

**FACTORS INFLUENCING UTILIZATION OF THE WOMEN ENTREPRISE FUND:  
A CASE OF DAGORETTI NORTH CONSTITUENCY;NAIROBI COUNTY -  
KENYA**

BY

KIMATHI FRIDAH KAIMURI

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## **DECLARATION**

This research report is the result of my own work and that it has not been submitted in any other university for the award of a degree.

Signature: .....

Date: .....

Kimathi Fridah Kaimuri

Registration Number L50/68810/11

This research report has been submitted for examination with my approval as the University Supervisor.

Signature.....

Date.....

Mrs. Anne N. Ngugi

Lecturer, Department of Extramural Studies

University Of Nairobi

## **DEDICATION**

I would like to dedicate my work to my parents; Gerald Kimathi and Lucy Kimathi for their dedication and commitment in financially supporting me. Your encouragement and support led to the success of this study.

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## **ACRONYMS AND ABBREVIATIONS**

CBK	Central Bank of Kenya
CDC	Constituency Development Committees
CWEFLC	Constituency Women Enterprise Fund Loans Committee
CWES	Constituency Women Enterprise Scheme
FBOs	Faith Based Organizations
KWFT	Kenya Women Finance Trust
MFIs	Micro Finance Institutions
MDG	Millennium Development Goal
SACCOs	Savings and Credit Cooperatives
UN	United Nations
WEF	Women Enterprise Fund
WEFAB	Women Enterprise Fund Advisory Board
WID	Women in Development

## **ABSTRACT**

The Women Enterprise Fund (WEF) is one of the initiatives of the Kenya government as a strategy for poverty alleviation and for bridging the gender gap. The way of life however as prescribed by our society in lieu of multifaceted nature of our inherent culture has made it difficult for the women to engage fully in the realization of their economic independence. The purpose of this research was to examine some of the factors that influence utilization of WEF in Dagoretto North Constituency. Four objectives guided this research study. These included; to assess the influence of awareness on utilization of WEF, to establish the influence of accessibility on utilization of WEF, to determine the influence of culture on utilization of WEF and to examine the influence of entrepreneurship skills on utilization of WEF. Other studies have been carried out at individual and institutional levels some of which recommend further studies as regards the fund. The literature section of this study analyzed for empirical data as concerns the title of this research. A descriptive survey design was adopted for the study. The rationale for choosing this design was because it involved the process of collection data from existing population units with no particular control over factors that may affect the characteristics of interest in the study. Data was collected by use of questionnaires which were administered by the researcher and her assistants. This method was preferred because of its ability to elicit more discussions with participants and explore issues linked to the study. Quantitative data analysis was adopted to analyze the data through use of SPSS version 20. This method was preferred due to its ability to reduce a lot of data and present them in frequency tables and percentages. . Logistic regression was also done on the dependent variable against the four independent variables to quantify how much of each independent variable was attributed to the dependent variable. Research findings indicate that the four factors have a correlation coefficient ( $R^2$ ) of 0.6084 and an adjusted  $R^2$  of 0.56. This means that awareness, accessibility, entrepreneurial skills and culture contributed 56 percent of the variations in utilization of the women fund. The study recommends that both governmental and non-governmental organizations undertake a series of initiatives to increase entrepreneurial skills amongst women as well as fighting retrogressive cultural belief systems that limit women to specific gender roles in the society. More intermediaries are also recommended to offer WEF so as to enhance its accessibility.

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Background of the study**

World over, women economic empowerment has been identified as a pre-requisite to enhance their participation in economic development. It speeds up economic growth, and provides employment opportunities for women in improving the economic independence. Provision of economic opportunities for women can also improve the social, educational and their health status at individual and family levels. Unless women's economic security is strengthened, we will not be able to eliminate poverty, achieve gender equality, or realize any genuine progress on the UN's stated Millennium Development Goals (Negash, 2006).

Detailed studies from Latin America, South Asia, and Sub-Saharan Africa have indicated that rural women are more likely to be credit constrained than men of the same socio-economic status. It is strongly believed that with more access to micro finance their economic status will be better (Fletschner, 2009). When addressing the Clinton Global Initiative (September 2009) , Former President Bill Clinton cited that women perform 66% of the world's work, and produce 50% of the food, yet earn only 10% of the income and own 1% of the property. Whether the issue is improving education in the developing world, or fighting global climate change, or addressing nearly any other challenge we face, empowering women is a critical part of the equation.

In many developing countries, it is through managing business enterprises of their own and entrepreneurship - in the informal and unregulated sector as well as in the formal sector - that women have access to an income. Trade policy and private business sector development play an important role both for women's entrepreneurship and for women's opportunities for income-earning through paid employment. In advanced countries, there is a phenomenon of increase in the number of self - employed women after the World War II. In U.S.A, women own 25 per cent of all business. In Canada, one-third of small business is owned by women and in France it is one - fifth. In China, women outnumber men by at least two times particularly when it comes to

starting business with over five million women entrepreneurs constituting one-fourth of all the entrepreneurs. In Japan too, a similar trend has been noticed (Rao et al 2011).

Gender inequalities can be attributed to limited access and control over productive resources, access to financial services, insufficient access to education, lack of skill, limited access to technology, cultural impediments and other constraints limiting employment options and participation in decision making. All these serve to seriously constrain women's ability to effectively participate in and benefit from economic development (Institute of Economic Affairs, 2008). It is in the context of the aforementioned inequalities that the Kenyan government conceived the Women Enterprise Fund (WEF) in 2006 as part of the strategies and programmes to enhance economic growth aimed at reducing poverty levels and improving the living standards for Kenyans. More specifically, the aim of WEF is to uplift the economic status of women by providing accessible and affordable credit to support women start or expand business for wealth and employment creation.

## **1.2. Problem Statement.**

The Kenyan Government has undertaken several measures through devolved funding to redress emerging social and economical problems faced by the citizens. It is in regard to this that the Constituency Development Fund (CDF) and the Women Enterprise Fund (WEF) were among others introduced. The Women Enterprise Fund was conceived in 2006 with an aim of uplifting the economic status of women. The Daily Nation (2007) highlighted that women who this fund is meant for, are also facing a problem in accessing the fund and this is brought about by the bureaucratic challenges from the government since many Kenyan institutions take the form of excessive formalities and requirements, thus leading to so much time being wasted and sometimes after a waste of so much time there are no results at all.

Opportunities for micro finance for women are many but unfortunately, women are yet to reap the benefits. For instance, Gender and Children Affairs Ministry of Kenya back in 2011 returned to the treasury Kshs680 million of the 1 billion shillings set aside in the previous year's budget for the women enterprise fund, as many women did not apply for the loans (Lagat, 2012). These funds remain unused against a backdrop of a country with a national absolute poverty of 45.9%

(World Bank, 2011), high inequality and with a GNI per capita of \$380 lower than sub-Saharan average of \$842 as reported in the world development indicators 2007. With people living below the poverty line, one would wonder why Kenyan women shy away from an innovative fund which would give them a leverage to fight this endemic poverty. Past studies on WEF have highlighted major concerns.

This include the need for proactive awareness creation on the fund as well as well as further research to shed more light on WEF and women's economic empowerment in general. This is very vital otherwise without information how are communities expected to benefit?

This study therefore looked into the factors influencing utilization of the Women Enterprise Fund given that women are the targeted beneficiaries. It specifically sought to assess the influence of awareness on utilization of the fund, establish the influence of accessibility on utilization of the fund, determine the influence of culture on utilization of the fund as well as examine the influence of entrepreneurship skills on utilization of the fund. The study was focused on Dagoretti North Constituency, Nairobi County.

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

The purpose of this study was to examine the factors influencing utilization of the Women Enterprise Fund with a focus on Dagoretti North Constituency, Nairobi County.

### **1.4 Objectives of the study**

The following were the research objectives;

- i. To assess the influence of awareness on utilization of the Women Enterprise Fund in Dagoretti North Constituency
- ii. To determine the influence of accessibility of WEF on its utilization in Dagoretti North Constituency
- iii. To examine the influence of entrepreneurship skills on utilization of the Women Enterprise Fund in Dagoretti North Constituency
- iv. To determine the influence of culture on utilization of the Women Enterprise Fund in Dagoretti north Constituency

## **1.5 Research Questions**

The study sought to answer the following questions;

- i. To what extent does awareness influence utilization of the Women Enterprise fund in Dagoretti North Constituency?
- ii. To what extent does accessibility of WEF influence its utilization in Dagoretti North Constituency?
- iii. To what extent do entrepreneurship skills influence utilization of the Women Enterprise Fund in Dagoretti north Constituency?
- iv. To what extent does culture influence utilization of the Women Enterprise Fund in Dagoretti North constituency?

## **1.6 Significance of the study**

The past studies on WEF have been exploratory in design and have concentrated more on the factors influencing management of WEF as well as general challenges facing WEF in Kenya. However, communities are not homogeneous and they vary a lot in terms of economic, social, political and cultural dimensions. For instance women needs and interests in the rural contexts will definitely vary from those in the urban set ups.

It is not enough to look into the management of WEF and challenges that institutions face in disbursement of the fund in Kenya. Further studies need to be conducted so as to give insight as to why Kenyan women still remain adamant to utilize fund; seven years down the line. This study intends to assess the influence of awareness on utilization of the fund, establish the influence of accessibility on utilization of the fund, determine to what extent culture influences utilization of the fund and to examine the influence of entrepreneurship skills on utilization of the Women Enterprise Fund.

The research findings will provide necessary information to be used in the future for planning and improving the management of the WEF. More over the findings will be shared with the community through CWFELC and CWES, CDC and the WEF national office making the study not only an awareness creation tool but also a policy review tool.



## **1.7 Delimitations**

As a decentralized fund WEF has been in existence for seven years now and as such a lot of literature on the same is prevalent. The research focused on women groups in Dagoretti North Constituency, Nairobi County. The women groups comprised literate, semi-literate and illiterate members who are active members of the groups. The study area covered three wards within the constituency namely; Kilimani Ward, Kawangware Ward and Gatina Ward.

