition, 18.8% had gone up to college/University. 29.4% of the respondents had 1 – 2 dependants, 24.7% had 3 – 5 dependants, 31.8% had 6 – 10 dependants while only 14.1% had above 10 dependants. Majority (49.4%) of the women were engaged in trade industry while others 25.9% were engaged in farming and some of the respondents (24.7%) were engaged in in the service industry.

5.2.2 Economic empowerment

Those who had received loans from LWC always had enough food to eat (76.9%) in comparison to those who did not receive loans from the fund (20.1%) who often did not have enough to eat (97.3%). In addition, respondents who received loans from LWC could afford to keep all their children in school at least through secondary, vocational school or even the university (86.8%) as compared to those who did not take the loan (13.2%) who could not even afford primary education (94.4%) evidence that those who received the loans were more economically empowered than those who did not. Respondents who received loans from LWC had full utilities in their houses (85.4%) compared to those who had not received (14.6%) loans from LWC. Respondents who received loans from LWC could afford repairs in their houses (97.3%) compared to those who had not received (2.7%) loans from LWC.

Respondents who received loans from LWC could always afford the medicine and healthcare services they needed for their households (90.0%) compared to those who had not received (10.0%) loans from LWC. Respondents who received loans from LWC always felt respected (95.0%) compared to those who had not received (5.0%) loans from LWC.

Respondents who received loans from LWC could always express their opinions in public (91.5%) compared to those who had not received (8.5%) loans from LWC who in fact majority (95.9%) could never express their opinions in public.

Women who received loans from LWC could participate in all major decisions in their families (94.2%) compared to those who had not received (5.8%) loans from LWC.

5.2.3 Earned Income

The study established that women who received the loans from LWC were more economically empowered as regards to increased income levels. Total monthly income was four times more in women who had received loans (with a mean of Kshs. 23941.18) than those who had not (with a mean of Kshs. 5188.24). In addition, those who received loans had increased savings (with a mean of Kshs. 6521.18) as compared to those who had not received loans (with a mean of Kshs. 3142.35)

5.2.4 Assets acquired

The study also established that women who received the loans from LWC were more economically empowered as regards to assets acquisition. Total assets value was one and a half times more in individuals who had received loans (with a mean of Kshs. 373235.29) than those who had not received loans from LWC (with a mean of Kshs. 205,241.88.).

5.2.5 Capacity building

Participants were trained in financial management, farming techniques, beads making and value addition to products like honey generated from the income generating activities. Such trainings raises the levels of skills that can be applied in better farming methods (52.94%), improved business management (65.88%), marketing (57.65%) and in value addition (27.06%).

5.3 Discussion

Despite the fact that women represent 51% of the Kenyan population, their representation wage employment, enterprise ownership and decision making processes is limited. Consequently empowering women and enabling them to actively participate and contribute to social, economic and political activities is important for sustainable development.

The findings support studies by Zumbika (2000) that households of micro finance clients appear to have a better nutrition, better health practices and health outcomes than comparable non-clients households. Larger and more stable incomes generally lead to better nutrition, living conditions and preventive health care. Increased earnings and financial management options also allow clients to treat health problems promptly rather than waiting for conditions to deteriorate. In general, enrolment of female students decreases at the higher levels of education perhaps due to the social and cultural retrogressive factor. The fact that transition to university education is still low requires targeted interventions on education retention in order to achieve higher women representation. This information supports the notion that even those who have

low education levels can still access funds from the Lewa Microcredit Program and make good use of it.

Representation of both men and women in decision making processes is critical for effective implementation of policies that affect the general population. This includes participation in Government organs, civic positions and senior Government positions, among other. Women who had received loans from LWC were economically empowered and therefore had the capability of participating in decision making as opposed to their counterparts who could not.

5.3.1 Increased income levels

LWC participation by women is strongly linked with clients adding new products or services, moving to new premises or selling in new markets; improving or expanding their enterprise premises, reducing costs by buying in bulk, and increasing the size of their stock and sales volume. This increases their total monthly income as opposed to those who do not have access to the LWC. In addition, reported expenditures average significantly higher for women who received loans from LWC than those who never received loans from the fund. This is further evidence that the LWC has contributed greatly in economically empowering women.

