

**FACTORS INFLUENCING UPTAKE OF CONSTITUENCY WOMEN ENTERPRISE  
SCHEME IN KISUMU WEST DISTRICT, KENYA**

**BY**

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**A RESEARCH PROJECT REPORT SUBMITTED IN PARTIAL FULFILLMENT OF  
THE REQUIREMENT FOR THE AWARD OF DEGREE OF MASTERS OF ARTS IN  
PROJECT PLANNING AND MANAGEMENT OF THE UNIVERSITY OF NAIROBI**

**2013**

**DECLARATION**

This research project is my original work and has not been submitted for examination in any other University.

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## **DEDICATION**

This research project is dedicated to my immediate family members: my dear husband Anthony Obonyo, my wonderful children Peres and Gabriel, and to my Parents Peres Ouma and Wilson Ouma who constantly supported me.

## **ACKNOWLEDGEMENT**

I wish to acknowledge the invaluable guidance, encouragement and contributions of supervisors; Dr. Ouru Nyaega and Dr. Maria Onyango for ensuring that this project is well written, completed and presented within reasonable time for defense. Their insights, suggestions, advice, contributions and sagacious guidance helped in ensuring that the proposal met the threshold for academic discourse. I would also like to thank all the lecturers who guided me through the course work and research process. I sincerely appreciate the contributions of my course lecturers in shaping my thoughts and discourse: Prof. Omollo Ongati, Dr. Raphael Nyonje, Dr. Rambo Charles, Dr. Odundo Paul, Mr. Wilson Nyaoro and Mr. Michael Ochieng'. Your inspiration, encouragements and motivation enabled me to conceptualize this research project. I also wish to acknowledge the contribution of the University of Nairobi support staff especially the administration assistant and the librarian for their contribution to the entire undertaking. Many thanks to the University of Nairobi Masters of Arts in Project Planning and Management class of 2011 who in various ways contributed to the project idea in general and development of this research project in particular.

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## **LIST OF ABBREVIATIONS AND ACRONYMNS**

<b>C-WES</b>	Constituency Women Enterprise Scheme
<b>DGSDO</b>	District Gender and Social Services Officer
<b>MDGs</b>	Millennium Development Goals
<b>MFI</b>	Microfinance Institutions
<b>MFP</b>	Microfinance Programs
<b>TGP</b>	Theory of Gender and Power
<b>WEF</b>	Women Enterprise Fund

## ABSTRACT

The government of Kenya initiated WEF in 2007 to provide credit and train women, facilitate market for their products and to help the women develop linkages with large enterprises. These services are disbursed through C-WES that is at the district level. C-WES operates on group loaning scheme with no collateral to women entrepreneurs. However, a study conducted by Omollo (2011) indicate low uptake of C-WES services in Kisumu West District. This study sought to determine the causes for the low uptake of C-WES services by addressing four objectives. These were: establishing the extent to which access to information influence low uptake of C-WES amongst women entrepreneurs; examining the extent to which C-WES conditions influence low uptake of C-WES amongst women entrepreneurs; examining the extent to which role of decision making on control of credit influence low uptake of C-WES amongst women entrepreneurs; and examining the extent to which women business skills influence low uptake of C-WES amongst women entrepreneurs in Kisumu West District. In order to conclusively address the research objectives, the study adopted a descriptive survey design with qualitative and quantitative approaches to data collection. The data employed both probability and non-probability sampling techniques. Under probability sampling, the simple random technique was used to identify respondents. Using Krejcie and Morgan (2002) table of determining sample size, 368 women were sampled from women groups registered by Ministry of Gender and Social Services. Another 6 respondents were purposively sampled for key informant interviews. Analysis involved descriptive statistics and content analysis hence the researcher ran frequency distributions, percentages and means while data was also presented in tables. Qualitative information obtained through in-depth interviews was summarized into briefs. From our findings the study established that 35% of women had not heard of C-WES services, while majority of those who knew about C-WES services (44.9%) got the information mainly from friends and families. Majority of the women found the C-WES conditions favorable at 71.2%. However, not all the women groups had met the required conditions with 43% of women not having group records. The findings also established that even though women made decisions on use of profit and the type of business to start, 64.1% still needed permission from men to gain credit and 53.8% needed permission to attend group meetings. Finally, over 95% of respondents supported training programs for C-WES. The study recommended that C-WES needed to raise awareness on its services. C-WES also needed to design effective monitoring program as a feedback tracking mechanism on women groups. The study also recommended a holistic approach in implementing C-WES services particularly during training. This would help in enhancing women decision making power. The study recommended policy change to allow for use of vernacular languages in designing information materials that include posters and brochures.

## CHAPTER ONE

### INTRODUCTION

#### 1.1. Background of the Study

The concern on the plight of women has led to the formulation of development policies designed to ensure equity and full participation of women in society. The World Bank (2001) estimates that 1.4 billion people worldwide live on less than \$1.25 a day. Of these, approximately 70% are women. The microfinance industry has made great strides toward identifying barriers to women's access to financial services and developing ways to overcome those barriers (Chest on & Kuhn, 2002).

In the U.S. Bailey CEO and founder of Women's Economic Ventures, notes that while the Grameen peer lending model has proven fruitful among some groups in the developing world, it has not met needs of low-income entrepreneurs in the U.S. where there is little public funding or awareness of micro-enterprise development. Ackerly (2005) provides a view of Germany experience where he argues that unlike many members of the microcredit groups in the development world, poor women in the Germany are educated, however, they have no business expertise. In Britain, credit is available to women even though most of the women don't necessary use the credit to start up business. In fact many women are in debt because of focusing on non productive goods like shoes and cars (CGAP, 2004).

A study in Brazil by Ramachandar & Pertti (2009) on microfinance and women empowerment showed that only 2% of potential microfinance clients were getting this financial service and 1.4% of their potential credit needs; 70% of Brazil's population is said to be completely excluded from the banking system, not having any kind of account. There are

various factors that work against women in having the same sort of access to micro financing as men. Almeyda (2000) in a study aimed at Assessing Gender Issues carried in Mexico asserts that these factors include the fact that women are very involved in agriculture and devote considerable time to the farms, women's income generating activities are mainly home-based and women have less education.

A study by Makombe & Kihombo (1999) in Tanzania on Credit Schemes and Women Empowerment found that Women's efforts in alleviating poverty through the credit scheme are affected by various factors such as imperfect markets, stiff competition, inadequate loans and poor weather conditions. The effect of these problems is that about three-fifths of the women's IGAs are not sustainable. A study in South Africa (Jiyale, 2006) found that although informal sector women entrepreneurs possessed some information and communication technologies, their location, demographic composition, poor education, low economic status and occupation, negatively affect their ability to benefit fully from the existing opportunities emanating from the information and knowledge society. A collective wisdom has emerged that women's repayment rates are typically far superior to those of men. A study Conducted in Ghana by Chest on & Khun (2002) found that women have better repayment records and cooperativeness. The Canadian International Development Agency (CEDA) had a fund known as Training Fund for Tanzania Women (TFTW) which aimed at enhancing women's technical and managerial skills (Shirima, 1995).

In Kenya, gender equity has taken centre stage resulting in the development and enactment of various legal and policy interventions including enactment of the National Commission on Gender and Development Act in 2003 and the subsequent establishment of

the National Commission on Gender and Development in November 2003; introduction of gender desks in key parastatals and police stations; introduction of the Women's Enterprise Fund; the passing of the National Policy on Gender and Development in 2006 and the 30% presidential decree on affirmative action in public appointments, among others. Despite these achievements, the Ministry of Planning and National Development Assessment Report (2005) points out the glaring gender gaps existing in access to control of resources and economic opportunities in Kenya. A survey conducted by KNBS (2008) on the well-being in Kenya, found out that 50.8% of females are poor with 31.2% of poor households being female headed.

The Women Enterprise Fund was established through Legal Notice No. 147: 2007 and began its operations in December 2007. The mandate of the Fund includes providing loans to women through and the Ministry of Gender, Children & Social Development under the Constituency Women Enterprise Scheme (C-WES). Under C-WES the clients targeted for funds channeled through the constituencies are women entrepreneurs. They are able to borrow an initial amount up to Kshs. 50,000 as a group and the group act as collateral. However, a study by Omolo (2011) shows low uptake of C-WES services amongst women entrepreneurs in Kisumu West district.

The group-based approach has been recognized as having the capacity to empower the most vulnerable and marginalized, especially women, by creating a community-based structure that builds mutual support and trust (Paxton, 1996). C-WES operates on this principle of group-based lending, commonly referred to as 'solidarity groups'. However, group-based models are not without their limitations. Mayouc (1999) has raised questions

regarding the extent of outreach, the limits of their ability to enforce repayments and the intensity of empowerment effects. The extent to which C-WES conditions influence the low uptake of C-WES services amongst women entrepreneurs in Kisumu West has not been investigated.

Other than the conditions, C-WES has to contend with the disadvantages that women face in determining the control and access of credit. Goetz and Gupta (1996) have proved that most of women's loans are directly controlled by male while female borrowers are still responsible for repayment. The extent to which women entrepreneurs have decision making power over control of credit through access of credit, repayment and determining choice of business on credit provided by C-WES in Kisumu West district has not been investigated.

Poverty can be alleviated by providing relevant information (Seibel & Parhusip, 2008). It is therefore important that any microfinance institution providing information should take into account the challenges that women face design an information dissemination system that is accessible to women (Mayoux, 1998). Key issues should include the mode of disseminating information, the language used, the time of dissemination and proximity of information centre. The accessibility of C-WES information amongst women in Kisumu West has not yet been investigated.

Women usually lack the necessary skills to manage successful and progressive business (Borode, 2011). This is particularly so since women are disadvantaged in terms of education with most of them not advancing beyond basic level of education. Microfinance programs targeting women seek to address this problem by providing training to women on basic business skills and group management skills. However the method of training is critical

as some studies have shown that due to cultural reasons, women prefer to be trained by fellow women (Oxaal & Baden, 2002). The method of training in C-WES amongst women entrepreneurs in Kisumu West has not been investigated.

## **1.2. Statement of Problem**

Although women's access to financial services has increased substantially in the past ten years, their ability to benefit this access is often still limited by the disadvantages they experience because of their gender. Oxaal & Baden (2002) acknowledge the negative impact of decision making practices on women by stating that traditionally a woman is responsible for all domestic duties including not only cooking but also production of subsistence food e.g vegetables and groundnuts. The husband is the head of the household and therefore he is the person responsible for economic decision making in the household. Moreover, because of the nature of their work women are normally alienated from main sources of information as they are busy with the triple role associated with their work. Women often lack relevant skills and collateral which then alienates them from participating in mainstream banking (Borode, 2011). Reinke (2000) asserts that microfinance institutions need to be sensitive to the needs of women and design programs that provide favorable environment and conditions that will increase uptake of microfinance services by women.