## **1.8 Limitations of the study**

The study assessed the factors influencing utilization of WEF by urban women with a special focus on Dagoretti North Constituency. However to place the topic of study in a wider context, other features of WEF that go above and beyond the constituency were also briefly discussed. The cost of conducting the research was also high as it included the cost of travelling, printing and distributing questionnaires, and other personal needs of the researcher and the assistants.

## **1.9 Assumptions of the study**

This study assumed that there are several factors influencing utilization of the Women Enterprise Fund and that the participants chosen for the study understood the questions and provided the necessary data required.

## **1.10 Definitions of significant terms in the study**

**Utilization:** Refers to the process of making use of the Women Enterprise Fund (WEF)

**Access:** Ability to acquire WEF

**Development:** Is defined as a growth in both quality and quantity Kabwegyere and Migot (1981)

**Effectiveness:** The ability of WEF to meet its intended objectives

**Gender:** Gender refers to the roles and responsibilities associated with men and women that are socially determined

**Women Empowerment:** This refers to a bottom-up process of transforming gender power relations through individuals or groups developing awareness of women subordination and building their capacity to challenge it

**Women Enterprise Fund:** A fund put aside by the Government of Kenya to uplift the economic status of women.

**Gender Equality:** Fairness in relations, resource allocation e.t.c. between men and women

**Level of awareness:** The research participants' knowledge of the existence of the WEF

**Entrepreneurship skills:** Refers to a range of services used by entrepreneurs to help them operate efficiently and grow their businesses

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

Chapter one outlines the background of the study; problem statement and the purpose of the study. It also outlines the objectives that guided the study; research questions; significance of the study; basic assumptions of the study; delimitations of the study; limitations of the study and definition of significant terms.

Chapter two surveys literature review and highlights some empirical studies on women empowerment. It also gives a general overview of WEF in Kenya and provides an insight into some of the key factors that influence utilization of the Women Enterprise Fund. In addition it contains a theoretical framework underpinning the study and the conceptual framework of the study.

Chapter three presents the research methodology. It identifies and provides the rationale for the research design; highlights the target population, sample size and sampling method, methods of data collection and data collection procedure. It also outlines how validity and reliability of the research instruments was achieved; data analysis technique; the ethical considerations adhered to and the operational definition of variables.

Chapter four gives a detailed analysis and interpretation of the data from the field. The responses for the questionnaires have been highlighted and the analysis of each variable presented.

Chapter five gives a summary of the findings, discussions, conclusions and recommendations.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter reviewed the relevant literature to examine the factors influencing utilization of the Women Enterprise Fund with a focus on Dagoretti North Constituency, Nairobi County. The chapter begins by briefly tracking the empirical studies focusing on women empowerment as a major initiative towards the development agenda. The chapter also discusses in depth the Women Enterprise Fund in Kenya as well as the various factors that influence its utilization.

#### **2.2 Empirical studies on women empowerment**

Entrepreneurship is considered as one of the most important factors contributing to the economic development of the society. Entrepreneurs have been considered instrumental in initiating and sustaining socio-economic development. There are evidences to believe that countries which have proportionately higher percentage of entrepreneurs in their population have developed much faster as compared to countries, which have lesser percentage of them in the society.

Micro financing can be viewed as a way in which gender inequalities are addressed. MFIs have thus been able to create a financial system where no person is excluded and women's inclusion is increased (Wish, 2006). In many developing countries, it is through managing business enterprises of their own and entrepreneurship - in the informal and unregulated sector as well as in the formal sector - that women have access to an income. Trade policy and private business sector development play an important role both for women's entrepreneurship and for women's opportunities for income-earning through paid employment.

In its policy framework, the Swedish government has clearly laid down an action plan to strengthen women's entrepreneurship and improve business development and financial service systems to enable them meet their needs. In addition, the policy strengthens women's opportunities and capacity to organize them-selves, form associations and act collectively for common interests in the labor market, including in the informal sector. The ability of women to support themselves, regardless of marital status, and their economic participation and empowerment are fundamental in strengthening their rights and enabling them to have control

over their lives and exert influence in society, Ministry for Foreign Affairs, Sweden (2010). Recently, the World Economic Forum ran a study on 58 countries to assess the size of the gender gap.

The Forum's analysis concluded that no country has managed to close the gender gap with the exception of the Nordic nations. For example, Sweden scored high in its efforts to advance women's participation in all aspects of societal structure, while the United States ranked 17th, Mexico 52nd, Jordan 55th, and Egypt 58th. These findings suggest that the world has a long way to go to bring women to the forefront of economic, social, and political participation, (Hausmann et.al 2011)

Studies in India also indicate the need for women economic empowerment .As a developing country, India like Kenya is still in the struggle to economically empower its women. The total number of women in India is a whopping figure of 526 million but unfortunately a very small percentage of the woman population belonging to the elite, educated and upper - middle class especially in the cities, has been exposed to issues on Women's roles, career options and jobs. Less than 7% of the enterprises have been set - up by women but probably what is noteworthy is that women have plunged into the field of entrepreneurship and have been found effective in emerging social- economical roles (Rao et. al, 2011).

Pandit Jawaharlal Nehru, the first Prime Minister of India, vividly highlighted the importance of economic independence of women. He pointed out that the status of women freedom depends on economic conditions even more than political. If a woman is not economically free and self-earning, she will have to depend on her husband or someone else, and dependents are never free.

There are approximately 1,400 MFIs in Uganda, including NGOs, savings and credit organizations and the microfinance units established by some banks (e.g. Stanbic, Centenary Rural Development Bank). According to a 2003 survey, these MFIs had over 1million members, a total savings volume of Shs 107 billion, and a loan portfolio of Shs 97 billion. There were 900,000 active savers and 340,000 active borrowers. Women accounted for 55 per cent of MFI members, 65 per cent of active savers, and 70 per cent of active borrowers (Nannyonjo and Nsubuga, 2004) as cited in (Stevenson and St-Onge , 2005) .

Like Kenya Uganda is still struggling to economically empower women although a myriad of challenges are still prevalent including; lack of control over productive resources, insufficient information and knowledge amongst women which is also reinforced by patriarchal attitudes with respect to their societal roles and their potential. The promotion of women's entrepreneurship is very important in Uganda to counteract cultural stereotypes of women as not "having what it takes" to grow successful businesses. A more strategic effort is needed to make them more visible so they can inspire and motivate others, as well as to challenge the stereotypical ideas around women's potential to have growth enterprises. (Stevenson and St-Onge , 2005).

### **2.3 Women Enterprise Fund in Kenya**

The Women Enterprise Fund (WEF) was established through the Women Enterprise fund regulations under section 25 and 32 of the government financial management Act, 2004 Legal notice No.147 of August 2007. It was set up to specifically provide alternative financial services to women who are excluded from the formal and informal financial sectors. It is meant to provide accessible and affordable credit to support women start or expand business for wealth and employment creation (GOK, 2009) as cited in (Oduk, 2010). WEF was established as a Semi Autonomous Government Agency in the Ministry of Gender, Children and Social Development to champion Poverty Reduction, Gender Equality and Women Empowerment (1st & 3rd MDGs respectively) through enterprise development. The Fund is a flagship project in the Vision 2030 development road map for Kenya.

Women aged 18 years and above are the primary targets of this fund. The fund is disbursed through loans from micro financial intermediaries and Constituency Women Enterprise Scheme that is managed by the Divisional Women Enterprise Committees (DWECS). (GOK, 2006) The loans are disbursed at two levels namely; individual women and women groups. For the Individual women the loans are disbursed through micro Finance Institutions which lend up to Ksh. 500,000 at a subsidized interest rate of 8% and for amounts above that the loan is forwarded to WEFAB. The Women group loan is processed through CWES which provides loans up to a maximum of Ksh. 50,000 per group at 0% interest rate with an administrative fee of 5% of the loan amount (GOK 2006 guidelines)

The rationale behind the setting up of the fund included empowering women to enable them engage more on their own family and countries' development, distribute wealth across social groups allowing women to borrow money to engage in business and other activities at a reasonable rates as well as enhancing access of resources to women in rural areas and finally, depoliticizing women's access to government financial support at the constituency level (GOK, 2006) Support services are also offered to the fund beneficiaries including capacity building of women, facilitation of local and international marketing of goods and services produced by women entrepreneurs, infrastructural development beneficial to women entrepreneurs, e.g. establishment of markets and development of linkages between women owned enterprises and big companies.

One of the greatest challenges to Kenya's development has been the increasing levels of poverty among the citizenry both in the urban and in the rural communities. This led to inequality in entitlement to political, civil, human rights as well as large disparities in incomes and access to education, health, land, clean water, housing and sanitation. Women more than men bore the brunt of these inequalities as they lack access to control of resources and means of production. To a large extent therefore women tend to suffer more from the adverse effect of poverty than the men (Muthuuri 2011).

Despite efforts to increase women participation in development not much progress has been made. A survey conducted by the National Gender Commission on Gender issues in Kenya (2006) and a world Bank report on the Kenya Country Gender Assessment (2003) provide detail of poor progress on gender parity. In the face of these inequalities the government has continued to initiate various intervention strategies and programmes towards promotion of economic growth with the aim of reducing poverty and raising the living standards of life of Kenyans. Through these initiatives financial resources are increasingly being set aside through devolved funds. (Muthuuri, 2011).

## **2.4 Influence of awareness on utilization of Women Enterprise Fund**

Communication by word of mouth is one of the most embraced ways of passing information in Africa whereby information travels from person to person and hence creating a word of mouth awareness. As a result of shared information women have been organizing themselves into groups and associations of entrepreneurs in order to improve and consolidate their economic status and have an impact in economic policies. Word of mouth has acquired significance because of its high incidence rate in the marketplace as well as the persuasive role it plays in influencing consumers' attitudes and purchase decisions (Bone 1995).

Opinion leaders are individuals who are knowledgeable about various topics and whose advice is taken seriously by others. They often tend to be very socially active and highly interconnected within the community (Solomon, 1994). Women Organizations are in the fore front to ensure economic justice for women, end poverty and thus enabling sustainable development. In Kenya, for example, women organizations have led the setting up of institutions to advance credit to women. One such example is the Kenya Women Finance Trust (KWFT) which was founded in 1981 to enable and support the entrepreneurial activities amongst the women given the failure of the formal banking system in meeting the financial needs of women, especially the poor, low income and vulnerable (Muteshi, 2006).