Study findings reveal that savings levels were low among the respondents. This could be related to the observation that majority of the respondents were old women and could have lost wage employment after retirement and/or could be having high levels of financial commitment including direct capital investments.

5.3.2 Increased assets

Study findings reveal that an increase in the value of durable assets purchased for the household, oneself, and/or enterprise is regarded as a potentially strong indicator of the performance of the LWC microcredit program in economic empowerment of women. The increased value of durable assets serves as an indicator of an increase in the household's asset base, which can be used as a proxy measure of the household's

wealth level. Durable assets include household items like mattress, radio, stove, beds, etc. Results of this study indicate that women who received loans from LWC acquired more assets than those who did not. These findings are in line with Chen and Dunn (1996) who confirms that performance will increase in terms of revenue, profit and assets.

5.3.3 Capacity building

Participants were trained on financial management, farming techniques, beads making and value addition to products like honey generated from the income generating activities. These trainings improved skills which were applied in better farming methods, improved business management, marketing and in value addition.

5.4 Conclusion

Study findings reveal that the LWC microcredit program is primarily reaching low-income moderately poor micro-entrepreneurs, who are their target group. This conclusion is based on findings that show that those who benefited from the fund have more basic durable assets with respondents having an enterprise that generates some form of income. Study findings revealed that total monthly income was four times more in women who had received loans (with a mean of Kshs. 23941.18) than those who had not (with a mean of Kshs. 5188.24). In addition, those who received loans had increased savings (with a mean of Kshs. 6521.18) as compared to those who had not received loans (with a mean of Kshs. 3142.35).

Also, the results demonstrate that the total assets value was one and a half times more in individuals who had received loans (with a mean of Kshs. 373235.29) than those who had not received loans from LWC (with a mean of Kshs. 205,241.88.). Participants were trained in financial management, farming techniques, beads making and value addition to products like honey generated from the income generating activities. Such trainings raises the levels of skills that can be applied in better farming methods, improved business management, marketing and in value addition. This helps women reduce their financial vulnerability through diversification of

income sources and accumulation of assets. The data suggest that LWC microcredit program should consider the feasibility of providing individual loan products to participants who have been diligent in repaying their group loans. These individuals want to “graduate” to larger loans than the groups provide. This process could prepare these individuals to participate in the parallel commercial banking system in the future.

5.5 Recommendations

The researcher recommends the following;

- 1) Female population should be encouraged to participate in various economic activities in order to improve their livelihoods. These include enrolment in post-primary education, observing individual health needs and accessing productive income generating activities and/or well paying employment.
- 2) Introduction of LWC microcredit program is a positive initiative towards economic empowerment of female population, but its implementation needs strong identification and monitoring systems in order for the poor women to equally benefit.
- 3) In addition, it is important to encourage women to participate in international and national associations relevant to their individual specialties and business undertakings with a view to sharing experiences and exposing women to both local and international economic opportunities.
- 4) LWC should step up awareness campaigns on the microcredit program, rights for women and policy interventions already in place targeting women. This would enhance their effective participation in the social, economic and political systems. Pro-poor policies and interventions should also target women especially in rural and marginalized areas as appropriate.
- 5) LWC microcredit program should increase the amounts lend to each group and increase the grace period before repaying the loan.

5.6 Areas of further research

The researcher suggests that;

- 1) Other studies are required to assess the sustainability of the LWC microcredit programme.
- 2) The performance of microcredit programs in other organizations should be studied.
- 3) Studies should be done of the Women Enterprise Fund initiated by the Kenyan government to benefit women.

5.7 Summary

This chapter has presented the summary of the findings, discussions and study conclusions recommendations as well as areas of further study.

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APPENDICES

Appendix 1: Cover letter to research participants

Dear sir/madam,

I am Mercy Mwirigi from the University of Nairobi carrying out a study on the contribution of microcredit projects towards empowering women economically. The research will be submitted for partial fulfillment for the degree of Master of Arts in Project Planning and Management.