The Women Enterprise Scheme (C-WES) established in December 2007 aims at providing loans to women through Ministry of Gender, Children & Social Development under the Constituency Women Enterprise Scheme (C-WES). C-WES objectives include providing credit to women entrepreneurs; facilitating development of supportive infrastructure for women enterprises; facilitating marketing of products and services of women enterprises in



local and international markets; and enhancing and strengthening the knowledge, skills and capacity of women entrepreneurs.

A study conducted by Kiraka (2013) on the performance of C-WES in Kakamega identified various challenges that have affected C-WES services. These were enumerated as inadequate field personnel, delays in disbursement, lack of individual choices in group lending and low literacy amongst segment of women borrowers. A study conducted by Ombara (2011) to assess C-WES growth in Bondo found no evidence of significant differences in growth and innovation among women entrepreneurs in Bondo. Another Study conducted by Omollo (2011) in Kisumu West District highlighted the low uptake of C-WES services by women in Kisumu West district. This is despite devolution of the fund at constituency level to ensure easy access amongst the women entrepreneurs. According to the findings only 25% of women interviewed had attended capacity building forums and only 30% had been engaged in the exchange programs organized by C-WES. Another important factor was that only 29% of the women supported the conditions set by C-WES in accessing their services while only 29% of the business women felt that their businesses benefited from their association with C-WES. However, the cause for the low uptake of credit of C-WES amongst women entrepreneurs in Kisumu West district has not been determined. It is on the basis of this background that this study seeks to investigate the causes for the low uptake of C-WES services based on four independent variables that include access to information; the conditions set by C-WES to access the fund; decision making on control of credit; and the skills that women have.

### **1.3. Purpose of the study**

The study sought to investigate the factors influencing uptake of C-WES amongst women entrepreneurs in Kisumu West district.

### **1.4. Objectives of the Study**

The study was guided by the following objectives:

1. To establish the extent to which access to information influence uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District.
2. To examine the extent to which C-WES lending conditions influence uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District.
3. To examine the extent to which role of decision making on control of credit influence low uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District.
4. To examine the extent to which women business skills influence uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District.

## **1.5. Research Questions**

The study sought to answer the following research questions:

1. To what extent does access to information influence uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District?
2. To what extent does Constituency Women Enterprise Scheme lending conditions influence low uptake of C-WES amongst women entrepreneurs in Kisumu West District?
3. To what extent does role of decision making on control of credit influence uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District?
4. To what extent does women business skills influence uptake of Constituency Women Enterprise Scheme amongst women entrepreneurs in Kisumu West District.

## **1.6. Significance of the Study**

It is hoped that the findings of this study will provide more information on characteristics and challenges of women seeking credit or other services provided by government and other microfinance institutions. It is also hoped that the information can be used in designing future credit interventions targeting women. The information gathered may also contribute to policy formulation which can be included in the current national strategies regarding women and microfinance. Finally, the study may encourage future researchers to replicate this study in different contexts that would further develop the link between micro credit and women empowerment.

### **1.7. Basic Assumptions of the Study**

The study assumed that there exists women entrepreneurs who are aware of C-WES but have not benefited from C-WES services. The study also assumes that these women will cooperate and provide the needed information during the study.

### **1.8. Limitations of the Study**

The study was limited to Kisumu West District which is a rural area. There could therefore be limitation to replicating the result of this study particularly to urban areas. It is also important to note that it was not possible to exhaust all the factors that affect low uptake of C-WES in Kisumu West. This means that further studies can be done to determine other causes of the low uptake of C-WES.

### **1.9. Delimitation of the Study**

The research was limited to the Constituency Women Enterprise Scheme since it emerged the winner of the MDG Award for outstanding achievement in promoting Gender Equality and Women Empowerment (3rd MDG) in 2011. The study benefited from the fact that there existed government records on groups benefitting from the women enterprise fund. There are also government statistics on gender disparities and poverty indices that informed the study. The study also benefits from the fact that a previous study had been conducted on impact of C-WES on women empowerment in Kisumu West District. This study is therefore a follow-up of the study conducted in the same district by Omollo (2011).

### 1.10. Definitions of Significant terms in the Study:

<b>Access to Information:</b>	Condition that allows one to obtain information whenever it is disseminated. It includes mode of communication used, language and interaction between sender and receiver.
<b>C-WES:</b>	These is a women scheme at the constituency level aimed at empowering women by providing credit, training, marketing services and networking.
<b>C-WES Lending Conditions:</b>	These are conditions that women need to meet so that they can be eligible for C-WES services. They include belonging to a registered group, having a national identity card and having group minutes.
<b>Decision Making:</b>	Having control and final say on the choices to be made based on different available options.
<b>Low Uptake of C-WES:</b>	Any services offered by C-WES where uptake is lower than 50% will be considered low.

### **1.11. Organization of the Study**

The study was organized into five chapters. Chapter one was the introductory in which various aspects were discussed. This included background to the study, statement of the problem, the purpose of the study, the study objectives, research questions, and justification of the study, significance of the study, scope of the study, limitations of the study, delimitations of the study and organization of the study. Chapter two of the study focused on the review of relevant literature. A theoretical and conceptual framework was formulated and discussed and knowledge gaps identified.

Chapter three outlined the study methodology to be employed to obtain information that would respond to the research questions and ultimately achieve the research objectives. The chapter further described the study design, the area of study, the sampling procedure, the data collection methods and instruments and the data analysis techniques. Chapter four discussed data analysis, presentation and interpretation. Chapter five consisted of a summary of findings, conclusions, recommendations for policy action and further research and lastly the study contribution to body of knowledge.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviewed literature related to Constituency Women Enterprise Scheme as a component of microfinance provided by the Kenyan Government under the ministry of Gender and Social Services. It discusses the conditions laid out to women by various microfinance organizations and how these conditions influence the uptake of credit services. The conditions discussed include group lending, repayment methods and method of disbursement. The role of decision making on credit is also discussed with focus from various studies on who controls credit amongst men and women. In this section ownership of property bought as a result of the credit borrowed is also discussed. Access to information is a key component in ensuring success of microfinance programs. The literature discusses various methods of information dissemination and how accessible these methods are to women. Finally the literature focuses on skills that women have and how this affect their access to credit. The theoretical and conceptual frameworks are also presented in this section.

#### **2.2 The Concept of Constituency Women Enterprise Scheme**

Micro-finance can be described as the provision of financial services dealing with very small deposits and loans' (Bastelaer, 1999). Microfinance was initially developed by and is today still primarily deployed by nongovernment organizations (NGOs) who receive donor funds and on- lend to microfinance clients, often at subsidized interest rates. Credit unions, cooperatives, commercial banks, and small informal groups (self-help groups-SHG) are other important players in microfinance (Narayan, 2000). Beatriz (2010) asserts that credit should help poor women in three ways. First, by providing independent sources of income outside

home, microcredit tends to reduce economic dependency of the women on husbands and thus help enhance autonomy. Second, the same independent sources of income together with their exposure to new sets of ideas, values and social support should make these women more assertive of their rights. And finally, micro credit programmes by providing control over material resources - should raise women's prestige and status in the eyes of husbands and thereby promote intersperse consultation. A study conducted in Bolivia (Adams & Canavose, 2002) on impact of credit on women entrepreneurs established MFPs create empowerment promoting conditions for women to move from positions of marginalization within household decision-making process and exclusion within the community, to one of greater centrality, inclusion and voice.

Studies (Kabeer, 1999; Hossain, 2000) that support the view that MF are economically empowering suggest that by making credit accessible, these programmes provide the means to build up productive assets over time. This creates an opportunity for women to earn independent incomes and contribute towards the household economy. It is argued that even if women's contribution to household income is low, the very fact of earning an independent income gives them an opportunity to reduce their economic dependence on men and increase their 'centrality' within the household. In fact, independent income increases their bargaining power at the household level, enhances their autonomy and may even reduce their traditional seclusion

The effect of increased intra-household bargaining power can take on an even greater significance when credit programmes are made part of larger social mobilisation effort, such as consciousness-raising and functional literacy. Studies conducted in Bangladesh (Baden,



2002 & Haper, 2000) on gender issues have cited examples of a decrease in physical violence against women. In fact, their participation in credit programmes and access to wider social networks outside the family, contribute to their family's fear of public exposure of domestic violence, which has a mitigating effect on some forms of male violence. Furthermore, there are examples of women who directly attribute the decline in domestic violence to improvements in their household economic situation resulting from their access to credit.

Microfinance address the market failures of formal financial institutions (Khandker, 1998). By extending loans for production, microfinance support a virtuous cycle of investment, savings and further investments. In fact, credit is seen as a mechanism for generating self-employment opportunities for women and/or improving the productivity of existing enterprises. This leads to economic empowerment, which promotes a 'virtuous spiral' of broader social and political change by women (Mayoux, 1998). They transform 'beneficiaries' into 'clients' through the development and enforcement of contracts between lenders and borrowers and by supporting the ownership and control of resources by the poorest. By making consumption credit available during periods of cyclical or unexpected crisis, microfinance also play a social protection role (Hulme & Mosley, 2002). Whether they are instruments to tackle market failures or to reduce poverty, microfinance practice financial and social intermediation for their targeted clientele.

The Women Enterprise Fund has operationalised the mandate of providing loans to women using the two channels namely, micro-finance institutions (MFIs) and the Ministry of Gender, Children & Social Development under the Constituency Women Enterprise Scheme (C-WES). Among other objectives the funds seeks to increase the loan portfolio from the

current Kshs. 4 billion and increase the number of women entrepreneur borrowers from to over 600,000. It seeks to reduce the challenges facing women, by concentrating on providing financial services that target women entrepreneurs, enhance women capacity and ensure effective dissemination and access to information.

### **2.3 Conditions of Constituency Women Enterprise Scheme and low uptake of Constituency Women Enterprise Scheme**

Most microfinance operates on the principle of group-based lending, commonly referred to as ‘solidarity groups’. In this sense, MFPs operate through existing stocks of social capital. The group processes strengthen existing social relations, institutions and shared values and in the process create an environment supportive for the emergence of fresh social capital (Narayan, 2000). Group-based credit programmes promoted by NGOs allow poor people access to financial services that they have historically been denied. Furthermore, the group-based approach has been recognized as having the capacity to empower women, by creating a community-based structure that builds mutual support and trust. Such an approach allows for greater economic and social integration for the marginalized section of society, thereby directly addressing issues of vulnerability (Besley, 2003).

The common wisdom about group lending has several basic tenets. Paxton (1996) in a study in Burkina Faso on determinants of successful loan repayment argues that group lending has attracted so much attention because it reduces transactions costs. Poor people prefer to work in groups for financial as well as social reasons and repayment rates are more favorable in a group lending scheme. Bratton (2004) justifies group lending by stating that it provides pecuniary returns, especially to women who have no other means of exerting their independence. The argument is that group credit gives women self-esteem, mutual trust and

empowerment. Other benefits attributed to group lending are the access to credit, training, organizational inputs, reduction of lending and borrowing transaction, and higher repayment rates. Under joint liability, members of a peer lending group must have some way to ensure that the other members of the group repay their portions of the loan so that all have future access to loans.