The inadequacy of MFIs in the rural areas means that the awareness of available credit opportunities is limited. Consequently, their credit needs are not met (Manohar, 2007). According to Government News and the Institute of Economic Affairs (2009, 2008 respectively), before the 1990s credit schemes for rural women (especially in rural Kenya) were negligible. While there has been considerable increase in the number of credit scheme, there still remains a perceptible gap in financing credit needs for the poor especially women in the rural areas (Mulee, 2010).

Women's economic empowerment must not be examined in a vacuum. Unfortunately, widespread cultural and economic practices work to prevent empowerment. To fully assess the opportunities and obstacles that exist, the intersection of political, social/cultural and environmental conditions must be analyzed alongside traditional economic indicators. Factors impacting women's economic empowerment include: violence, lack of adequate access to



education, training and technology, lack access to clean water & sanitation, lack of access to reproductive health, lack of access to credit/finance, cultural practices, tradition, religious interpretations of women's status, women's lack of knowledge about rights and laws (economic, social, political, religious) and lack of adequate representation in decision-making positions and governance structures, (Negash, 2006).

Institute of Economic affairs (2008) states that, policy interventions towards removing barriers to general female well-being include economic and knowledge empowerment, increasing access to financial services, employment and participation in decision making. Awareness programmes will require pre- and/or co-requisite transformation of mindsets within Government, decision makers, young girls and boys, men and even women themselves on the gender consequences of policies and programmes in the country.

## **2.5 Influence of accessibility on utilization of Women Enterprise Fund**

The concept of credit for women emerged from the insistence by women-oriented studies that there is discrimination against women when it comes to accessing micro finance (Manohar, 2007). Various evidence from literature support the fact that women entrepreneurs' lack of business capital and inability to access credit for business are occasioned by factors such as poverty, unemployment, low household and business income, lack of asset collateral and societal discriminations mostly in the developing countries (Peter, 2001).

In Kenya among the factors that affect entrepreneurship development in the country is inaccessibility to credit (Hellen, 2002). Women entrepreneurs lack adequate physical capital such as credit and savings for business which force them into quest for financial assistance (Kuzilwa, 2005). Macharia and Wanjiru (1998), in a study of NGOs and Women small scale entrepreneurs in the garment manufacturing sector in Nyeri and Nairobi found that factors that inhibit credit to women include: lack of start-up capital; lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and lack of collateral security for finance. Sessional paper No. 2 of 2005 also cites lack of access to credit as a major constraint inhibiting growth of SME sector and more so for women entrepreneurs. It further groups problems limiting SME acquisition of financial services as: lack of tangible security coupled with an inappropriate legal and regulatory framework that does not recognize

innovative ways for lending to SMEs and the limited access to formal finance due to poor and insufficient capacity to deliver financial services to SMEs. Evidences from literature show that adequate credit aids entrepreneurship performance (Peter, 2001 Kuzilwa, 2005; Cater and Shaw, 2006). The results of such credit assistance to entrepreneurs especially women is often seen in improved income, output, employment and welfare of entrepreneurs (Kuzilwa, 2005) . Credit has been found to have positive impact on business performance in Kenya ( Tanzania Kuzilwa, 2005, Uganda Samiha, 2007). The importance of credit access especially to women in Kenya has led to the establishment of Women Enterprise Fund to address the credit gap and support business development for women (KIPPRA, 2010).

Detailed studies from Latin America, South Asia, and Sub-Saharan Africa have indicated that rural women are more likely to be credit constrained than men of the same socio-economic status. It is strongly believed that with more access to micro finance their economic status will be better (Fletschner, 2009).

Micro financing can be viewed as a way in which gender inequalities are addressed. MFIs have thus been able to create a financial system where no person is excluded and women's inclusion is increased (Wish, 2006). Generally women have been excluded due to a number of reasons such as; lack of property rights, productive and reproductive demands on women, restrictions due to household and child care responsibilities and lack of mobility (Oikocredit, 2009) as cited in (Lagat, 2012). Close to 50% of women in Kenya currently have access to credit which is mostly from informal savings and MFIs. This number is still too low which means that there is a reason for this trend.

A financial Access survey and (CBK 2009) revealed that only 17.8% women had access to formal finance in 2009, compared to 27.9% men. This was an increase from 23.8% male and 14.3% females having access to formal finance in 2006. In contrast, a higher promotion of women 33.4% than men 19.5% access informal finance. Although access to financial sector has been improving and has had tremendous benefits to the savers and investors, less than half households in developing countries have access to financial services as compared to 70% in developed countries (UN; 2009). Although micro financing women across the world has been considered successful, there is evidence that commercialization of MFIs has led to declining

access to women. This conclusion was arrived at after a study was conducted in Asia, the Middle East, Latin America and Africa (Frank, 2008).

### **2.5.1 Financial and credit availability and accessibility**

Financial availability and accessibility is cited in many studies as being one of the major barriers and constraints to growth potential of businesses owned by women (ILO, 2008). Macharia and Wanjiru (1998), sums the several factors that inhibit credit availability to women as lack of start-up capital, lack of awareness of existing credit schemes, high interest rates, lengthy and vigorous procedures for loan applications, and, lack of collateral security for finance.

However, as Kay 2002 argues, a closer look at the impact of micro-credit schemes on the empowerment of women reveals a mixed picture, with positive aspects and some limitations. He further quotes some critics pointing out that while micro credit schemes can reduce vulnerability, they have not lifted women out of abject poverty or have taken a long time to demonstrate any significant impact. This is because on their own, micro credit schemes have limitations as they cannot transform social relations and the structural causes of poverty.

As 2003 ILO report on Discrimination report states, Cultural norms and societal beliefs on gender roles and relations are known to play a role in determining how much, and what type of education women and men acquire. The persistent belief that women have less need to earn an income than men may lead parents, especially in situations of scarce resources, to invest more in education for boys than for girls. This subsequently affects the quality and types of jobs women may be offered. Women's poorer economic outcomes reinforce, in turn, prevailing prejudices about what women are best suited for. This leads to systematic under- valuation of their economic contribution, acts as a powerful disincentive for upgrading their skills and competencies and perpetuates their poverty. This context also affects women entrepreneurs in identifying business ideas and opportunities, and in mobilizing the necessary resources for enterprise.

Literacy levels have been found to influence women's access to credit. This happens because low levels of literacy are said to limit women's ability to produce the sort of written business plans and loan proposals that are required by banks. Women also have less experience of using banks and financial services, and therefore have less knowledge and understanding of how to

approach banks for loans, as well as little awareness of the requirements of the banks. Lack of exposure to banking practice can result in a lack of confidence when it comes to making approaches for loans (Abels and Oketch, 2009).

## **2.6 Influence of Entrepreneurship skills on utilization of Women Enterprise Fund**

Business management and entrepreneurial skills are critical in the growth and development of SMEs (RoK, 2005). As such to improve and promote the acquisition of entrepreneurial skills, the government is encouraging universities, polytechnics, technical institutions, and other SMES support organizations to develop demand- driven courses on entrepreneurship and business management, (RoK, 2005). In order to facilitate entry of SME products into the market, Sessional paper no. 2 of 2005 entails that measures be put in place to improve product design and development, commission of market research and support appropriate packaging of goods and services so as to respond to the needs of the international customers.

According to Hill (1987), many MSEs Owners or managers lack managerial training and experience. The typical owner or managers of small businesses develop their own approach to management, through a process of trial and error. As a result, their management style is likely to be more intuitive than analytical, more concerned with day-to-day operations than long-term issues, and more opportunistic than strategic in its concept. Although this attitude is the key strength at the start-up stage of the enterprise because it provides the creativity needed, it may present problems when complex decisions have to be made including acquisition of credit for expansion. A consequence of poor managerial ability is that SME owners are ill prepared to face changes in the business environment.

Studies on relationship between successful entrepreneurs and less successful ones has also found that SME owner/managers with more managerial, sector experience or prior SME experience as owner/manager tend to correlate with greater growth (Carter & Shaw, 1989). Administrative problems have been cited as a major cause of failure for small businesses. A study by Kazooba (2006) revealed that poor recordkeeping and a lack of basic business management experience and skills were major contributors. Research has also identified inexperience in the field of business, particularly a lack of technical knowledge, plus inadequate managerial skills, lack of

planning, and lack of market research (Kuvatko, 1998). These results indicated that lack of financing, lack of management experience, corruption and poor infrastructure are negatively correlated to small business performance.

Olawale and Garwe, (2007) in their study on factors affecting growth of small and medium enterprises found that lack of management experience is also a major cause of small business failure. The study indicates that owners tend to manage businesses themselves as a way of reducing operational costs. According to Gray (1997), MSEs Use the traditional ways of marketing and these no longer give rise to high levels of revenue and product recognition. This factor has also been identified by Burns (1996) in his survey in UK and Nigeria. The survey results showed that 69% and 70% of the respondents in the UK and Nigeria respectively agree that poor marketing and sales efforts influence SMEs failure. This implies that the variable is significantly considered as a major factor influencing business failures in the MSEs sector. Gray (1997), further states that economically, it means that if one fails to market or advertise products then turn over and sales volume will be low and that poor marketing and sales efforts are caused by wrong and untimely advertisements or none at all. Lack of information and market detection are other possible causes as well (Burns, 1996) further states that marketing, which is a common source of economies of scale (EOS), spreading cost of advertising over a greater range of output in media markets, is still low and this impact on their growth of SMEs. Cambridge Small business Research Centre (1992), also identified marketing skills among other factors as affecting a firm's growth progression.

Furthermore, it appears that when compared to other functions of their business, MSEs owners have a problem with marketing; they appear to give marketing a low priority, often regarding marketing as "something that larger firms do" (Tybee 2003).

Yunus (1999) reiterates that experts on poverty alleviation insist that training is absolutely vital for the poor to move up the economic ladder. The training will provide them with basic knowledge and skills in entrepreneurship and management skills that will see their investments prosper. The poor are not poor because they are untrained or illiterate but because they cannot retain the returns from their businesses. They have no control of their capital, yet it is the ability to control capital that gives people power over poverty.