May I request you to answer the following questions as honestly as possible. This information will be kept completely confidential and anonymous and will not be used for any other purpose apart from the stated research.

Thank you so much for your time and cooperation.

Yours truly,



Mercy Mwirigi.

Appendix II: Questionnaire to the women group leaders and members

This questionnaire will assist to establish whether the LWC supported Women micro credit projects have empowered the beneficiaries economically at the local level and suggest ways of improving of the same.

Instructions

I am a student at the University of Nairobi pursuing a master's degree in Project Planning and Management. I am collecting data as part of the requirement with this questionnaire. The information given will be treated confidentially and will not be used for other purposes except academic. Please respond as honestly as possible.

Participation in this exercise is voluntary. You are however encouraged to answer all questions. Please note that there is no right or wrong answers to the following questions and your honest opinion will be highly appreciated.

Do not write your name anywhere on this questionnaire. Tick the correct answer or fill in your response as applicable.

Thank you.

SECTION 1: GENERAL INFORMATION

Instructions: Tick where appropriate. Where you are required to quote figures, please give figures as applies to the last 12 months (i.e. Jan 2009-December 2009)

Marital Status	Age Bracket in Years	Level of Education	Number of Dependents
Single <input type="checkbox"/>	18-28 <input type="checkbox"/>	Up to primary level <input type="checkbox"/>	1 to 2 persons <input type="checkbox"/>
Married <input type="checkbox"/>	29-39 <input type="checkbox"/>	Secondary level <input type="checkbox"/>	3 to 5 persons <input type="checkbox"/>
Widow <input type="checkbox"/>	40-51 <input type="checkbox"/>	College/university level <input type="checkbox"/>	6 to 10 persons <input type="checkbox"/>
Separated <input type="checkbox"/>	Above 51 <input type="checkbox"/>	Others (specify) <input type="checkbox"/>	Above 10 <input type="checkbox"/>

SECTION 2: SPECIFIC INFORMATION

EARNED INCOME

1. What income generating activity do you engage in?

- a) Service (such as saloon)
- b) Trade (such as second hand cloth selling,retail shop, cereals and other physical commodities.)
- c) Farming (such fruit farming, vegetable growing,chicken rearing, dairy farming)
- d) Others (specify)

2. Indicate in the table below how much earnings/income you make from your income generating activity (Kshs.)

Amount of loan	Frequency of re-supply of business (days)	Average amount spent per re-supply	Average monthly net income from business	Estimate Total monthly income of household
5000-10,000 ()	1-2 days ()	Below 5,000 ()	Below 5,000 ()	5,000 -10,000 ()
11,000-20,000 ()	3-4 days ()	6,000-8,000 ()	6,000-10,000 ()	11,000-15,000 ()
21,000-30,000 ()	5-6 days ()	9,000-11,000 ()	11,000-15,000 ()	16,000-20,000 ()
Over 31,000 ()	More than 6 days ()	Over 12,000 ()	Over 15,000 ()	Over 20,000 ()

3. If you were to sell your stock of goods and/or raw materials tomorrow, how much would all that stock be worth? Do not include fixed business assets.

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

4. How often do you normally restock your working capital—daily, every other day, weekly, etc.? Record the answer in terms of the normal number of days from one restock to the next.

- A) Daily
- B) Weekly
- C) Once a month
- D) Four times a month

5. Each time you restock, about how much do you normally spend in purchases of products for resale?

Below kshs.1,000	Kshs.1,100-5,000	Kshs.5,100-10,000	Above Kshs.10,000

6. Once you restock, how much will you sell before you have to replenish/restock again?

Below kshs.1,000	Kshs.1,100-5,000	Kshs.5,100- 10,000	Above Kshs.10,000

7. Every time you make a loan payment, how much is your quota per month?

Below kshs.5,000	Kshs.6,000- 10,000	Kshs.11,000- 15,000	Above Kshs.15,000

8. What do you normally spend each month for food to support your household?

Below kshs.5,000	Kshs.6,000- 10,000	Kshs.11,000- 15,000	Above Kshs.15,000

9. What do you normally spend each week for the education of children in your household?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

10. What do you normally spend each week for medicine and medical services to support your own health and that of other household members?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

11. Do you rent or own your home or live in a relative's home? What does your household spend each month to rent (or for house payments)?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

12. During a normal month, what does your household pay each month for utilities; electricity, water, sanitation, telephone, heat, fuel, etc.?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

13. Which of the following statements best describes the food eaten in your household:

- A) We always have enough food to eat;
- B) We usually have enough food to eat;
- C) We sometimes do not have enough to eat; and
- D) We often do not have enough to eat.