However, group-based models are not without their limitations. Reinke (1998) in a study in Nigeria on small enterprise foundation has questioned the efficiency of group lending schemes by arguing that the cost implications of the reliance on social capital and solidarity are substantial even for poor people, as solidarity does not come free. Further, Mayoux (1999), using data from Cameroon, suggests that these models risk increased inequalities between different groups through social exclusion of the poorest and most disadvantaged. In a research conducted in Mumbai, Puhazhedi (2000) has compared group-based models with individual programs of formal financial services for linking the poor through financial intermediation. They believe that well-designed individual programs, which include intensive loan collection, savings and insurance facilities and incentives to repay may be an efficient and effective alternative.

However, repayment rates vary dramatically from one program to another, suggesting an inherent instability in the financial technology. Khandker, Khalily & Khan (1994) when studying the Grameen Banking system found that the longer a branch operated in a given region, the higher the default rate. This parallels the experience in Burkina Faso, as well as other countries, and suggests a “matching problem” found over loan cycles. In the first meeting, everyone agrees to given loan terms and conditions. Finding a group of people with

equal credit demand once is difficult enough, but the probability of the same group desiring consecutive loans with similar conditions diminishes through time. Thus, matching the supply and demand for credit among group members becomes more and more challenging through time and may result in default as one or more members are not satisfied. Vigano (2002) argues that group loan repayment behavior and argued that five factors affect credit risk: ability to repay; willingness to repay; favorable external conditions; quality of information upon which analysts base their judgment; and the bank's ability to ensure the customer's willingness to repay through an effective incentive structure. The most significant variables in the factor analysis were the borrower attitude, profitability and revenue stability, and ability to manage several borrowing contracts. Another study done in Philippines (Ramesh, 1996) entitled Banking with the poor, show domino effect. The study shows that in numerous cases, group lending starts strong with 100 percent repayment, but after a few months or years, certain areas experience widespread default. In another study commissioned by USAID Edgcomb & Barton (2000) explores the cultural roots of group activity and warns of the need for group credit programs to be sensitive to varying cultural norms, values, and cognitive structures. Huppi & Feder (1989) examine the role of groups and cooperatives in a world bank study and question assumptions that transactions costs are indeed lower to borrowers and lenders under group lending. The time commitment of group members is enormous and group mobilization and training cause high administrative costs.

#### **2.4 Decision making on control of credit and low uptake of Constituency Women Enterprise Scheme**

Findings of different studies in Nigeria and Philippines (Ackerly, 2005; Amin & Chaudhury, 2008) show that giving credit to women can improve economic independence and

enhance their threat points in the household, bringing about wider impacts at community level, which can change the gender norms and women's status in the family and society. Women can use profits from loan investment or the loan itself to increase bargaining power in the household, increasing women's voice in the decision-making processes of the households and community. Other studies however show the negative impacts of microfinance on women. In Asia, Mal & Tayub (2008,) in their study on Women, Poverty and Empowerment, suggests that women are abused by MFIs to reduce transaction costs, thus increasing the burden for women, deepening frustration and tension among household members and in women's groups. There is little evidence of radical change in the gender division of labor resulting from women's access to loan as women are still doing traditional home-based jobs like poultry raising, tailoring, paddy husking (Kabeer, 2001). Evidently the traditional jobs require intensive laboring and bring low returns, increasing the burden on women who already suffer heavy triple roles.

Goetz and Gupta (1996) make a survey in Bangladesh with a range of questions asking women's control over productive process and use an index of loan control for interpretation from full control over the entire productive process to no control and involvement in these processes. The study shows that majority of women have no or little control over loan according to the criteria. According to this study, most of the loans are invested in male activities. From evidence of research, the authors provide a number of circumstances which might occur in case loans are not invested and controlled by women themselves. First, in case of a good relationship, men can provide women money to repay, but the development objectives to give credit to women may be lost. Second, if men invest badly and cannot provide installments, women might pay themselves with a reduction in savings and household

consumption's expenditure. Third, in many instances men are not willing to make repayment for the loans contracted by women, tensions and violence within the families may be increased.

There are some reasons as explained by women to refuse to gain the property right over the resources and intentionally give their loans to other members in the families. From social and cultural view, it is a shame for women to register ownership over "male" assets such as tractors, rickshaws; irrigation pumps (Mal & Tayub, 2008). Men are usually seen as breadwinners of the family and are responsible for the whole household's welfare (Kabeer, 2001). Given pervasive gender inequalities in many developing countries, women's ownership of productive assets is hardly recognized at cultural and legal dimensions. Legal systems do not favor women in terms of ownership and property right and women's names do not appear in the ownership titles of productive assets. Even when women are granted the ownership right, informal social institutions still does not accept this (Kulkarni, 2011).

Therefore, with such great obstacles, there is no incentive for women to invest in productive assets when they cannot hold control over them. Moreover, according to the survey conducted by Kabeer (1998) on Re-evaluating Gender and Credit in rural Bangladesh, majority of husbands alone make decision about where to pool resources and who manages the cash. In a study conducted in Asia, Amin & Chaudhury (2008) shows that when the size of the loan is increasing, loss of direct control seems to correlate with the increase because most of women's investments like livestock rearing or paddy husking are too small to absorb larger cash inputs. Consequently, women's loans are easily turned into household assets and incomes without having women's ownership of household family assets. The likelihood is that women

transfer credit to their husbands just to keep stability of families and acted as an important survival strategies (Goetz & Gupta, 1996). In the patriarchal societies, these actions seem reasonable because family's conflicts and tensions are viewed as humiliation from other relatives and community. Women's loss of control over the loan can increase their vulnerability and be a further burden for women themselves. Moreover, the loss of control may occur for women living in rural areas where their mobility, occupational choice is limited within the house and village. Pressure of repayment and fear of social sanctioning from other members in the group lending are also factors that contribute to lessen their courage and entrepreneurship to take the loan and to start business themselves. Failure to repayment is considered a serious shame for women and expulsion from village is imminent (Harper, 2007). Therefore access to credit in this sense is not likely to empower women. The loans can increase the income and consumption for the family, but it is deepening the resource division between men and women in the family.

A study conducted by Deshpande and Deena (2002) in Angola on Increasing Access and Benefits for women, interviewed women in savings stamp groups. All the women said that they sought permission from their husbands to join the group. The study points out that the initial obstacles to initiating the programme was the scepticism by husbands towards the programme, initially suspecting the scheme to be a scam for stealing their wives' money in order to recoup on bad debts from the confidence groups. Similarly, the husband's approval is likely to be a prerequisite for any initiative to start up an income-generating activity. These factors therefore do affect women access to credit.

## **2.5 Access to information and low uptake of Constituency Women Enterprise Scheme**

Survey conducted by Deshpande and Deena (2002) identified lack of information as one of the problems faced by women on microfinance services. The survey identified process adaptation as a major strategy followed by surveyed microfinance institutions in order to maximize outreach to women clients. This basically means microfinance adapting various elements of their policies and procedures to better meet women's needs. These elements include going where the women are. Several organizations said that their extension agents actively recruit women by advertising in places that women are likely to be, including at local marketplaces, women's centers and support organizations, and in women's homes. For other organizations, going to where women are means opening local offices to reduce transaction costs and mobility-related obstacles for women clients. The second element is appropriate staff and structure. In one organization, the women's group scheme hired only female loan promoters. In another, an entire division housed in a separate building was exclusively dedicated to serving women. Due to cultural norms, female extension staff is often able to talk with women more easily than men, especially when home visits are required.

The third element was using local institutions. A number of respondents used local government offices and religious institutions as points of entry into communities in which they wished to recruit women clients. Association with well-respected local institutions not only increases an MFI's credibility, but helps it to identify local women who may be both eligible for and in need of microfinance. Another element included use of participatory processes. Clients' input and involvement was sought at many different operational levels, from setting group meeting times to formulating policy for the credit association. One organization mentioned that the use of PRA techniques in the initial stages of a project



fostered a sense of ownership among clients. The last element was adapting visual materials. Appropriate visual materials are an important element of the training strategies particularly in addressing illiteracy problems amongst women.

According to WB (2008) female borrowers have little idea about their loan conditions such as interest rates and administration fees they had been paying. Even if some had information about their loans, it was generally outdated. This information asymmetry stemmed from two reasons. First, some microfinance institutions were not transparent and honest to their borrowers. Microfinance institutions, especially those charging high interest rates, are often reluctant to frankly talk about their loan conditions. Secondly, women lacked the idea that microfinance organizations offer loans with different conditions and that they should be compared with each other. This is exacerbated by the fact that microfinance organizations do not know about the detailed loan conditions of each other. Therefore, they do not compare their own loans with the loans of other microfinance organizations when they attempt to outreach and get new borrowers.

Study conducted in Rwanda by the Ministry of Finance (2007) found that microfinance institutions' lacked capacity to tailor products to women's' needs. A 'one size fits all' mentality was predominant, demonstrated by the lack of demand driven products and generally weak client oriented approach. The lack of effort to develop demand-led savings and credit products that meet specific researched client needs, results in lack of differentiation between competitors, whereas strong diverse product range would enhance organizational image and branding. There was also a very low level of agricultural lending which means that women population were not catered to with adapted financial products. Development and

diversification of products and expansion of outreach must be addressed and facilitated. Activities to strengthen savings, develop new forms of collateral and develop and diversify financial products, as well as use of the Microfinance investment fund and warehouse model should go some way to in addressing the constraints described.

The study conducted in Rwanda also found that one of the challenges for women seeking microfinance is requirement for regular meetings which are very time consuming. This is particularly so because women have triple roles and may not have time to regularly attend meetings. A study conducted in Kwa Zulu Natal by Jiyane (2000) found that although informal sector women entrepreneurs possessed some information and communication technologies, their location, demographic composition, poor education, low economic status and occupation, negatively affected their ability to benefit fully from the existing opportunities emanating from the information and knowledge society. The absence of proper infrastructure that supports ICT access and use adversely affects the meaningful exploitation of these technologies in their businesses. Ultimately, development, global business participation and exposure, connectedness, and speedy access to and use of relevant business information and markets are unattainable. Poverty can be alleviated by providing relevant resources such as information, knowledge and skills that are applicable to people's day-to-day activities in their social, economic and political lives (Chest on & Khun, 2002). These resources would empower them with the expertise necessary to economically survive in this information and technological era.

## **2.6 Women Skills and low uptake of Constituency Women Enterprise Scheme**

Women entrepreneurs rarely have any formal training in business skills (Bastelaer, 1999). A growing number of microfinance organizations attempt to build the human capital of women in order to improve the livelihood of their clients and help further their mission of poverty alleviation. These provide women with opportunities to travel outside the village and expand their knowledge of the world outside the household and immediate community. The increased mobility leads to a greater sense of self-confidence, and is empowering in its own right (Kabeer, 1998). In this sense, MFPs can become a mechanism for promoting the inclusion of women into broader social processes. A study conducted in Peru (Kulkarni, 2011) to examine impact of adding business training to a Peruvian group lending program for female entrepreneurs found little or no evidence of changes in key outcomes such as business revenue, profits or employment. Business knowledge improvements were observed. Training programs to increase income-earning opportunities for women have been established in many countries. These generally include not only technical skills, but also training on skills that will develop women's entrepreneurial potential, such as leadership, management and marketing skills (World Bank, 2001).