Mutugi, (2008) in a study on barriers faced by SME entrepreneurs in accessing credit found out that most respondents did not know how to write business plans thus hired people to do it for them as a requirement for loan application. Also, respondents did not have the knowledge and skills on preparing books of account. These skills are fundamental for entrepreneurs and it is a means of convincing the lending institutions to provide finances for entrepreneurs.

## **2.7 Influence of culture on utilization of Women Enterprise Fund**

Social, cultural and traditional practices and unfounded norms deny women various opportunities to effectively participate in production systems. Cultural norms form a major challenge in Kenya. Most Kenyan cultures still regard the place of a woman as being in the kitchen and raising children as part of the reproductive role. This kind of socialization makes it hard for many men to fathom the idea that they can share the same platform with a woman. Consequently, women are locked out of political representation and hence locking them out of participation in decision making forums. By joining politics, women in such cultures are still considered as breaking the rules that govern gender roles.

Moreover, some traditional practices governing land and livestock ownership access and control over land, and benefits accruing to land produce tend to favor men compared to women. This to a large extent disadvantages women in accessing credit especially when collateral is required. In 2004 only 1% of land titles in Kenya were held by women and 5-6% was owned jointly. The political campaigning exercise is very distressful particularly in terms of financial expenditures. Whereas men can mobilize financial resources through several ways including sale of property such as land, women are constrained because property ownership in most communities is dominated by men. Women have made a lot of effort to achieve financial dependence. However, unlike the male counterparts they face some constraints like limits on mobility, lack of collateral and limited financial skills. They are more disadvantaged than men in initiating enterprises as they may be less able to afford long and expensive registration procedures (UN, 2009).

### **2.7.1 Beliefs and attitudes**

It is reported that women often perceive they lack credibility because of their gender when they seek funding (Carter and Cannon 1992; Moore and Buttner 1997). To discuss this sociologists increasingly understand gender as a multilevel structure, which includes cultural beliefs and

distributions of resources at the macro level, patterns of behavior at the interactional level, and roles and identities at the micro level (Risman 1998) .

Woldie and Adersua (2004) reported that aspiring women entrepreneurs face additional barriers to success arising from negative social attitudes. Prejudice against WEs is experienced much more severely in Africa than in developed Western nations, arising from deeply-rooted, discriminatory cultural values, attitudes, practices, and the traditions of patriarchal cultures. Local prejudice is expressed through differential attitudes toward women in general, and through different standards and expectations for women's social behavior in particular. While social attitudes are not the only factors hindering women's entrepreneurship, they are recognized by Gartner (1985) as critical factors.

Socially constructed meanings may interpret the fact of a married woman working for pay outside the home as deriving directly from a man's inability to control his wife or to provide adequately for his family without her assistance. Fearing such a loss of control, personal honor or social standing, many men simply refuse to allow their wives to start or operate their own businesses. An even greater threat is the social stigma that might attach to a man if his wife is seen to be more successful than he is (Njeru and Njoka 2001). Such deep social embarrassment and dishonour of the family name are deemed intolerable outcomes in many cultures of the world, not just in Africa.

### **2.7.2. Gender networks and or societal position**

According to Lin in OECD (2004), women have in general a lower social position than men, which affects the kind of networks they can access or are part of. Lin argues that, there is evidence to prove that women are less involved in networks than men are, and their type of network is different. The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace.

As Lye in OECD (2004) explains, women entrepreneur networks have been found to be a major source of knowledge about women's entrepreneurship and they are increasingly recognized as valuable tools in its development and promotion. Thus, because women differ to men in the kind of networks they use and in the social capital available to them through the network, they have

therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men. This is because the social network provides different useful resources for both the aspiring and practicing entrepreneur in the form of instrumental and financial assistance; such as experience, know-how, encouragement, and financing and idea generation.

### **2.7.3. Asset distribution disparities**

According to ILO (2008), Family and marital status dictate the ownership of assets and property in favor of men. Culturally, ownership of land and fixed assets is the man's domain. Access to and ownership of land for women is, therefore, important to poverty alleviation and entrepreneurship, in terms of collateral for loans and other financial needs. Women's equal access to and control over economic and financial resources is critical for the achievement of gender equality and the empowerment of women and for equitable and sustainable economic growth and development (Kabeer, 2009)

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

### **2.7.4 Gender roles**

According to Risman (1998), tradition focuses on how social structure creates gendered behavior. This approach argues that men and women behave differently because they fill different positions in institutional settings, work organizations and families, that is, they take on different gendered roles.

The traditional perception about women's role in society creates a less favorable social climate towards women entrepreneurs, discriminatory treatment by the state administration and/or limited access to bank loans (Carr and Chen, 2004).

Family structure in the context of the particular role played by the entrepreneur, e.g., husband or wife, father or mother, exposes critical familial and societal variables that may explain the different forces that are exerted on women and men to form independent organizations. Women in transition economies have suffered from traditional perceptions about women's role in society,



and these attitudes persist (Carr and Chen, 2004). In the early 1900s, "work" became differentiated from "housework", with women excluded from the ranks of productive enterprise and confined to "supportive" domestic roles for the male head-of-household. And still today, among students and professionals alike, when given a forced choice of advancing their own careers or following their husbands (or would-be husbands), women will usually subjugate their own careers to that of their spouse, rather than the other way around (Fernandez, 1981), despite the fact that on self-report questionnaires women in professional schools or in early stages of their careers will expound on their independence and the importance of their career.

While career opportunities for women have changed, family role models typically have not. While the percentage of stay-at-home dads has soared, their numbers are still few. Most young men and women see their mother doing the lion's share of home chores. The father's job is still seen as more important in terms of both money and prestige. Women are not prepared for business-related pressures that impinge on their role in the family (the role that they were taught to play). White, Cox, and Cooper found that even among those who were career-oriented from an early age, many successful women undergo "role conflicts which may lead to an extended period of identity 'diffusion'" and missed opportunities (1997: 31). Women burdened with family responsibilities have less time for learning and/or exploring business prospects.

Even in the most liberal of households, boys and girls are presented with different views of the world. From an early age men expect to work to support themselves or their families and are encouraged to achieve; women have been socialized to nurture and to find someone to support them. Two-career households reinforce these stereotypes when the mother attends to mundane household duties after work—"the second shift"—as the father either relaxes or attends to more "important matters," such as finances or home improvement projects (Shellenbarger, 1991). Even in the 2000s, few men buy their children's clothes or school supplies or volunteer at their children's school. In two-career families, the man's job is still viewed as more important or prestigious. For married women, especially those with children, business ownership takes its toll in stress and, in many cases, divorce (Winn, 2004). Even with a stable marital relationship to mitigate risk and provide a financial safety net and moral support, child-rearing responsibilities can interfere with the best of intentions.

According to ILO (2008), women entrepreneurs face a number of unique challenges most of which stem from their multifaceted roles as businesswomen, parents and home makers. Women's concerns and gender-related constraints tend to negatively affect equal participation of both sexes at the local, institutional and policy levels and this may lead to a failure to utilize the full potential of human resources for wealth creation, as one section of the population, which forms the majority, is left out or only allowed limited opportunities. Gender division of labour leads to gender stereotyping of jobs and this determines business behavior in that it sets women business activities as distinct from those of men. In Nepal for example, most women engage in feminine types of businesses e.g. beauty parlors, dress material, handicrafts e.t.c, mostly owned on proprietorship basis and earning very little profit which is used to supplement the family income(Tuladhar,1996).

The gender-related division of labor leaves women with less time to devote to business, fewer opportunities of having information, contacts and experience, scantier capital resources, less freedom to travel, the risk of always being exposed to violence (including sexual violence), lack of self-confidence, lack of male confidence in women's capabilities, and lack of willingness on the part of women themselves to handle the administrative side of running an enterprise (Bezhani, 2001)

## **2.8 Theoretical Framework**

This study is underpinned on the entrepreneurship theory of (Shane 2003). The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Opportunities are created by the institutional or external environment for those entrepreneurs who could identify them to start or improve their businesses and subsequently their welfare (Shane, 2003). Entrepreneurs' ability to identify and tap such opportunities differs from one entrepreneur to another. It also depends on their ability to access information and willingness to act upon the information in terms of risks; i.e. their attitude (Shane, 2003). Individual attributes affects discovery of entrepreneurial opportunity. It is made of psychological and demographic factors such motives, attitude to risk, education, and training, career experience, age, and social status (Deakins, 1999).

Changes in business environment such as economic, financial, political, legal and socio-cultural factors also affect discovery of opportunities. For example, discovery of business opportunity could be affected by capital availability, income level of the entrepreneur, political stability, laws governing private enterprise and property rights and the desire for enhanced social status by the entrepreneur. Decision to exploit the opportunity depends on the entrepreneurs' level of education, skills, social networks, and credit (Shane, 2003). The decision to exploit opportunity leads to quest for micro-finance which in turn leads to entrepreneurial activity. Kuzilwa (2005) however says that environment plays a greater role in opportunity exploitation than individual attributes.