14. Which of the following statements best describes the situation regarding the education of children in your household?

- A) We can afford to keep all of our school-age children in school—At least through secondary, vocational school or even the university;
- B) We can afford for our children to complete primary and secondary, but not all will complete vocational or higher education;
- C) We can only afford for all our children to complete primary education, but secondary schooling is doubtful; and
- D) We cannot afford for all our children to obtain even primary education.

15. Which of the following statements best describes your housing situation?

A) Utilities:

- (1) Our house has full utilities (electricity, water, sanitation);
- (2) Our house has partial utilities;
- (3) Our house has electricity only;
- (4) Our house has no utilities.

B) Repairs:

- (1) We can always afford needed repairs;
- (2) We can usually afford repairs;
- (3) We can seldom afford repairs;
- (4) We can never afford repairs.

16. Which of the following statements best describes the health situation of your household?

- A) We can always afford the medicine and healthcare services we need;
- B) We usually can afford the medicine and healthcare services we need;
- C) We sometimes cannot afford to buy medicine and healthcare services;
- D) We never can afford to buy medicine or healthcare services.

17. What do you normally spend each week on transportation expenses? (e.g. To get your children to and from school, (b) to go to and from your work, and (c) travel to purchase supplies for your business?). Multiply by four to get a monthly average.

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

18. During a normal week (or month), how much do you (and other members of your household) set aside for savings?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

ASSETS ACQUISITION

19. If you were to sell your major furniture and appliances today, what would be their approximate market price?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

20. Do you raise any livestock? If you were to sell all of your livestock today, what would be their approximate market price?

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

21. Do you own any major equipment—like a car, motorbike, bicycle, typewriter? How about business assets—like a push-cart, kiosk, sewing machine, etc.? If so, if you were to sell all these assets today, what would be their approximate market price?"

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

22. If you were to sell all your personal effects today—garments, jewelry, etc.—what would be their approximate market price?"

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

23. Can you think of anything else we've not counted?" If so, enter it's value here.

Below kshs.5,000	Kshs.6,000-10,000	Kshs.11,000-15,000	Above Kshs.15,000

CAPACITY BUILDING INITIATIVES

24. Which of the following statements best describes your self esteem?"

A) Respect:

- (1) I always feel respected;
- (2) I usually feel respected;
- (3) I seldom feel respected;
- (4) I never feel respected.

B) Opinions:

- (1) I always express my opinions in public;
- (2) I often express my opinions in public;
- (3) I seldom express my opinions in public;
- (4) I never express my opinions in public.

C) Participation:

- (1) I participate in all major decisions of my family;
- (2) I participate in most major decisions of my family;
- (3) I seldom participate in major family decisions;
- (4) I never participate in major family decisions.

25. Have you attended any training organized by LWC?

Yes () No ()

26. If yes to the above question, list down the trainings attended;

- a) -----
- b) -----
- c) -----
- d) -----

27. Have you visited other similar projects in the country/region? List them down;

- a) -----
- b) -----
- c) -----
- d) -----

28. Have you applied the knowledge and skills learnt during the above trainings and exposure tours? Yes () No ().

If yes, How?-----

29. What are some of the problems facing you in your daily activities?

- a) Marketing of the products
- b) Repaying the loan
- c) Inflation and drought interference.
- d) Others

(specify).....

30. What do you think can be done to improve the microcredit program to women?

a) Increasing the amount to be lend to each group

b) Creating more awareness about the fund

c) Increasing the grace period before repaying the loan

d) Others

(specify).....

Thank you for your cooperation