A study by March (1989) examined the Informal association of Women in developing countries. The findings revealed that there is a low positive correlation between skill acquisition and women economic empowerment and a high positive correlation between capacity building and women economic empowerment. However, while the relationship between skill acquisition and women economic empowerment was not significant, the relationship between capacity building and women economic empowerment was significant. Based on the findings, it was recommended among others that government should invest more

on human capital development particularly on women, increase expenditure on instructional materials and infrastructural facilities at vocational training centers, improve by assisting trainees with capital to start business. Finally, women should be allowed by their guardians to learn functional skills to improve their economic status and avail themselves the opportunity offered by government to get functional skills.

## **2.7 Theoretical Framework**

This study is guided by the “Theory of Gender and Power” (TGP) that was developed by Robert Connell in 1987 and is based off of philosophical writings that explore the depths of sexual inequity as well as gender and power imbalance (Wingood & Diclemente, 2000). There are three social structures that make up the theory of gender and power: sexual division of labor; sexual division of power; and the structure of cathexis. These three constructs are distinct but overlapping, and work together to define relationship between men and women. The TGP has been used by researchers to address women issues and look deeper into gender based inequalities. The sexual division of labor at a societal level divides women and men into gender specific occupations where women are assigned to unequal, lower paying positions. The basis for sexual division of power begins at the societal level with the inequality of power between men and women. At the institutional level, it is maintained by abuse of power, authority and control. Consequently, women are not expected to be key decision makers and instead are expected to have passive roles. The structure of cathexis is also referred to as the structure of social norms and effective attachment (Wingood & Diclemente, 2000). At the industrial level this structure defines the culturally normative roles for men and women and may further weaken women’s role and increase the inequality felt by women. Women therefore are discriminated in crucial networks that provide relevant information.

This theory was used by Baden (2002) on gender relationship study conducted in Bangladesh. He found out that men who abuse women often see the woman's feelings and concerns as being less worthy than their own and lack empathy for these women. They believe that the woman should care more about how the man feels rather than her own feelings.

The women of Kisumu West District have been affected by power differentiation that yields a skewed power relation towards the men. Microfinance initiatives like C-WES are therefore geared towards providing support to women and hence make equal the gender power relations.

## 2.8 Conceptual Framework

This study will be guided by the following conceptual framework:

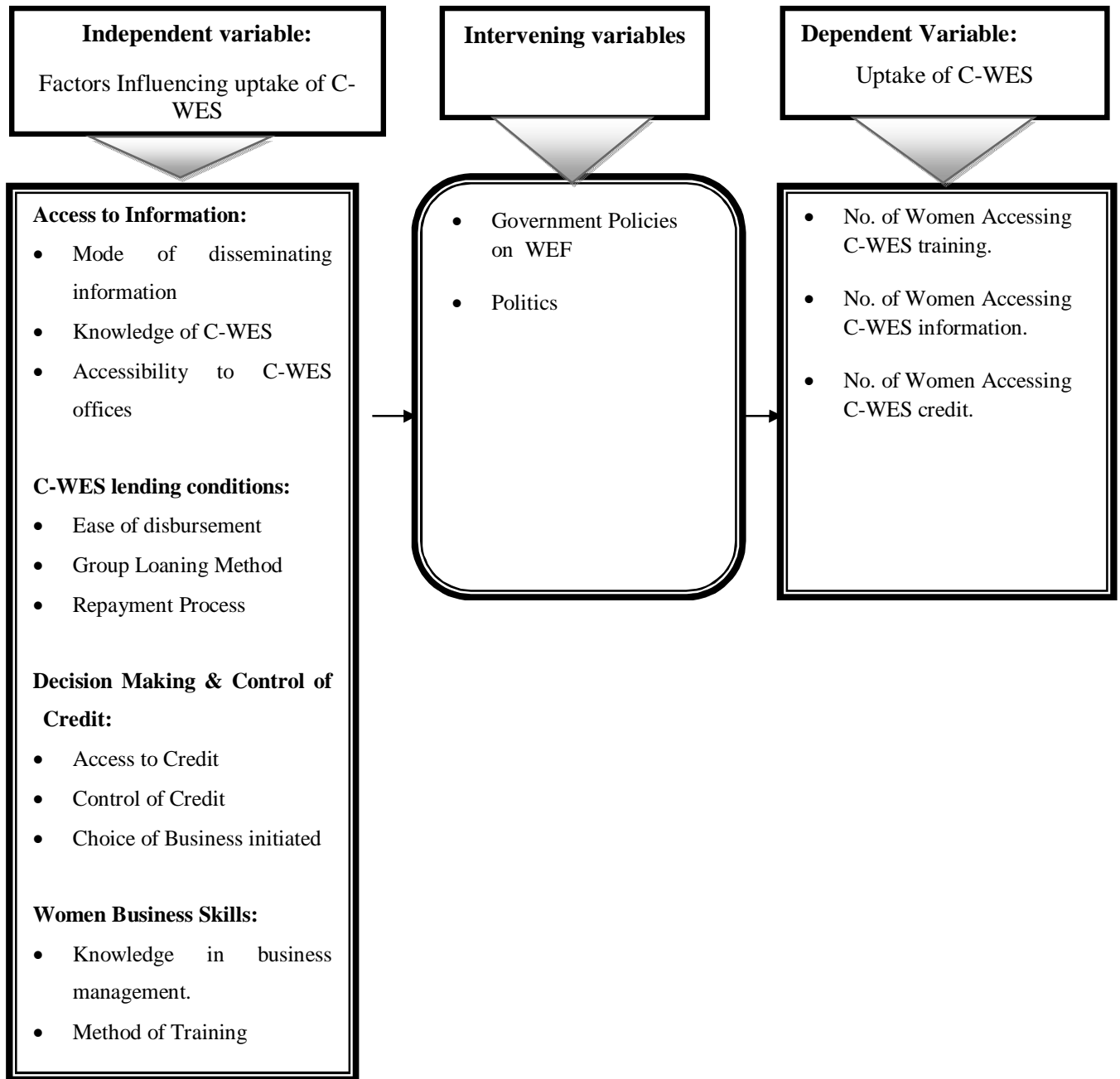


Figure 2.1: Conceptual framework for the study

The conceptual framework has three classes of variables namely dependent, independent and intervening variables. The independent variables of the study are Access to Information which has three subtopics namely mode of dissemination, knowledge of C-WES services and accessibility to C-WES offices; the second independent variable is C-WES Conditions which has three subtopics namely ease of fund disbursement, group loaning method and repayment process; the third independent variable is Decision Making on Control of Credit which has four subtopics namely access to credit, control of credit, repayment plan and choice of business initiated; and the last independent variable is Women Business Skills which has two subtopics namely enterprise training and method of training . The dependant variable is Uptake of C-WES which is represented by low number of women who have not received C-WES services.

The intervening variables are government policy and politics. The government which provides the framework within which the fund works and defines the environment, political goodwill, adherence to policy, enforcement of policy and availing of financial resources. Politics influences the fund through provision of a friendly or non-friendly environment for operation of businesses.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

In this chapter, I present a comprehensive depiction of how the essential data was sourced, processed, analyzed and interpreted to fulfill the research objectives. The methodology elements considered in this chapter includes: the research design that will be applied, the actual area of study, target population, the sample size and sampling procedure used, data collection instruments, validity and reliability of the instruments, data collection methods, the data processing and analysis techniques and the Ethical considerations.

#### **3.2 Research Design**

This study employed a descriptive survey design which involved both qualitative and quantitative approaches. The study considered a descriptive survey design ideal and consistent with Sekaran (2006) argument that it is an efficient way in studies where the phenomenon to be investigated are known to exist and one wants to describe them better by offering a profile of the factors. In the context of this study, various characteristics of women entrepreneurs have been established based on their demographic characteristics and social issues that define women. Effort has been made to establish the relationship between characteristics of women entrepreneurs and the low uptake of C-WES. The study employed a questionnaire-based survey approach.

#### **3.3 Target Population**

This study was conducted in Kisumu West, an administrative district in Nyanza Province of Kenya. The district has seven administrative locations that include East, West and



South West Seme: East, North and West Kisumu; and Mariwa locations. According to records at the Constituency office in Holo, a total of Kshs 18 million had been disbursed to 310 groups in the constituency (Kisumu Rural Constituency Office, 2012). Yet a total of 680 groups have been registered. The target population is total number of groups in the district and included those who have accessed C-WES services and those who have not accessed the services. Therefore, the target population for this study was 8160 women drawn from 680 women groups.

### **3.4 Sample Size and Sampling Procedure**

Babbie and Maxfield (1995) define sampling as a method of selecting some part of a group to represent the entire population. Therefore this section discussed how the sample size was arrived at and the sampling procedures employed.

#### **3.4.1. Sample size**

The women enterprise fund targets women within existing registered groups. The study targeted 8160 women who belong to 680 registered women groups in Kisumu West district and who are eligible for C-WES services. According to Krejcie and Morgan (1970), this translated to a sample size of 368 women.

Further, considering that within the women groups' members' exhibit homogeneity, a sample of any six members was randomly drawn from 62 groups. The researcher further sampled 1 area chief, the fund administrator (the district gender and social development officer) and four chairpersons of women group for in-depth interviews.

### **3.4.2. Sampling Procedure**

Sampling technique is the actual procedure followed to obtain the individual members of the sample to represent the population. This study employed both probability and non-probability sampling techniques. Under probability sampling, the simple random sampling technique was used to identify respondents. Simple random sampling is used when a researcher has an accurate population frame, which is sequentially listed. In the context of the study, six (6) women were randomly selected from a list of membership of each of the 61 groups selected from C-WES office. This resulted into a representative sample totaling 368 women of the women enterprise fund scheme within Kisumu West District.

The sample frame was obtained from the District Gender and Social Services Officer (DGSDO), Kisumu West district who keeps lists of all the registered groups. In-depth interview respondents were identified through the non-probability technique of purposive sampling. According to Dane (1990), purposive sampling allows the researcher to home in on people, who have good grounds in what they believe. For this study, this was critical since it allowed the researcher to concentrate on respondents and instances which produced rich and most valuable data and directed focus on extreme cases of improvement or decline in status to illuminate the research questions at hand. In this respect, one area chief was purposively sampled together with the four group chairpersons, district fund administrator (DGSDO) and the DDO. The sampling procedure for this study is summarized using table 3.1 as follows:

Table 3.1:

*Sample Size and Sample Procedures*

<i>Level</i>	<i>Respondents</i>	<i>Number</i>	<i>Sampling</i>	<i>Sample</i>
C-WES registered groups	Group Members	8160	Random	368
Provincial	Area Chief	6	Purposive	1
Group	Chairpersons	680	Purposive	4
Ministry of Gender	DGSDO	1	Purposive	1

### **3.5. Research Instruments**

The study used questionnaires as the main data collection instrument and Key Informant Interview guide. The Research Questionnaires was administered to the 368 randomly sampled women members of different groups.