## 2.9 Conceptual Framework

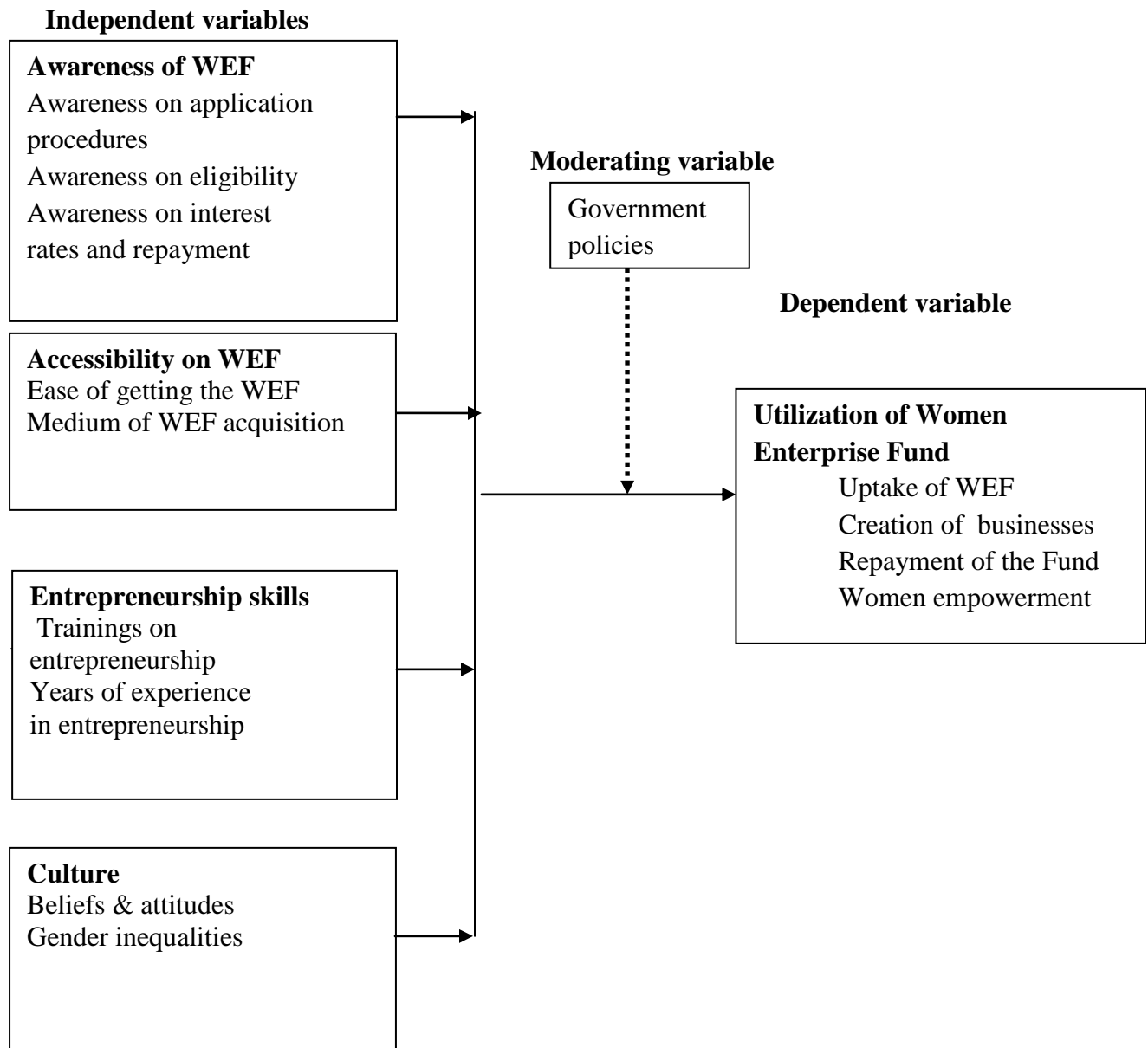


Figure 2.1: Conceptual framework

## **2.10 Discussion of conceptual framework**

A conceptual framework is a hypothesized model identifying the concepts under study and their relationships (Mugenda & Mugenda 2003). It presents in a diagrammatic form the way the researcher has conceptualized the relationship between the independent and the dependent as well as the confounding variables.

This section provides a structural description of the relationship between the variables forming the concepts of the study on the factors influencing utilization of WEF. The independent variables are grouped together on the left side but not in any order of importance. The dependent variable is placed on the right hand connected with an arrow as a sign of direct relationship

## **2.11 Summary of Literature Review**

The literature reviewed sheds lights on what has been done by other researchers that forms the basis for this research study. From the review, various factors have come to play with regard to utilization of WEF. These include; culture, entrepreneurial skills, repayment patterns, business development services and awareness levels of the fund. Varied findings on the same variables from different researchers were however noted. This resulted to the study gap that the current study intended to fill.

Past studies on WEF have concentrated more on the factors influencing management of WEF as well as general challenges facing WEF in Kenya. However, communities are not homogeneous and they vary a lot in terms of economic, social, political and cultural dimensions. For instance women needs and interests in the rural contexts will definitely vary from those in the urban set ups.

It is not enough to look into the management of WEF and challenges that institutions face in disbursement of the fund in Kenya.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter outlines the research design that was used in the study, the target population, sample size and sampling procedures, data collection instruments together with how their validity and reliability were determined, data collection procedures, data analysis techniques and ethical considerations in the research process.

#### **3.2 Research Design**

Descriptive survey research design was adopted for this study. This design was chosen because it involves data collection from existing population units with no particular control over factors that may affect the characteristics of interest in the study (Berinsky; 2008). The study attempted to comprehend why the intake of WEF in Dagoretti North Constituency is low despite the presence of MFIs in the region.

#### **3.3. Target Population**

The participants for this research study consisted of 245 registered women groups in Dagoretti North Constituency of Nairobi County. The study also elicited responses from the administrative staff of WEF as well as opinion leaders in the constituency.

#### **3.4 Sample Size and Sampling procedure**

Sampling is the selection of a subset of individuals from within a population to estimate the characteristics of the whole population (Berinsky, 2008). The study employed both probability and non-probability sampling techniques. Probability sampling was used to sample registered women groups in Dagoretti North Constituency. Mugenda O.M and Mugenda A.G (2003) suggested that a sample size of 10% of the accessible population is enough for descriptive studies. Therefore, this research study used 10% of the population as the sample.

Information obtained from the Ministry of Gender and Social Services offices at the constituency level, revealed that there were 245 registered women groups and out of these only 83 groups had applied for WEF. Stratified random sampling was used to identify the women groups in the three

wards in the constituency namely; Kilimani, Kawangware and Gatina. On the other hand purposive sampling was used to elicit information from WEF administrative staff in the constituency including those from MFIs and opinion leaders.

**Table 3.1 Sample Selection**

<b>Target group</b>	<b>Sample</b>	<b>Total</b>
Registered women groups	(10% of 245 groups) x 2members	49
WEF administrators (MFIs)	3	3
WEF administrators (committees)	3	3
Opinion leaders	3	3
<b>Total</b>		<b>58</b>

### **3.5 Data Collection Methods**

Data collection methods refer to the instruments that were used to get information from the research participants (Bryman, 2004). Data for this study was collected from both primary and secondary sources. The secondary sources included private and public archival documents, conference materials, theses, journals, newspapers and books published or those not published which contained information and data on the subject of study.

Questionnaires were the primary method of collecting data. As such, they were administered to consenting eligible respondents from the women groups. Furthermore, this method is valuable because the respondents are not limited to giving specific or fixed answers and the interviews will cover a wide range of issues, thus minimizing the possibility of 'missing out' on an important subject during the discussions (Langdrige, 2004).

### **3.6 Validity of research instruments**

Validity is the accuracy and meaningfulness of inferences which are based on research results. In other words validity is the degree to which results obtained from analysis of the data actually represent phenomenon under study (Mugenda, 2003). This was ascertained through other relevant evidence that confirmed feedback received in the measuring tool. Relevant evidence depended on the researchers' judgment as well as the nature of the problem. Pre-testing of the research instruments was carried out to ascertain the validity of the instruments. This provided insight into whether respondents clearly understood what was expected of them and if the information collected is what was envisioned.

The pre-testing of the research instruments was carried out at Kawangware ward. 10 participants from two women groups were conveniently selected and issued with questionnaires prepared for the study. This was conducted as if it was the final research. These two groups did not participate in the final research. After a lapse of five days the same participants were issued with the same questionnaires a second time without giving prior notice. The feedback from the first and second test was then compared for any differences and a coefficient of variation calculated. The researcher then tried to find out the sources of the variation. This helped to rectify ambiguous or those questions not clear. It also helped the researcher ascertain whether essential aspects had been captured by the instrument. The researcher therefore corrected the instrument to ensure it was as clear and simple as possible.

### **3.7 Reliability of Research Instruments**

Reliability is a measure of the degree to which a research instrument yields consistent data or results after repeated trials (Mugenda, 2003). The test- retest technique was used to assess the reliability of data. The researcher pre-tested the research instruments through a selected group of 10 persons from the target population. They were given the same questionnaires to answer a second time (after five days) without prior notice. The scores from both testing periods were correlated and a correlation coefficient of 0.72 was obtained. According to (Mugenda, 2003), a coefficient of 0.6-0.7 is a commonly accepted rule of thumb that indicates accepted reliability and 0.8 or higher implies a high degree of reliability. Reliability is ascertained when we get



consistent results with repeated measurements of the same person and with the same instrument (Lagat, 2012). Reliability was also enhanced by use of well trained research assistants.

### **3.8 Data Analysis**

Descriptive statistics was used to analyze qualitative and quantitative data. Descriptive statistics provided for meaningful distribution of scores from data obtained from the respondents analyzed in SPSS version 20 .The results were presented in frequency tables and percentages. Coefficient correlation was also done to determine the strength of correlation among the variables and a regression was done to determine how much of the dependent variable was attributed to each of the four independent variables. Regression analysis was calculated using the basic regression model:  $UWEF = \beta_0 + \beta_1 A + \beta_2 AC + \beta_3 ES + \beta_4 C + e$

Where;

**UWEF** is the dependent variable Utilization of Women Enterprise Fund

**A** is Awareness

**AC** is Accessibility

**ES** is Entrepreneurial Skills

**C** is Culture

**e** is the error of prediction.

**$\beta_0$**  is a constant which is the value of dependent variable when all the independent variables are 0.

**$\beta_1$ - $\beta_n$**  is the regression coefficients or change induced by A, AC, ES and C on UWEF. It determines how much each (i.e. A, AC, ES and C) contribute to UWEF

### **3.9 Ethical Considerations**

Informed consent was provided by the participants and they were not coerced into giving information. Confidentiality of information was also assured to the participants and the information collected was used for the purposes of this study only. Respondents were respected

at all times and were given the freedom to pull out of the study if they so chose. The study also took into consideration the social and cultural issues that governed the participants.

### 3.10 Operational Definitions of Variables

Operational definition of variables is operationally defining a concept to render it measurable. It is done by looking at the behavior of the dimensions, indicators, properties denoted by concepts translated into observable and measurable elements to develop an index of the concepts. Measures can be objective or subjective.

**Table 3.2: Operational Definitions of Variables**

Research Objective	Variable	Indicators	Data collection instrument	Measurement scale	Data analysis
To assess the influence of awareness on utilization of the Women Enterprise Fund in Dagoretti North Constituency	level of awareness	-Awareness on application procedures -awareness on eligibility -awareness on interest rates and repayment -awareness on investment options	Questionnaire	Nominal	Descriptive and inferential
To determine the influence of accessibility of WEF on its utilization in Dagoretti North Constituency	accessibility	Ease of getting WEF Medium of WEF acquisition	Questionnaire	nominal	Descriptive and inferential
To examine the influence of entrepreneurship skills on utilization of the Women Enterprise Fund in Dagoretti North	Entrepreneurship skills	Trainings on entrepreneurship Years of experience in entrepreneurship Frequency of	Questionnaire	ordinal	Descriptive and inferential

Constituency		borrowing from WEF			
To determine the influence of culture on utilization of the Women Enterprise Fund in Dagoretti north Constituency	Culture	Beliefs & attitudes  Gender inequalities	Questionnaire	ordinal	Descriptive and inferential

## **CHAPTER FOUR**

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

#### **4.1 Introduction**

The purpose of this study was to examine the factors influencing utilization of the Women Enterprise Fund in Dagoretti North Constituency, Nairobi County. This chapter presents analysis and findings of the study as set out in the research methodology. This chapter deals with data analysis, presentation and interpretation of the findings of the study which answer the research questions. . Information obtained was on the influence of awareness, accessibility, entrepreneurship skills and cultural beliefs and practices on utilization of WEF. Data collected was analyzed and reports were produced in form of frequency tables and statistics.

#### **4.2 Questionnaire return rate**

Out of the 58 questionnaires the researcher issued out, 52 were successfully filled and returned. This translated to a response rate of 90% which was considered adequate to represent the study. According to Mugenda (2003), a response rate above 50% can be used in establishing the research objectives and answering research questions. The 10% questionnaires which were not returned are attributed to unavailability of respondents to fill them in time even with persistent follow-ups. The response rate demonstrates a willingness of the respondents to participate in the study.

#### **4.3 General information**

This section presents the demographic characteristics of the respondents with the aim of establishing the general background of the respondents that participated in the study. The areas discussed include age, marital status and level of education of the respondents.

##### **4.3.1 Age of the respondents**

The researcher sought to determine the age of the respondents in the area of study. Table 4.1 below shows results obtained from respondents.

**Table 4.1: Distribution of respondents by age**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
18 – 25	7	13.5
26 – 32	12	23.0
33 - 40	26	50.0
Over 40	7	13.5
<b>Total</b>	<b>52</b>	<b>100</b>

Results of analysis indicate that out of 52 respondents interviewed, 7 (13.5%) were aged 18-25, 12 (23.0%) were 26-32 years, 26 (50.0%) were aged 33-40 and 7 (13.5%) were over 40 years of age.

From the results, half of the respondents were aged 33-40 and were the majority; however, those below 25 years and those over 40 years were few.

#### **4.3.2 Marital status of the respondents**

The researcher sought to establish the marital status of the respondents so as to be able to know whether it played a part on the utilization of WEF. Table 4.3 shows analyzed results obtained from respondents.

**Table 4.2: Distribution of respondents by marital status**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Single	20	38.5
Married	24	46.2
Separated	2	3.8
Divorced	6	11.5
<b>Total</b>	<b>52</b>	<b>100</b>

As to the marital status of the respondents, 20 (38.5%) were single, 24 (46.2%) were married, 2 (3.8%) were separated and 6 (11.5%) were divorced. Results reveal that most of the respondents were married and a very small number of respondents were separated or divorced.

#### **4.3.3 Level of education**

Education has widely been known to influence how funds is utilized, therefore the researcher sought to establish the highest level of education of the respondents. Table 4.5 shows results obtained from respondents.

**Table 4.3: Distribution of respondents by education levels**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
None	2	3.8
Primary	24	46.2
Secondary	20	38.5
College/Tertiary	6	11.5
<b>Total</b>	<b>52</b>	<b>100</b>

Majority of the respondents (46.2%) had primary level of education followed by secondary (38.5%), college/tertiary (11.5%) and none (3.8%) respectively. The results show that the study respondents generally had low level of education.

#### **4.3.4 Women enterprise fund**

The researcher sought to find out how many of the respondents had secured WEF since its inception. This was in order to establish if the intended objective had been achieved. Table 4.4 shows results obtained from respondents.

**Table 4.4: Distribution of responses on WEF**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	33	63.5
No	19	36.5
<b>Total</b>	<b>52</b>	<b>100</b>

Results of analysis indicate that 33(63.5%) of the respondents had secured WEF and 19 (36.5%) said they had never received any support from WEF. From the results, it can be concluded that majority of the women in Dagoretti North had utilized the fund.

#### 4.4 Awareness of WEF

The researcher sought to investigate the awareness level of WEF. Results obtained from respondents are shown in table 4.5

**Table 4.5: Distribution of responses on awareness of WEF**

Response	Frequency	Percentage
Yes	45	86.5
No	7	13.5
<b>Total</b>	<b>52</b>	<b>100</b>

Results obtained from the respondents indicate that 45 (86.5%) were aware of WEF whereas 7 (13.5%) said that they were not aware of WEF. Results reveal that majority of the respondents interviewed were aware and that a few did not know about the existence of the fund.

##### 4.4.1 Awareness and utilization of WEF

The researcher sought to determine the extent to which awareness of WEF had influenced its utilization. Table 4.6 shows analyzed results from respondents.

**Table 4.6: Distribution of responses on the extent of awareness and WEF utilization**

Response	Frequency	Percentage
Very great extent	16	30.8
Great extent	22	42.3
Neutral	8	15.3
Less extent	3	5.8
No extent	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

As to the extent to which awareness had influenced utilization of WEF, 16 (30.8%) of the respondents said awareness had to a very great extent influenced utilization of WEF, 22 (42.3%) indicated to a great extent, 8 (15.3%) were neutral, 3 (5.8%) said to a less extent and 3 (5.8%) said there was no extent to which awareness on WEF had influenced its utilization. Results reveal that awareness had played a greater role in influencing utilization of WEF.

#### 4.4.2 Awareness of application procedures

The researcher sought to determine the level of agreement as regard to awareness of application procedures of WEF. Table 4.7 shows results of analysis from respondents.

**Table 4.7: Distribution of responses on the level of agreement on application procedures**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	3	5.8
disagree	22	42.3
unsure	3	5.8
agree	16	30.8
strongly agree	8	15.3
<b>Total</b>	<b>52</b>	<b>100</b>

When asked whether the respondents were aware of the application procedures for WEF, 3 (5.8%) strongly disagreed, 22(42.3%) disagreed, 3 (5.8%) were unsure, 16(30.8%) agreed, 8 (15.3%) strongly agreed that they were aware of application procedures. From the results, majority of the respondents disagreed that they were aware of application procedures of WEF

#### 4.4.3 Eligibility for WEF

The researcher also sought to investigate whether the respondents were eligible for WEF. Table 4.8 shows results of analysis from respondents.

**Table 4.8: Distribution of responses on eligibility for WEF**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	8	15.3
disagree	11	21.1
unsure	14	26.9
agree	15	28.8
strongly agree	4	7.7
<b>Total</b>	<b>52</b>	<b>100</b>

On being asked whether the respondents were aware of eligibility for WEF, 8 (15.3%) of the respondents strongly disagreed, 11 (21.1%) disagreed, 14 (26.9%) were unsure, 15 (28.8%)



agreed and 4 (7.7%) of the respondents strongly agreed that they were eligible for WEF fund. From the results, it can be concluded that majority of the respondents agreed that they were eligible for the WEF.

#### **4.4.4 Interest rates and repayment requirements**

The researcher also investigated whether the respondents were aware of rates of interest to be charged for WEF and on repayment requirements. Table 4.9 shows results of analyzed data from respondents

**Table 4.9: distribution of responses on awareness on interest rates and repayment procedures**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	6	11.5
disagree	10	19.2
unsure	14	26.9
agree	18	34.6
strongly agree	4	7.7
<b>Total</b>	<b>52</b>	<b>100</b>

When asked whether the respondents were aware of the interest rates and repayment requirements for WEF, 6 (11.5%) strongly disagreed, 10(19.2%) disagreed, 14 (26.9%) were unsure, 18(34.6%) agreed, 4 (7.7%) strongly agreed that they were aware of interest rates and repayment requirements. From the results, majority of the respondents agreed that they were aware of interest rates and repayment requirements of WEF

#### **4.5 Accessibility of WEF**

The researcher sought to investigate the accessibility level of WEF. Results obtained from respondents are shown in table 4.10

**Table 4.10: Distribution of responses on awareness of WEF**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	30	57.7
No	22	42.3
<b>Total</b>	<b>52</b>	<b>100</b>

Results obtained from the respondents indicate that 30 (57.7%) were able to access WEF whereas 22(42.3%) said that they were not able to access WEF. Results reveal that majority of the respondents interviewed were able to access WEF.

#### **4.5.1 Accessibility and utilization of WEF**

The researcher sought to determine the extent to which accessibility of WEF had influenced its utilization. Table 4.11 shows analyzed results from respondents.

**Table 4.11: Distribution of responses on the extent of accessibility and WEF utilization**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very great extent	18	34.6
Great extent	20	38.5
Neutral	8	15.3
Less extent	3	5.8
No extent	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

As to the extent to which accessibility had influenced utilization of WEF, 18 (34.6%) of the respondents said accessibility had to a very great extent influenced utilization of WEF, 20 (38.5%) indicated to a great extent, 8 (15.3%) were neutral, 3 (5.8%) said to a less extent and 3(5.8%) said there was no extent to which accessibility on WEF had influenced its utilization. Results reveal that accessibility had played a greater role in influencing utilization of WEF.

#### 4.5.2 Ease of accessing WEF

The researcher also sought to investigate the ease with which the respondents could access WEF. Table 4.12 shows results of analysis from respondents.