The questionnaire was organized into six sections namely Background Characteristics, C-WES and Access to Credit Services, Access to information and C-WES, Lending Conditions of C-WES and C-WES, Decision Making on Control of Credit and C-WES and Women Skills and C-WES. Efforts were made to ensure that all the objectives are addressed and information accurately collected. The questionnaire had both closed and open ended questions which were administered to the women group members.

#### **3.5.1. Pilot testing**

Pilot testing of the research instruments was done with selected women non-beneficiaries of C-WES in South West Seme Location, of Kisumu East District. This was to

check for the reliability of the questionnaires and interview guides. Pilot test results were discussed with the supervisors and changes made based on the outcomes of the instruments review and pilot test before final instruments were reproduced.

### **3.5.2. Validity of Instruments**

According to Sekaran (2006), validity refers to authenticity of the cause and effect relationship and their generalizability. Dooley (1996) further defines validity as the extent to which the study instruments capture what they purport to measure. The validity of the instruments was ascertained by conducting a pilot study. This ensured that the instructions are clear and all possible responses to the questions were captured as a way of checking content validity. Content validity of a measuring instrument is the extent to which it provides adequate coverage of the investigative questions guiding the study (Mugenda, 2003). The researcher discussed the contents of qualitative data with the supervisors before conclusions and generalizations were made in order to sustain content validity.

### **3.5.3 Reliability of Instruments**

According to Sekaran (2006), reliability of a measure indicates the extent to which it is without bias and hence ensures consistent measurement across time and across the various items in the instrument. This means that reliability refers to how consistent a research procedure or instrument is or a measure of degree to which research instruments yields consistent results or data after repeated trials. The test re-test method was used to assess the reliability of the instruments. This involved administering the same questionnaires twice to women respondents in South West Seme Location during pilot testing and correlating their responses independently with the aim of identifying any inconsistency. There was also the use

of triangulation where one question was asked in two different ways but with the aim of obtaining the same answer.

### **3.6. Data Collection Procedures**

The researcher obtained the necessary authorization from the University of Nairobi and permit to allow her conduct the research and from the National Council of Science and Technology and the relevant government departments. The researcher trained 6 research assistants who proceeded to collect the data. The research assistants were those who have completed secondary education. The training included: understanding the questionnaire, the respondent sampling, interviewing skills, data collection techniques, data recording and ethical considerations. The Primary data was sourced through administration of questionnaires and in-depth interviews.

The individual questionnaire was administered to at least 368 respondents drawn from 61 women groups. The Key Informant Interviews targeted 6 key persons purposively sampled as illustrated in table 3.1.

### **3.7. Data Analysis Techniques**

According to Bryman and Cramer (2008), data analysis seeks to fulfill research objectives and answer research questions. For the purposes of this study, data analysis entailed field editing before bringing the instruments together in order to reduce on errors and ensure that all instruments had complete information as desired. This was followed by categorization and coding of all open ended data. The next step was entry into a preset screen, cleaning, transformation and analysis. The statistical package for social sciences (SPSS version 16.0) and Microsoft Excel was used for analysis. Analysis also involved descriptive statistics and

content analysis hence the researcher ran frequency distributions, percentages and means while data has been presented in tables. Qualitative information obtained through in-depth interviews was summarized into briefs.

### **3.8. Ethical Considerations**

The researcher adhered to the laid down ethical practices and ensured that they were observed at all the time. This included seeking for consent from all the respondents before data collection, assurance of confidentiality of information obtained from the respondents as well as providing appropriate information regarding the importance and significance of the study. The researcher ensured that all the necessary permits are obtained from the university and the National Council for Science and Technology.

### **3.9 Operationalization of the Variables**

There were four independent variables in the study. Each variable was reduced to various observable behaviors that are measurable. Access to information was measured through mode of disseminating information, knowledge of C-WES services by the women and accessibility to C-WES offices. C-WES conditions that could also affect low uptake of credit was measured through ease of disbursement, the group loaning method that is used and the repayment process. Decision making and control of credit which is the third independent variable was measured by looking at the access to credit amongst the women, who controls credit once it has been disbursed and who determines the choice of business to be initiated. Finally, the fourth variable focusing on women business skills was measured through knowledge in business management by the women and method of training used.

## **CHAPTER FOUR**

### **DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION**

#### **4.1 Introduction**

This chapter presents and discusses research findings under thematic subsections in line with the study objectives. The sub themes include Questionnaire return rate of the study, demographic characteristics of respondents, C-WES and access to credit services, Lending conditions of C-WES and C-WES, Decision making on Control of Credit and C-WES and finally Women Skills and C-WES.

#### **4.2 Questionnaire Return Rate**

This section presents the questionnaire return rate for the different categories of respondents that were targeted during the study. Quantitative primary data was obtained through administration of questionnaires with women respondents belonging to groups registered under the Ministry of Gender and Social Services in Kisumu West. This data was collected by research assistants who directly administered questionnaires to respondents.

The study targeted a total of 386 respondents. A total of 422 questionnaires were disbursed for data collection. Additional questionnaires were used in anticipation of errors so as to obtain 100% response rate. In-depth interview schedules targeting key informants were also used to elicit detailed qualitative data from women chairpersons of women groups that are registered, area chief and DGSDO. This category sought to draw more information on the services offered by C-WES and how these services have economically improved the lives of women.

### 4.3 Demographic Characteristics of Respondents

Table 4.1

#### *Demographic Characteristics of Respondents*

<b>Variables</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age of Respondents</b>		
Below 30 years	100	27.2
31-40 years	122	33.2
41-50 years	112	30.5
Above 51 years	34	9.2
<b>Total</b>	<b>368</b>	<b>100.0</b>
<b>Marital Status</b>		
Single	38	11.2
Divorced /Separated	29	8.2
Widowed	109	29.5
Married	192	52.1
<b>Total</b>	<b>368</b>	<b>100.0</b>

The study considered relationship between socio-demographic characteristics of women in registered women groups regardless of whether they had received C-WES services or not. This section presents the demographic characteristics of the respondents based on their ages, marital status, level of education and their occupation. The study revealed that over 60% of the respondents were aged between 30-40 years and most of them 192 (52.1%) were married. The divorce or separation status within the community was noted to be low at less than 10%.

#### 4.3.1 Distribution of Respondents by Level of Education and Occupation

In order to determine the level of education and occupation of women who are eligible for C-WES, the respondents who participated in the study were asked to state the highest level of education attained and what they do daily to earn a living. This is illustrated in table 4.2 as follows:



Table 4.2

*Level of Education and Occupation of Respondents*

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
<b>Level of Education</b>		
Primary	203	55.1
Secondary	131	35.7
Tertiary	34	9.1
Total	368	100
<b>Occupation</b>		
No Occupation	11	3.0
Farmer	94	25.5
Casual laborer	15	4.1
Self Employed	26	7.1
Civil servant	19	5.2
Housewife	26	7.1
Employee private sector	15	4.1
Small business	162	43.9
<b>Total</b>	<b>368</b>	<b>100.0</b>

The study revealed that all the respondents had accessed formal education. Out of 368 respondents, 203 (55.1%) indicated that they had primary education, 131 (35.7%) had secondary education and 34 (9.1%) indicated that they had tertiary education. In relation to occupation small business was the main occupation by majority of respondents where 162 (43.9%) were in small business, 94 (25.5%) were farmers, 11 (3%) were not working, 19 (5.2%) were employed as civil servant and 26 (7.1) were housewives. These findings indicate that most women eligible for C-WES just like other rural women engage in small business ventures and subsistence farming.

Most women are therefore not trained up to tertiary level where they can be gainfully employed. The importance of education of women is acknowledged by development planners

due to the benefits that result to the women and their families. Despite economic and social benefits derived from education, a vast majority of women still attain lower level of education. Such disparities in lower level of education reinforces Kabeer (1998) argument that the gender division of labor and the control of women's sexuality reinforce women's subordination in society and influences women's education participation. Because they do not have necessary skills to be employed women tend to be self-employed either as farmers or doing small businesses. Women rarely own land and mostly have access to land but no control. Kabeer (1998) asserts that women work on family land and may not have control over the money obtained after the farm produce have been sold. This goes further to negate women development and enhances their vulnerability. Moreover, most of the women in business do have small businesses that do not significantly change their standard of living.

#### **4.4 Constituency Women Enterprise Scheme and Access to Credit Services**

Credit services create an opportunity for women to earn independent income and contribute towards the household economy. Even if women's contribution to household income is low, the very fact of earning an independent income gives them an opportunity to reduce the economic dependence. It is therefore important for the women to seek credit services.

From our findings, 332 (90.1%) of women would consider applying for credit services, 361 (98.2%) would consider going for C-WES training, and 277 (75.3%) would prefer visiting C-WES offices. This therefore shows the level of confidence that the women have on C-WES services and would therefore want to benefit from the services provided by C-WES. This

therefore indicate the positive attitude that women have in viewing services provided by C-WES which in the long run should translate to actual access to these services.

Table 4.3:

*C-WES and Access to Credit Services*

<b>Items</b>	<b>Yes</b>		<b>No</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
Would you consider applying for C-WES loans?	332	90.1%	36	9.9%
Would you Consider going for C-WES training?	361	98.2%	7	1.8%
Would you consider visiting C-WES offices in future?	277	75.3%	91	24.7%

When questioned on their gender preference during training, 78 (21.2%) would prefer to be trained by female staff and 227 (61.7%) prefer either male or female. However over 38% of women have preference for either male or female in discussing issues on C-WES. One of the elements identified by Deshpande & Deena (2002) that influence access to credit is appropriate staff and structure. They assert that projects targeting women should to hire female loan promoters.

Table 4.4:

*C-WES and Preferred Sex of C-WES staff*

<b>Preferred sex of C-WES staff</b>	<b>Frequency</b>	<b>Percent</b>
Male	78	21.2
Female	63	17.1
Either Male or Female	227	61.7
<b>Total</b>	<b>368</b>	<b>100</b>

Due to cultural norms, female extension staff is often able to talk with women more easily than men especially when home visits are required. The success of microfinance projects involving women therefore need to address gender issues and amalgamate them with cultural and religious considerations.

#### 4.5 Access to Information and Constituency Women Enterprise Scheme

Microfinance need to adopt various policies and procedures that meet women needs particularly for information. This would ensure success in credit disbursed to the various women groups. Of the respondents 243 (66%) had heard of CWES services while 125 (34%) had not. From the findings C-WES services are yet to reach out to all women as over 30% of the women have not heard of C-WES services. This is accordance with literature on women empowerment that supports the notion that most women are normally alienated from sources of information and hence may not be aware of services that support women.