**Table 4.12: distribution of responses on ease of accessing WEF**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	6	11.5
disagree	10	19.2
unsure	14	26.9
agree	19	36.5
strongly agree	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

When asked whether the respondents could easily access WEF, 6 (11.5%) strongly disagreed, 10(19.2%) disagreed, 14 (26.9%) were unsure, 19(36.5%) agreed, 3(5.8%) strongly agreed that they could easily access WEF. From the results, majority of the respondents agreed that they could easily access WEF

#### 4.5.3 Medium for accessing WEF

The researcher also sought to investigate whether there were available channels to access WEF. Table 4.14 shows results of analysis from respondents.

**Table 4.14: distribution of responses on medium to access WEF**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly disagree	6	11.5
disagree	10	19.2
unsure	14	26.9
agree	19	36.5
strongly agree	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

When asked whether the respondents had a medium to access WEF, 6 (11.5%) strongly disagreed, 10(19.2%) disagreed, 14 (26.9%) were unsure, 19(36.5%) agreed, 3(5.8%) strongly agreed that there was a medium to access WEF. From the results, majority of the respondents agreed that they had a medium in which they access the WEF.

#### 4.6 Entrepreneurship skills

The researcher sought to investigate whether the respondents had skills in entrepreneurship. Results obtained from respondents are shown in table 4.15

**Table 4.15: Distribution of responses on entrepreneurship skills**

Response	Frequency	Percentage
Yes	27	51.9
No	25	48.1
<b>Total</b>	<b>52</b>	<b>100</b>

Results obtained from the respondents indicate that 27 (51.9%) had skills in entrepreneurship 25(48.1%) said that they had not learned any skills in entrepreneurship. Results reveal that majority of the respondents interviewed had skills in entrepreneurship.

##### 4.6.1 Entrepreneurship skills and utilization of WEF

The researcher sought to determine the extent to which entrepreneurship skills had influenced utilization of WEF Table 4.16 shows analyzed results from respondents.

**Table 4.16: Distribution of responses on the extent of entrepreneurship skills and WEF utilization**

Response	Frequency	Percentage
Very great extent	30	57.7
Great extent	15	28.8
Neutral	1	1.9
Less extent	3	5.8
No extent	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

As to the extent to which entrepreneurship skills had influenced utilization of WEF, 30 (57.7%) of the respondents said it had to a very great extent influenced utilization of WEF, 15 (28.8%) indicated to a great extent, 1 (1.9%) was neutral, 3 (5.8%) said to a less extent and 3 (5.8%) said there was no extent to which entrepreneurship skills had influenced utilization of WEF. Results reveal that entrepreneurship skills had played a greater role in influencing utilization of WEF.

#### 4.6.2 Training on WEF

The researcher also sought to investigate the ease with which the respondents could access WEF. Table 4.17 shows results of analysis from respondents.

**Table 4.17: distribution of responses on training on WEF**

Response	Frequency	Percentage
Strongly disagree	6	11.5
disagree	10	19.2
unsure	14	26.9
agree	19	36.5
strongly agree	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

When asked whether the respondents had any training on WEF, 6 (11.5%) strongly disagreed, 10 (19.2%) disagreed, 14 (26.9%) were unsure, 19 (36.5%) agreed, 3 (5.8%) strongly agreed that they had some training on WEF. From the results, majority of the respondents agreed that they had been trained on WEF.

#### 4.6.3 Experience on utilization of WEF

The researcher also sought to investigate whether the respondents had any experience on the utilization of WEF. Table 4.18 shows results of analysis from respondents.

**Table 4.18: distribution of responses experience on WEF**

Response	Frequency	Percentage
Strongly disagree	6	11.5
disagree	10	19.2
unsure	14	26.9

agree	19	36.5
strongly agree	3	5.8
<b>Total</b>	<b>52</b>	<b>100</b>

When asked whether the respondents had any experience on WEF, 6 (11.5%) strongly disagreed, 10(19.2%) disagreed, 14 (26.9%) were unsure, 19(36.5%) agreed, 3(5.8%) strongly agreed that they had some experience on WEF. From the results, majority of the respondents agreed that they had experience with WEF procedures.

#### 4.7 Culture

Cultural beliefs and attitude was another factor identified by the researcher as having an influence on utilization of WEF. Although the study group was composed of women from different cultural backgrounds, it was considered that this group also possesses some cultural similarities and attitudes. In order to determine its extent of influence, the respondents were asked to state by indicating a yes or no. The analyzed data was presented in table 4.19

**Table 4.19: Do you think cultural beliefs and attitudes in this area influence how WEF is utilized?**

<b>Response</b>	<b>frequency</b>	<b>Percentage</b>
Yes	37	71%
No	15	29%
<b>Total</b>	<b>52</b>	<b>100%</b>

Out of the 52 of the respondents who participated in the study, 71% responded with a yes while 29% said no. Based on this outcome therefore, it can be concluded that cultural beliefs and attitude is an influencing factor on utilization of WEF.

**Table 4.20: extent of influence**

<b>Response</b>	<b>Frequency</b>	<b>Percentage</b>
Very large extent	9	24%
Large extent	23	62%
Neutral	2	5%
least extent	3	8%
no extent	0	0%
<b>Total</b>	<b>37</b>	<b>100%</b>

As to what extent cultural beliefs and attitude influenced utilization of WEF, 23% of the respondents reported that it was to a very large extent, 63% constituting the majority said it was to a large extent, 4% pointed that it was to least extent whereas 2% reported as no extent. The results show that cultural beliefs and attitude not only influences utilization of WEF but it does so to a large extent.

**Table 4.21: Distribution of responses on cultural beliefs, attitudes and gender**

<b>Statements</b>	<b>Strongly disagree</b>		<b>Disagree</b>		<b>Not sure</b>		<b>Agree</b>		<b>Strongly agree</b>		<b>Total</b>
	f	%	f	%	f	%	f	%	f	%	
Cultural beliefs and attitudes in the area influence WEF utilization	0	0%	2	4%	0	0%	20	38%	30	58%	100%
Gender inequalities and roles influence how WEF is utilized in the area	0	0%	0	0%	0	0%	15	29%	37	71%	100%

In Table 4.21, 58% constituting the majority strongly agreed to the statement that Cultural beliefs and attitudes in the area influence WEF utilization, 38% agreed and another 4% disagreed with the statement. On the other hand, 71% and 29% of the respondents strongly agreed and agreed respectively that gender inequalities and roles influenced how WEF was utilized in the study area.

#### **4.8 Correlation Analysis Results on relationship between the independent variables and dependent variables**

The study used the Pearson's product moment method to determine the strength of the relationship. This type of correlation is used when both variables under study are measured at ratio or interval scales and are continuous Mugenda (2003). Table 4.22 details the correlation matrix which indicates that access of women enterprises is positively correlated with all variables under study. Awareness is correlated with information source at 5 percent significance level (0.316). Accessibility positively correlated to entrepreneurial skills and utilization of women fund at 5 percent significance level (0.427) and (0.484) respectively. The table also indicates that there is correlation between entrepreneurial skills and utilization women fund at 5 percent significance level of (0.493) and culture correlates positively with WEF at (0.342)

**Table 4.22 Correlation matrix of independent variables against the dependent variables**

<b>Variables</b>	<b>Awareness</b>	<b>Accessibility</b>	<b>Entrepreneurship skills</b>	<b>Culture</b>
Awareness	1			
Accessibility	0.434	1		
Entrepreneurship skills	0.293	0.4271	1	
Culture	0.275	0.311	0.315	1
Utilization of WEF	0.316	0.484	0.493	0.342

#### **4.9 Multiple regression analysis between dependent variable and independent variables on factors influencing accessibility of women enterprise fund**

Table 4.23 shows the summary of the regression analysis that seeks to establish the relationship between utilization of women fund to awareness, accessibility, entrepreneurial skills and culture. The coefficient of correlation (r), determines the degree (strength) of relationship and its value is between -1 and 1. A value of 0 implies no relationship, 1 implies a perfect positive relationship, -1 means a negative relationship .An absolute value of r between 0.5 and less than 1 implies a



strong relationship between the variables. If the value  $r$  is greater than 0.3 and less than 0.5 then the relationship is moderate. The relationship is weak if the value of  $r$  is less than 0.3. The regression model below was used to obtain an equation which described the dependent variable in terms of the independent variables.

The regression was calculated using the basic regression model;

According to the regression equation established, it inferred that entrepreneurial skills contributed more to access of women fund followed by accessibility and to a lesser degree (0.40) awareness. At 5% level of significance and 95% level of confidence awareness had a 0.031 level of significance; accessibility showed a 0.021 level of significant and entrepreneurial skills showed a 0.01 level of significant; hence the most significant factor was entrepreneurial skills.

**Table 4.23: Multiple regression analysis of dependent variable against independent variables on factors on accessibility of women enterprise fund**

Variable	Coefficient	t-Statistic	P Value
Constant Term	0.16	2.56	0.02
Awareness	0.52	2.438	0.031
Accessibility	0.40	2.335	0.021
Entrepreneurial skills	0.71	2.720	0.01
Culture	0.37	2.431	0.042
R-squared		0.6084	
Adjusted R-squared		0.56	
Durbin-Watson value		2.09	

The regression had a correlation coefficient ( $R^2$ ) of 0.6084 and an adjusted  $R^2$  of 0.56. This means that awareness, accessibility, entrepreneurial skills and culture contributed 56 percent of the variations in utilization of the women fund.

## **CHAPTER FIVE**

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

#### **5.1 Introduction**

This chapter provides the summary of the findings from chapter four, discussion of findings and it also gives the conclusions and recommendations of the study based on the objectives of the study.

The objectives of this study were to assess the influence of awareness on utilization of Women Enterprise Fund (WEF), to establish the influence of accessibility on utilization of WEF, to determine the influence of cultural beliefs and practices on utilization of WEF and to assess the influence of entrepreneurship skills on utilization of the Women Enterprise Fund in Dagoretti North Constituency.