Table 4.5:

*Number of Women aware of C-WES services*

<b>Variable</b>	<b>Frequency</b>	<b>Percent</b>
Have you ever heard of C-WES services?		
Yes	243	66%
No	125	34%
<b>Total</b>	<b>368</b>	<b>100</b>

Of those who heard the information 109 (44.9%) received the information from family or friend, 19 (7.8%) received the information from C-WES staff, 15 (6.1%) received the information from C-WES office, 85 (34.9%) received the information from radio. Most of the respondents heard the information in Dholuo totaling to 182 (74.9%), while 48 (19.8%) heard

the information in English and 13 (5.3%) heard the information in Swahili. C-WES therefore needs to enhance their information dissemination methods so as to be able to reach more women.

Table 4.6:

*How women access information from C-WES*

<b>Variables</b>	<b>Frequency</b>	<b>Percent</b>
<b>How did you obtain the information?</b>		
Friend or family	109	44.9
From C-WES staff	19	7.8
From C-WES office	15	6.1
From the radio	85	34.9
From IEC materials	15	6.3
<b>What language was used?</b>		
English	48	19.8
Dholuo	182	74.9
Swahili	13	5.3
<b>Total</b>	<b>243</b>	<b>100</b>

However, only 29 (11.9%) of respondents had visited C-WES office while 214 (88.1%) had not. Another 73 (30%) of respondents said they had interacted with C-WES staff while 170 (70%) had not interacted with C-WES staff. Moreover, the number of women visiting C-WES office or interacting with C-WES staff is still low. This eventually affects the uptake of C-WES services. However C-WES has ensured that language used to disseminate the information is well understood by most of the women.

. Over 80% of respondents felt the method used to disseminate information was appropriate. Similarly, 206 (84.8%) of respondents understood the information. From the

findings most women had not attained secondary education hence the reliance on friends and families for information. This could also be the reason why Dholuo was the most common language use to disseminate information.

Table 4.7:

*Did women find information appropriate*

Items	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Did you understand the information?	206	84.8%	37	15.2%
Have you ever visited C-WES office?	29	11.9%	214	88.1%
Have you ever interacted with C-WES staff?	73	30.0%	170	70.0%

#### **4.6 Lending Condition of Constituency Women Enterprise Scheme**

Women rarely have asset that they can use to obtain credit. Consequently pro poor development projects recognize this and seek to use women groups as collateral for women. Hulme and Mosley (2002) argued that groups based approach reduces vulnerability in women and act as means of social capital from which that they can insulate themselves against financial risk. This group based approach is at the core of C-WES. Under C-WES the conditions put out to groups is that they must have identification cards, have a group bank account, record group minutes and attended three day training.

Table 4.8:

*Lending Conditions of C-WES*

Items	Yes		No	
	Frequency	Percentage	Frequency	Percentage
Identity Card	344	93.4%	24	6.6%
Group Bank Account	239	65%	129	35%
Record Group Meetings	208	57%	158	43%
Attend 3 day training	331	89.9%	37	10.1%

From the findings 344 (93.4%) of women had Identification Cards, 129 (35%) of women had no group bank accounts, 208 (57%) constantly recorded group minutes while 158 (43%) did not and lastly 331 (89.9%) could attend 3 day training while 37 (10.1%) of women could not. The women interviewed were all in registered groups under the ministry of social services. These groups were also identified by C-WES as beneficiary or eligible to receive C-WES funds in future. This therefore means that at the time of identifying these groups, they had all met the condition of C-WES. However over time, and with most women not able to acquire C-WES funds, the groups became less active. For instance only 57% of women groups recorded minutes of their activities, while only 65% of women groups had bank accounts. Information obtained from DGSDO revealed that women groups tend to meet conditions for lending only when they are required to do so by C-WES after which the groups become inactive. This explains why women are not keen on writing minutes or maintaining their group's accounts. This is consistent with argument made by Khandker, Khaly and Khan (1994) that finding a group of people with equal credit demand is difficult enough, but the probability of the same group demanding consecutive loans with similar conditions diminishes through time.

Information received from the chief indicated that women lose their identity cards and may take a while to replace. Any pro poor financial scheme must therefore contend with changes that occur over time. This means that periodic monitoring and assessment of project is key to ensuring that the projects adapt to changes in the environment. This also provides for a feedback mechanism both to and from the project as a tool of receiving and sharing information. The respondents were also questioned on how they felt about the conditions of C-WES 262 (71.2%) either agreed or strongly agreed with use of groups as collateral by C-WES to be suitable. 106 (28.8%) disagreed or strongly disagreed with use of group as collaterals and 66 (17.9%) found the one year repayment period not to be suitable. Another 247 (62.2%) of respondents strongly disagreed or agreed that the three months grace period was suitable while 121 (32.8%) did not find the period to be suitable. 318 (86.4%) agreed or strongly agreed that repayment by Mpesa was suitable as compared to 50 (13.6%) who did not find the method suitable. 137 (37.2%) found repayment by Kenya Commercial Bank to be suitable while 231 (62.8%) did not find the bank to be suitable.



Table 4.9:

*Statements on Lending Conditions of C-WES*

<b>Statement</b>	<b>Strongly Agree</b>	<b>Agree</b>	<b>Disagree</b>	<b>Strongly Disagree</b>
I find use of group as collateral to be suitable	121 (32.9%)	141 (38.3%)	44 (12%)	62 (16.8%)
I find one year repayment period to be suitable	107 (29.1%)	195 (53.0%)	56 (15.2%)	10 (2.7%)
I find 3 months grace period to be suitable	111 (30.2%)	136 (37.0%)	109 (29.6%)	12 (3.3%)
I find repayment by MPESA to be suitable	218 (59.2%)	100 (27.2%)	40 (10.9%)	10 (2.7%)
I find repayment by KCB to be suitable	55 (14.9%)	82 (22.3%)	161 (43.8%)	70 (19.0%)

From the findings we established that even though women may not meet the conditions required by C-WES, they however agree that the use of groups, one year repayment period, 3 months grace period and use of Mpesa are suitable criteria set out in C-WES. Most of the women agree that those conditions are fare to them. Edgromb and Barton (2000) warn of the needs of group credit programs to be sensitive to varying norms value and structure within a community of society. The C-WES services have set conditions that address issues affecting women thus providing enough time and mode of repayment that the women find to be suitable. However, only 137 (37.2%) of women found repayment by Kenya Commercial Bank to be suitable to them. Makombe, Temba & Kilombo (1999) argue that traditional banking system have alienated women due to their stringent banking conditions. Over the years, Kenya Commercial Bank like other traditional banks have been reviewing their banking conditions and methods so as to increase accessibility to groups particularly

women who have been left out of the banking system. Initiatives like Mpesa a mobile money transfer method have taken advantage of the limitations of traditional banking system and currently provide banking services to women who had generally been excluded.

#### 4.7 Decision making on Control of Credit and Constituency Women Enterprise Scheme

The transformative elements in C-WES are embedded in the design of microfinance policy and programs in Kenya. This takes the form of linkages to various networks, access to credit and access to market for the various produce. For the transformation to occur, women need to be increasingly seen to be the key decision makers in the programs or project that target them. Women need a range of services to meet their needs. With most of them living in the rural areas and experiencing high incidence of poverty, improved access to microcredit and improved financial control is crucial in contributing to pro poor growth and poverty reduction goals. This study sought to explore the power women have in controlling their business, their finances and the decision they make based on the credit they receive.

Table 4.10:

##### *Decision Making on Control of Credit and C-WES*

<b>Variable</b>	<b>Myself</b>	<b>Father</b>	<b>Husband</b>	<b>Mother</b>
Who makes decision on startup business?	296 (80.4%)	10 (2.7%)	56 (15.2%)	6 (1.6%)
Person Responsible for repayment of credit.	322 (87.5%)	6 (1.6%)	36 (9.8%)	4 (1.1%)
Decision on use of profit	276 (75.4%)	4 (1.1%)	80 (21.3%)	8 (2.2%)
Person responsible in case of defaulting	318 (86.3%)	10 (2.7%)	38 (10.4%)	2 (0.5%)
Ownership of Asset	276 (75.0%)	8 (2.2%)	76 (20.6%)	8 (2.2%)

From the findings 296 (80.4%) of women make decision on what kind of business they would want to start while another 56 (15.2%) of these decisions are made by their husbands. Loan repayment behavior is key to success in any microfinance project. 322 (87.5%) of women are responsible for the repayment of loans while 42 (11.4%) women interviewed said that their father or husband were responsible for loan repayment. On decision made on use of profit, 276 (75.4%) of women made the decisions on how they wanted to invest in their profit, while 80 (21.3%) of decisions were made by their husbands. In case of defaulting, 318 (86.3%) of women are held responsible while 38 (10.4%) men are held responsible. Both mother and father responsibility on defaulting was less than 3%. Credit obtained can be used to buy assets. In this case 276 (75%) of assets bought belong to the woman while 76 (20.6%) will belong to their husbands. Again ownership of assets by the woman's mother or father is less than 3%.

From the findings it is evident that women have control over both the kind of business they want to start and are also held liable in case of defaulting. This supports Harper's (2007) assertion that in most cases, even where the credit is decided on by men, women have eventually held accountable in case of defaulting. The study established that a large proportion of women 75% claim ownership to the asset bought. Amin and Chaudhury (2008) argue that the size of loan influence ownership of asset. Loss of control of asset correlates with increase in the size of loan. Hence the higher the amount used to buy the asset, the least likely it is going to be controlled by women. In the case of C-WES the loan of Kshs 50,000 is distributed to groups of averagely 12 women. This suggests that in most cases the assets bought may not be significant and may mainly constitute house hold items like utensils, furniture etc. This could therefore explain the reason why majority of women claim ownership of assets.

The findings also established that even though over 85% of women were responsible for repayment and liable in case of defaulting, yet only 75% of the women had control on decision made on use of credit. According to Goets and Gupta (1996) women have little control over how the loans are invested yet they are the ones responsible in case of defaulting in repayment.

One of the key components in credit acquisition is the decision to take the loan. Men's approval is likely to be a prerequisite for any initiative in credit. From our findings 236 (64.1%) women need to take permission in order to take credit. Over 95% of the permission is obtained from men. This suggests that key decision on credit is not left to the women which leaves the women vulnerable and at risk of poverty. The decision to take credit is important to a woman as it is a startup in acquiring capital for business or in expanding the business. The idea that this decision is not made by the women then creates an obstacle to initiating successful managed women business.

Table 4.11:

*Permission needed*

<b>Items</b>	<b>Yes</b>		<b>No</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
Do you need Permission to take credit	236	64.1%	132	35.9%
Do you need Permission to attend group meetings	198	53.8%	170	46.2%
<b>Total</b>	<b>368</b>		<b>100</b>	

A study conducted by Deshpande and Deena (2002) established that most women needed permission to join groups. From our findings 198 (53.8%) of women needed permission to attend group meetings as compared to 170 (46.2%) of women who did not. Regular attending of meetings is important because it allows for the women to review progress and assess group repayment activity. Group attendance also indicates active participation in the group which is normally a prerequisite in obtaining group loans.

Over 95% of women need to obtain this permission from men. Goetz and Gupta (1996) argue that women transfer decision making powers to their husbands just to keep stability of the families.

Table 4.12:

*Who gives Permission?*

<b>Variable</b>	<b>Father</b>	<b>Husband</b>	<b>Mother</b>
Who gives Permission take Credit	34 (14.4%)	194 (82.2%)	8 (3.4%)
Who gives Permission to attend Group Meeting	12 (6%)	182 (91.9%)	4 (2.0%)

Consequently women lose out on key decision making within their groups as they seek important survival family strategies. This therefore is detrimental to any development project and may consequently hinder women participation.

#### **4.8 Women Skills and Constituency Women Enterprise Scheme**

Training in business skills provides women with ability to improve their skills. The researcher set out to find how women rated themselves in record keeping, marketing and group management.

Table 4.13:

*Statements on the respondent's skills*

Statements	Frequencies and Percentages				
	Very Good	Good	Fair	Poor	Total
How do you rate your skills in financial record keeping?	124 (33.7%)	139 (37.8%)	90 (24.5%)	15 (4.1%)	368 (100%)
How do you rate your skills in marketing?	120 (32.6%)	155 (42.1%)	91 (24.7%)	2 (0.5%)	368 (100%)
How do you rate your skills in group management?	111 (30.2%)	136 (37.0%)	109 (29.6%)	12 (3.3%)	368 (100%)

On financial record keeping 263 (71.5%) felt that they had either very good or good skills, 90 (24.5%) thought their skills was fair and only 15 (4.1%) thought they had poor skills. On marketing 275 (74.7) felt that they had very good or good marketing skills, 91 (24.7%) felt their skills were fair and only 2 (0.5%) felt their skills were very poor. On group management 247 (67.2%) felt that they had very good or good group management skills, 109 (29.6%) felt that their skills were fair and 12 (3.3%) felt that their skills were poor. Like with most microfinance projects C-WES has established training program to develop women skills on entrepreneurship, leadership, management and marketing skills.

From our findings it is evident that the women felt that they have adequate skills on financial record keeping, marketing and on group management. Bastelaer (1999), states that women rarely have any formal training in business skills. Kabeer (1998) asserts that training encourages mobility which leads to a greater sense of self confidence and its empowering in its own right. Even though C – WES offers training skills for women, majority of women feel that they already have the skills. The DGSDO asserts that even when women are trained, they

sometimes do not use the skills on a day to day basis particularly on keeping financial records. They tend to find the process tedious and may not have time to keep daily records. This then impacts negatively on the training. This then would mean that training alone would not be an incentive for women to participate in microfinance activities. This study therefore shows that women whether trained or not, have confidence in their skills probably based on their experiences. In assessing the training program offered by C-WES, the researcher set to find out how the women felt about C-WES training services. 366 (99.5%) of women felt that C-WES would adequately train them, 362(98.4%) felt the C-WES could help them manage their credit. Mal & Tayub (2008) suggest that women are in some instances abused by microfinance institutions through increasing burden of transaction cost and thereby deepening frustration and tension among household.

Table 4.14:

*Gaining skills for business through training*

<b>Items</b>	<b>Yes</b>		<b>No</b>	
	<b>Frequency</b>	<b>Percentage</b>	<b>Frequency</b>	<b>Percentage</b>
Confidence in C-WES training.	366	99.5%	2	0.5%
Managing credit after training.	362	98.4%	6	2.6%
<b>Number in the days of training.</b>				
One day	32	8.7%		
Two days	40	10.9%		
Three days	213	57.9%		
More than 3 days	83	22.6%		
<b>Total</b>	<b>368</b>	<b>100%</b>		

These findings reveal that the women have confidence in C-WES training program to help them acquire skills that will enhance their business. Kabber (1999) asserts that women have triple roles of production and community which consume a lot of their time. Women are therefore overburdened and any women project must factor in the issue of time management. The researcher sought to find out the number of days the women would find training suitable for training. 32 (8.7%) felt that one day would be suitable, 40(10.9%) felt that 2 days would be suitable 213 (57.9%) felt three days would be suitable and 83 (22.6%) felt that more than three days would be suitable. C-WES programs offer a 3 day trainings period to the women. According to our findings over 80% of women prefer 3 day training or more. This therefore means that the women will not be hindered by time constraints but will participate in C-WES training program.



## **CHAPTER FIVE**

### **SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter represent summary of findings conclusions, recommendations and contributions to the body of knowledge.

#### **5.2 Summary of Findings**

The purpose of this study was to investigate the factors influencing low up take of C-WES in Kisumu West District. The study considered four objectives that included Examining how access to inform influenced low uptake of credit; Examining to what extend C-WES lending conditions influenced the low uptake of C-WES; Examining the extent to which of decision making on control of credit influenced low uptake of C-WES; and examining the extent to which women business skills influenced low uptake of C-WES. Data based on these objectives was collected and analyzed. The results have been summarized in the form of frequency tables.

The findings indicated that the women are still excluded in education and employment. Most respondents had attained primary school education and were self-employed as farmers or in small business. This therefore affected their economic power hence their need for credit services.

Over 90% of women in Kisumu West District would consider applying for credit services. Generally the women were receptive towards C-WES. However gender issues were raised as over 38% women preferred to be trained by male or female trainers only. The study also revealed that 34% of women had not heard of C-WES services. Of those who had heard

of the services, the main source of information was from family or friends and not from C-WES staff or office. The main language used to disseminate the inform was Dholuo. The number of women in Kisumu West district interacting with C-WES staffs was very low and awareness needed to be raised on C-WES services.

The study also established that even though women in Kisumu West mainly supported leading conditions to C-WES there was discrepancies in meeting of these conditions. For instance 35% of women groups did not have bank account while 43% of women did not have group minutes. These conditions are pre- requisite to obtaining C-WES credit. However, it was impressive that over 90% of women had identity cards and that 89.9% would accept C-WES conditions for training. The women of Kisumu West mainly agreed that the conditions set aside by C-WES were favorable. Their main contention was use of Kenya Commercial Bank where 62.8% of respondents did not find it suitable to repay their loans through the bank. Traditional banking systems have alienated women not only due to stringent banking conditions but also due to lack availability of the banks.

Decision making is critical in any credit project. The study established that even though women made key decisions on use of profits and the business to engage in, they still needed permission from their husbands to attend group meetings or to ask for loan. This eventually created an obstacle to independently initiate successful women managed business. Training is perquisite to any credit intervention program. The women of Kisumu West District highly rated their businesses and group management skills. However, it was established that the women did not use their skills in their day to day businesses as they found the process

tedious. However, the findings also revealed that women had confidence in training by C-WES and they were ready to attend 3 day training period.

### **5.3 Conclusions**

The first objective sought to determine how access to information influenced low uptake of credit. The study further concluded that a significant number of women have not heard of C-WES services and more needs to be done to raise awareness on what services are available. Further C-WES staffs hardly interacted with women of Kisumu West and therefore most of the information that the women have are from family or friends. Some of this information may therefore not be accurate which might lead to low uptake of C-WES services.

In view of objective two that sought to assess how C-WES lending conditions affect low uptake of credit, the study concluded that the women of Kisumu West find the conditions set by C-WES favorable to them. However, not all women groups have been able to meet these conditions particularly on having banks accounts and keeping group records. This in effect affects their participation in accessing C-WES services.

Decision making process is key in any credit program. The study concluded that women had control on what business to engage in and on how to use capital from the business. However, on key issues that could lead to startup of a new venture or expansion of their business, the women had little control. This is because most of the women need to obtain permission particularly from their husbands to either apply for credit or attend group meetings. This therefore affected their participation at the group level hence affected the women's uptake of C-WES services.

Finally, objective four sought to establish how women skills influenced low uptake of C-WES. The study concluded that women rate their business skill highly, even though they hardly use these skills in the day to day management of their business. Women were also willing to attend training for three days or more without considering this as an infringement on their time. However, because the women highly rated their business skills, it is unlikely that providing training alone would be an appropriate incentive for the women to participate in C-WES activities.

#### **5.4 Recommendations**

C-WES has ensured the establishment of C-WES offices at constituency level to increase outreach of their services to women particularly at the grassroots level. However, C-WES also needs to ensure more extension staff are contracted to conduct home visit and advice women and to address the challenges experienced in their business. However, this should be amalgamated with cultural and religious beliefs.

C-WES has records of all the registered groups and the economic activities that they are engaged in. However, monitoring of groups regardless of whether they have received C-WES funds or not should be considered. This will ensure that the groups continue to maintain bank accounts and those they continue to meet regularly and keep records.

C-WES has an open door policy where women within the constituency are encouraged to visit C-WES offices and seek for information. However, C-WES needs to design clear feedback mechanism between women groups and C-WES services and constant communication with women representatives to ensure success of C-WES services.

C-WES has identified partners that they use as financial intermediaries that include MPESA and Kenya Commercial Bank. However, there is still need to identify partners that are not only sensitive to women needs particularly in banking but are also available in terms of geographical coverage and reach.

C-WES targets women as their key beneficiaries. However, they should foster a holistic approach to their strategies and programs. This includes encouraging incorporation of men into projects particularly during training to foster understanding and success of the project. In most cultures men still have power on decision making and bringing them on board may lessen suspicion at family level and to ensure success of the project.

The government should incorporate cultural and religious differences particularly within their training and avoid a one size fit mentality. This would help address specific challenges emanating from the different regions where C-WES funds have been disbursed.

Women are disadvantaged in attainment of education and consequently most of them do not attain post primary or post-secondary education. In addressing issues relating to credit for women strategies should be adopted that factor in the low level of education. This includes use of appropriate language particularly in rural communities. For instance use of local languages in information and communication materials that include posters and brochures should be considered. This would therefore require that some functions of C-WES that are centralized should be decentralized to allow district C-WES offices address the specific challenges experienced in their regions.

## **5.5 Suggestions for Further Research**

This was a descriptive study to determine the factors influencing low uptake of C-WES in Kisumu West District so the findings do not necessarily apply to all women eligible for C-WES services. The study makes the following recommendations:

1. The respondents interviewed felt they had good business and group management skills. Further research should be carried out to determine the extent to which women use the skills they have acquired from the trainings they attend.
2. The same study could also be carried out in other district of Kenya for comparison purposes.