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

From the study, the level of women awareness on WEF is high since 86.5% who are the majority of the respondents agreed that indeed women are aware of the women enterprise fund in the area while a minority (13.5%) said they were not aware of WEF. There is therefore presence of information regarding WEF in the constituency. This was backed up by 36.5% who agreed they were aware of the eligibility requirements and 42.3% who further agreed being aware of the interest and repayment procedures for WEF. A majority (48.1%) of the respondents however stated that they were not aware of the WEF application procedures. Awareness was found to have played a great role in influencing utilization of WEF as indicated by 73.1% of the respondents. This was supported by the correlation with dependent variable at (0.316).

Accessing WEF in the constituency is easy as depicted by 42.3% of the respondents who were in agreement. 42.3% of the respondents also agreed that there were channels through which they could access the WEF in the area. The results also revealed that according to majority (73.1%) accessibility had played a great role in influencing utilization of WEF. Accessibility positively correlated to utilization of WEF at 5 percent significance level (0.484).

Results obtained from the respondents indicate that 25 (48.1%) had no skills in entrepreneurship while a majority 27(51.9%) did. Entrepreneurship skills influence utilization of WEF to a very large extent 30 (57.7%) and to a great extent,15(28.8%) as indicated by a majority of the respondents. 30.7% of the respondents did not have any training on WEF while a majority 42.3% did. With regard to whether the respondents had any experience on WEF procedures 42.3% agreed they did while 30.7 disagreed. The results further revealed that entrepreneurship skills played a greater role in influencing utilization of WEF with a positive correlation of 0.493 at 5 percent significance level.

Cultural beliefs and practices were also found to be a factor influencing utilization of WEF. This was confirmed by 71% of the respondents who agreed while only 29% disagreed. 63% and 23% of the respondents further revealed that this influence was to a large extent and very large extent respectively. Cultural beliefs and attitudes in the area influence WEF utilization according to 38% of the respondents while 71% and 29% of the respondents strongly agreed and agreed respectively that gender inequalities and roles influenced how WEF was utilized in the study area. This study revealed that culture positively correlated to utilization of WEF (0.342) at 5 percent significance level.

### **5.3 Discussion of findings**

This research study has indicated that a positive correlation exists between awareness and utilization of WEF (0.316). Awareness level of WEF is high in the area since 86.5% who are the majority of the respondents agreed so. Majority of the respondents are aware of WEF application procedures, eligibility criteria and repayments as well as interest rates. This is contrary to what Manohar (2007) found out in his study on *Impact of Micro finance on Poverty Alleviation*; that there is inadequacy of MFIs in the rural areas meaning that the awareness of available credit opportunities is limited.

A positive correlation exists between accessibility and utilization of WEF (0.484) in Dagoretti North Constituency. This was inferred from the majority (42.3%) of the respondents who agreed that it was easy to access WEF in the area and that channels of accessing WEF were prevalent. It was also found out that 73.1% of the respondents were of the opinion that accessibility plays a great role in influencing utilization of WEF. This study supports the findings of Wish (2006)

that as a way to address gender inequalities; MFIs have been able to create a financial system where no person is excluded and women's inclusion is increased .

This research study also sought to find out the influence of entrepreneurship skills on WEF utilization. A positive correlation exists between entrepreneurship skills and utilization of WEF (0.493) at 5 percent significant level. Entrepreneurship skills therefore influence utilization of WEF to a very large extent 30 (57.7%) and to a great extent, 15(28.8%) as indicated by a majority of the respondents. Majority of the respondents (42.3%) had received training on WEF and a similar number of respondents (42.3) had experience on WEF procedures. These research findings agree with Yunus (1999) who reiterated that experts on poverty alleviation insist that training is absolutely vital for the poor to move up the economic ladder. The training will provide them with basic knowledge and skills in entrepreneurship and management skills that will see their investments prosper. The poor are not poor because they are untrained or illiterate but because they cannot retain the returns from their businesses.

Cultural beliefs and practices in the area were also found to be a factor influencing utilization of WEF. This was confirmed by 71% of the respondents who were in agreement. Cultural beliefs and attitudes in the area influence WEF utilization according to 38% of the respondents This study revealed that culture positively correlated to utilization of WEF (0.342) at 5 percent significance level. This concurs with Carr and Chen, (2004) whose research study found out that the traditional perception about women's role in society creates a less favorable social climate towards women entrepreneurs, discriminatory treatment by the state administration and/or limited access to bank loans. This is further supported by Njeru and Njoka ( 2001) in their study which found out that there exists great social stigma that might attach to a man if his wife is seen to be more successful than he is .Such deep social embarrassment and dishonor of the family name are deemed intolerable outcomes in many cultures of the world, not just in Africa.

## **5.4 Conclusion**

The study concludes that there is awareness about WEF in Dagoretti North constituency and that it positively correlates with utilization of the fund in the area. Most of the respondents were aware of the existence of the fund, its application procedures, eligibility criteria, interest rates as well as repayment requirements. This can be attributed to outreach initiatives provided by WEF administrators in the constituency.

Accessing WEF in the area is easy as confirmed by majority of the respondents who had utilized the fund. This is due to the presence of MFIs offering the fund in the area and the fact that information is easily shared amongst women beneficiaries thus encouraging their counterparts to also apply for the same.

Entrepreneurship skills were found to be one of the strongest factors influencing utilization of WEF in the area. Trainings and experience gained by the respondents had greatly boosted their entrepreneurship skills thus the ability to manage their businesses and realize profit.

The cultural beliefs and practices also influenced the utilization of WEF in the area. The place of the woman according to the African traditional practices has been in the kitchen and not in running business enterprises as the formal work is set aside for the man to provide for the family. As a result not all women have strongly come up to embrace the fund set aside to economically empower them.

## **5.5 Recommendations**

- i.) The government should provide slots on the government media for women entrepreneurship training for more awareness creation on WEF
- ii.) More intermediaries should take up the initiative to provide WEF thus increasing its accessibility
- iii.) Governmental and non-governmental organizations undertake a series of initiatives to increase entrepreneurial skills amongst women

- iv.) Support mechanism be put in place to fight retrogressive cultural belief systems that limit women from getting economically empowered and exploiting their potential.

## **5.6 Suggestion for Further Studies**

- i.) Factors influencing utilization of Women Enterprise Fund in Dagoretti North Constituency as awareness, accessibility, entrepreneurship skills and culture only contributed 56 percent of the variations in utilization of the women fund.
- ii.) Factors influencing utilization of Women Enterprise fund in other counties constituencies to enable comparison with results obtained for Nairobi county
- iii.) An assessment of the performance of women enterprises in Kenya

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## **APPENDICES**

### **Appendix 1: Letter of Transmittal**

Fridah kaimuri Kimathi

P.O. Box 5142-00100

Nairobi

Dear Sir/Madam,

#### **RE: DATA COLLECTION IN DAGORETI NORTH CONSTITUENCY**

My name is Fridah Kaimuri Kimathi and I am a student pursuing a degree in Master of Arts in Project Planning and Management at the University of Nairobi. I am carrying out a research on factors hindering women from utilizing the Women Enterprise Fund (WEF) in Dagoretti North Constituency-Nairobi County. The study is aimed at generating information as to why urban women groups do not take the opportunity to apply for WEF as expected. The findings of the study will hopefully influence policy makers and Micro finance institutions participating in administering the fund in the constituency as well as strengthening micro financing schemes for the benefit of women.

The information you provide will be kept confidential and will only be used strictly for purposes of this study. The research study has no immediate and direct benefits to you as a participant. Your participation will be voluntary and should there be a question that you do not wish to answer, kindly let me know. Your assistance will be highly appreciated.

Should you have any questions or clarifications about this research study, I will be delighted to answer.

Yours Sincerely,

Fridah Kimathi

## **Appendix 2: Questionnaire on the factors influencing utilization of WEF**

### **SECTION A: General Information**

1. Indicate your age group

☐ 18 -25

☐ 26- 32

☐ 33- 40

☐ above 40

2. Marital status      ☐ single    ☐ married              ☐ Separated              ☐ other (specify).....

3. What is your highest educational level?

None ☐

Primary ☐

Secondary ☐

College/University ☐

4. Have you ever secured WEF?

Yes ☐

No ☐

### **SECTION B: (Please tick in the box as appropriate)**

#### **Part one: Awareness of WEF**

5. Are women in this area aware of WEF?

Yes ☐      No ☐

6. If Yes in above, to what extent does it influence utilization of WEF?

Very great extent ☐

Great extent ☐

Neutral ☐

less extent ☐

no extent ☐

7. Put a tick below the answer that you feel best describes your opinion for each of the statements  
e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
Women are aware of WEF application procedures					
Women in the area are eligible for WEF					
Women in the area are aware of WEF's interest rates and repayment requirements					

### **Part two: Accessibility of WEF**

#### **8. Do women in this area access WEF?**

Yes ☐ NO ☐

#### **9. If Yes in above, to what extent does it influence utilization of WEF?**

Very great extent ☐ Great extent ☐ Neutral ☐  
less extent ☐ no extent ☐

10. Put a tick below the answer that you feel best describes your opinion for each of the statements  
e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
Women in this area can easily access WEF					
There are mediums in this area through which women can access WEF					

### **Part three: Entrepreneurship skills**

11. Do women in this area have entrepreneurship skills?

Yes ☐ NO ☐

12. If Yes in above, to what extent does it influence utilization of WEF?

Very great extent ☐ Great extent ☐ Neutral ☐  
less extent ☐ no extent ☐

Put a tick below the answer that you feel best describes your opinion for each of the statements  
e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
Women in this area have been trained on WEF utilization					
Women in this area have experience regarding utilization of WEF					

#### **Part four: Culture**

13. Do you think cultural beliefs and attitudes in this area influence how WEF is utilized?

Yes ☐      NO ☐

14. If Yes in above, to what extent do they influence?

Very great extent ☐      Great extent ☐      Neutral ☐  
less extent ☐      no extent ☐

Put a tick below the answer that you feel best describes your opinion for each of the statements  
e.g. if you strongly disagree you put a tick on that opinion.

Statements	Strongly disagree	Disagree	Unsure	Agree	Strongly agree
Cultural beliefs and attitudes in the area influence WEF utilization					
Gender inequalities and roles influence how WEF is utilized in the area					