## 5.6 Contribution to Body of Knowledge

Table 5.1:

*Study contribution to the body of Knowledge:*

<b>Objective</b>	<b>Contribution to the Body of Knowledge</b>
To establish the extent to which access to information influence low uptake of C-WES amongst women entrepreneurs in Kisumu West district.	The study supports the argument that access to information is a key component in empowering women and changing the existing gender inequalities.
To examine the extent to which C-WES lending conditions influence low uptake of C-WES amongst women entrepreneurs in Kisumu West District.	The findings of this study informs other credit projects on key considerations that need to be factored in when designing credit programs geared towards women. Women have several challenges and credit programs must be designed to address the obstacles that women have.
To examine the extent to which role of decision making on control of credit influence low uptake of C-WES amongst women entrepreneurs in Kisumu West district.	The findings of this study support the existing literature on nature of decision making. Women still need to ask for permission to transact credit on their business which impedes their development.
To examine the extent to which business skills influence low uptake of C-WES amongst women entrepreneurs in Kisumu West District.	Training is a prerequisite to credit acquisition and the training programs need to be contextually designed to address problems facing different clusters of women

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**APPENDICES:**

**Appendix I: Interview Schedule for Key Informants**

**Introduction:**

Hallo. My name is ..... I am a student at the University of Nairobi conducting a survey on Factors Influencing Low Uptake of C-WES amongst women entrepreneurs in Kisumu West district. Despite the recording of the interview responses, the information you give will be kept strictly confidential and will not be disclosed to anyone else. You are under no obligation to answer any question that you feel uncomfortable to answer and I would urge that you provide as honest answers as possible:

1. Please describe the services that women can benefit from the C-WES?

.....

2. Please describe the extent to which C-WES has improved access to credit for women beneficiaries?

.....

3. Do you think training women together with their husbands/other key decision makers would improve access of the fund? If Yes, why

.....

4. What methods have been used to disseminate information regarding C-WES services?

.....

5. In your opinion are these methods appropriate? If not what can be done to improve the method of dissemination?.....

6. In your opinion, are households where women have received the C-WES better off socially and economically? Yes/No....Would you explain that further?

.....

7. What are some of the challenges experienced by women in accessing C-WES?

.....

8. How do the women cope with these challenges?

.....

10. Do you have any recommendations or suggestions of ways to improve the C- WES in this district?

.....

## Appendix II: Questionnaire for Constituency Women Enterprise Scheme

**Introduction:**

Hallo. My name is ..... I am a student at the University of Nairobi conducting a survey on Factors Influencing Low Uptake of C-WES amongst women entrepreneurs in Kisumu West district. Despite the recording of the interview responses, the information you give will be kept strictly confidential and will not be disclosed to anyone else. You are under no obligation to answer any question that you feel uncomfortable to answer and I would urge that you provide as honest answers as possible:

**Questionnaire ID:** .....

**Name of group:** .....

**Division:** .....

**Location:** .....

**Sub location:** .....

<b>1. BACKGROUND CHARACTERISTICS</b>					
<b>Question</b>	<b>Response</b>	<b>Instructions</b>			
1.1 Date, Month and year of interview	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 30px; height: 20px;"></td> <td style="width: 30px; height: 20px;"></td> <td style="width: 30px; height: 20px;"></td> </tr> </table>				Record in the boxes provided
1.2 Age	<table border="1" style="display: inline-table; border-collapse: collapse;"> <tr> <td style="width: 40px; height: 20px;"></td> <td style="width: 40px; height: 20px;"></td> </tr> </table>			Record in the boxes provided	
1.3 Marital Status	1. Single  2. Divorced/separated	Circle in the most appropriate			



	3. Widowed 4. Married	
1.4 Highest level of education attained	1. Primary 2. Secondary 3. Tertiary	Circle in the most appropriate
1.5 How many dependants do you have?	<input type="text"/> <input type="text"/>	Record in the boxes provided
1.6 In the household you stay, what is your relationship to the household head?	1. Head 2. Spouse 3. Child 4. Other relative 5. Non Relative	Circle in the most appropriate
1.7 What kind of work do you mainly do?	1. No occupation 2. Farmer 3. Casual Labourer 4. Self employed 5. Civil Servant 6. Housewife 7. Private sector 8. Small business 9. Other.....	Circle in the most appropriate

<b>2. C-WES AND ACCESS TO CREDIT SERVICES</b>		
<b>Question</b>	<b>Response</b>	<b>Instructions</b>
2.1 How many household members earn regular income or produce something that can be traded or sold to	<input type="text"/> <input type="text"/>	State Number earning regular income.

contribute to household expenses?		
2.2 Would you ever consider applying for C-WES loans in future?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
2.3 Would you ever consider going for C-WES trainings in future?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
2.4 Would you be willing to visit C-WES offices in future?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
2.5 Which C-WES staff would you prefer to discuss C-WES Service with?	1.Male 2.Female 3.Either male or female	Circle in the most appropriate
<b>3. Access to Information and CWES</b>		
<b>Question</b>	<b>Response</b>	<b>Instructions</b>
3.1 Have you ever heard of C-WES services?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
3.2 If yes, how did you obtain the information?	1. From a friend/family member 2. From C-WES staff 3. From C-WES office 4. From the radio 5. From IEC materials 6. Others	If no go to question 3.6
3.3. What language was used to give the information?	1. English 2. Swahili 3. Dholuo 4. Other.....	Circle in the most appropriate

3.4 Do you think this is the appropriate method that can reach your women friends?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
3.5 Did you understand the information?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
3.6 Have you ever visited C-WES offices?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
3.7 Have you ever interacted with C-WES staff?	Yes      No 	Mark in appropriate box

**4. Lending Condition of C-WES and C-WES**

<b>Question</b>	<b>Response</b>	<b>Instructions</b>
4.1 Do you have an Identity Card?	Yes      No <input type="checkbox"/>	Mark in appropriate box
4.2 Does your group have a bank account?	Yes      No <input type="checkbox"/>	Mark in appropriate box
4.3 Does your group record minutes of your meetings?	Yes      No <input type="checkbox"/>	Mark in appropriate box
4.4 Is it possible for you to attend training for 3 consecutive days?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box
If no, why?		

**For each of the following statements indicate whether or not you find C-WES conditions suitable: (1) Strongly Agree (2) Agree (3) Disagree (4) Strongly Disagree.**

	Strongly agree	Agree	Disagree	Strongly Disagree
4.5 I find use of group as collateral to be suitable?				
4.6 I find the 1 year repayment period to be suitable.				
4.7 I find two months grace period for the loan to be suitable.				


4.8 I find repayment by M-PESA to be suitable.				
4.9 I find repayment by KCB to be Suitable.				
<b>5. Decision making on control of credit and C-WES</b>				
<b>Question</b>	<b>Response</b>		<b>Instructions</b>	
5.1 Do you need to ask for permission before applying for credit?	Yes	No	Mark in appropriate box	
	<input type="checkbox"/>	<input type="checkbox"/>		
5.2 Whom do you need to give you permission for you to apply for credit?	My father My husband My mother Other		Circle in the most appropriate	
5.3 Who mainly makes decision on the type of business to start with the credit?	Myself My father My husband My mother Other		Circle in the most appropriate	
5.4 Who is mainly responsible for repayment of the credit?	Myself My father My husband My mother Other		Circle in the most appropriate	
5.5 Who mainly makes key decision on use of profit from the business?	Myself My father My husband My mother Other		Circle in the most appropriate	
5.6 Who is mainly responsible in case of	Myself		Circle in the most appropriate	

defaulting of the credit?	My father My husband My mother Other			
5.7 If you buy an asset with the credit, who claims ownership of the asset?	Myself My father My husband My mother Other	Circle in the most appropriate		
5.8 Do you need permission to attend group meetings?	Yes      No <input type="checkbox"/> <input type="checkbox"/>	Mark in appropriate box		
5.9 Who needs to give you the permission to do so?	My father My husband My mother Other	Circle in the most appropriate		
<b>6. Women Skills and C-WES</b>				
<b>For each of the following statements indicate whether you agree or not: (1) Very Good (2) Good (3) Fair (4) Poor</b>				
	<b>Very Good</b>	<b>Good</b>	<b>Fair</b>	<b>Poor</b>
6.1 How would you rate your skills in financial record keeping?				
6.2 How would you rate your skills in marketing?				
6.3 How would you rate your skills in group management?				
<b>Question</b>	<b>Response</b>		<b>Instructions</b>	
6.4 Do you have confidence that C-WES can competently train you in the above areas?	Yes      No <input type="checkbox"/> <input type="checkbox"/>		Mark in appropriate box	
6.5 If C-WES trained you do you feel you can manage their credit?	Yes      No <input type="checkbox"/> <input type="checkbox"/>		Mark in appropriate box	

6.6 You would be most suitable with attending how many days of training?	1. One day 2. Two days 3. Three days 4. More than three days	Circle in the most appropriate?
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### Appendix III: Letter of Authorization

REPUBLIC OF KENYA



**NATIONAL COUNCIL FOR SCIENCE AND TECHNOLOGY**

Telephone: 254-020-2213471, 2241349, 254-020-2673550  
Mobile: 0713 788 787 , 0735 404 245  
Fax: 254-020-2213215  
When replying please quote  
secretary@ncst.go.ke

P.O. Box 30623-00100  
NAIROBI-KENYA  
Website: www.ncst.go.ke

Our Ref: **NCST/RCD/14/013/1228** Date: **8<sup>th</sup> July 2013**

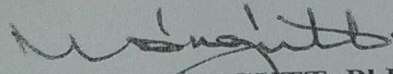
Maureen Atieno Ouma  
University of Nairobi  
P.O Box 825-40100  
Kisumu.

**RE: RESEARCH AUTHORIZATION**

Following your application dated **4<sup>th</sup> July, 2013** for authority to carry out research on ***“Factors influencing low uptake of constituency women enterprise scheme in Kisumu West District, Kenya.”*** I am pleased to inform you that you have been authorized to undertake research in **Kisumu West District** for a period ending **31<sup>st</sup> December, 2013.**

You are advised to report to **the District Commissioner and District Education Officer, Kisumu West District** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.

  
**DR. M. K. RUGUTT, PhD, HSC.**  
**DEPUTY COUNCIL SECRETARY**

Copy to:

The District Commissioner  
The District Education Officer  
Kisumu West District.

*“The National Council for Science and Technology is Committed to the Promotion of Science and Technology for National Development”*



**Appendix IV: Research Permit**

PAGE 2

PAGE 3

**Research Permit No. NCST/RCD/14/013/1228**

**THIS IS TO CERTIFY THAT:**

**Prof./Dr./Mr./Mrs./Miss/Institution** **Date of issue** **8<sup>th</sup> July 2013**

**Maureen Atieno Ouma** **Fee received** **KSH. 1000**

**of (Address) University of Nairobi**

**P.O Box 825-40100, Kisumu**

**has been permitted to conduct research in**

**Location**

**Kisumu West District**


**Nyanza Province**

**on the topic: Factors influencing low**

**uptake of constituency women enterprise**

**scheme in Kisumu West District, Kenya.**

**for a period ending 31<sup>st</sup> December, 2013.**



**Applicant's Signature** **For Secretary**

**National Council for**

**Science & Technology**