

**CHALLENGES FACING WOMEN IN ACCESSING THE
CONSTITUENCY WOMEN ENTERPRISE FUND IN MANYATTA
CONSTITUENCY, EMBU COUNTY**

BY

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DECLARATION

I declare that this project paper is my original work and has not been presented for a Degree in any other University.

SIGNED.....

DATE.....

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This project paper has been submitted with my approval as the University Supervisor.

SIGNED.....

DATE.....

ISAAC WERE

DEDICATION

This work is dedicated to my dear son Derrick Ian Murimi and to all the members of my family.

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LIST OF ABBREVIATIONS AND ACRONYMS

CDF	:	Constituency Development Fund
C-WEF	:	Constituency Women Enterprise Fund
DGSDO	:	District Gender and Social Services Officer
DWEFC	:	Divisional Women Enterprise Fund Committee
FIDA	:	Federation of International Women Lawyers
IAGAS	:	Institute of Anthropology, Gender and African Studies
IGAs	:	Income Generating Activities
IMF	:	International Monetary Fund
MDG	:	Millennium Development Goal
MFI	:	Micro-Finance Institutions
MSMEs	:	Micro, Small and Medium Enterprises
NACOSTI	:	National Commission for Science, Technology and Innovation
SPSS	:	Statistical Package for Social Sciences
WEF	:	Women Enterprise Fund

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ABSTRACT

In December 2013, statistics from the Manyatta Divisional Women Enterprise Fund Committee indicated that slightly over one thousand women groups in Manyatta Constituency had been registered at the Ministry of Devolution and Planning. However, out of these groups only 266 groups (26.2%) had been able to access funding from C-WEF over the same period. This was a clear indication that there could be issues that needed to be identified and addressed to enhance accessibility to the C-WEF. This study sought to explore the challenges facing women in accessing the C-WEF in this Constituency and also examine the extent to which these challenges limited the success of the fund. The study employed a descriptive survey research design which was most appropriate as the study involved fact finding and enquiries to describe the challenges. Purposive and random sampling methods were used to select the key informants and to draw a sample from the 266 registered women groups and that are beneficiaries of the Women Enterprise Fund. Data was collected using a semi-structured questionnaire and key informant schedule. Qualitative data collected was analyzed thematically while the quantitative data was analyzed using descriptive statistics and presented using tables and graphics. The study findings reveal that women groups in Manyatta Constituency face numerous challenges in their endeavor to access C-WEF facilities. These challenges are mainly due to delays in loan disbursement, inadequate C-WEF officers, preference to individual loans by members, C-WEF offices being far away, lack of adequate information, heavy paperwork involved and the fear of losing property in case of default. The results indeed point to the conclusion that C-WEF is underperforming in the constituency. The study recommends enhancing information dissemination, recruiting more officers, accelerating loan processing, reviewing maximum loan ceiling and reviewing the training curriculum as some of the ways of addressing these challenges.

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction

The establishment of sustainable financial services as a means of supporting or empowering marginalized people to help them out of poverty has been at the centre of discussions for many decades. In Kenya, even though women constitute slightly over 50% of the population, they have been marginalized from accessing economic resources and opportunities due to a number of factors amongst them institutional, cultural, and structural factors (Republic of Kenya, 2007).

It was in this light that the Government of Kenya established the Women Enterprise Fund (WEF) in 2007. The fund was conceived as a strategic move towards addressing poverty alleviation through the socio-economic empowerment of women. The fund's mandate captures the perennial challenges that have chained women to poverty through marginalization or exclusion from access to economic resources and opportunities. This includes access to credit; business development support services like capacity building; decent and secure market infrastructure; information; and markets and linkages with big companies. The fund is a wholesome business solution to all the challenges womenfolk face in trying to create economic space to be at par with men (Republic of Kenya, 2009).

The Constituency Women Enterprise Fund(C-WEF) is a portion of the WEF meant to ensure that all women, especially those living in remote areas and not well served by financial intermediaries, are not disadvantaged in accessing the Fund. The loan targets

enterprises of women groups in the divisions and it is accessible only to women groups operating within the parliamentary constituency (Republic of Kenya, 2007).

A report by FIDA (2009) while commending the fund for improving the economic conditions of women in the country also identified some key challenges facing the Women Enterprise Fund. According to the report, the application process to enable women obtain loans from C-WEF is a major failure. Out of 314 women groups interviewed, 170 were ignorant of where to obtain application forms, indicating widespread ignorance. According to the report, the forms which are supposed to be obtained from District Gender and Social Development Officer (DGSDO) are not easily available. In some cases, forms are secretly obtained while to others the process is generally obscure. Another related obstacle identified is the lack of knowledge of how to fill in the application forms. The report notes that this has led to more knowledgeable members of the public charging a fee to assist such women groups with the paper work.

A WEF public accountability statement published in April 2013 highlighted the milestones that the fund has achieved since its inception. However, the statement also highlighted further issues that needed to be addressed to ensure that the fund remained on track. These issues include low financial literacy by the women borrowers, lack of self-confidence by women, weather related factors as most of the funds were invested in agricultural activities, cultural/religious factors and culture of 'free things' from the government among others (Republic of Kenya, 2013). It is therefore clear from the

statement that there are indeed challenges facing women in accessing the C-WEF which need to be identified and addressed for the Fund to fully achieve on its mandates.

1.2 Statement of the Problem

According to the World Bank (2002), gender biases in participatory development projects may exist in the form of beliefs and attitudes that confine women mostly to the domestic sphere, as well as laws and customs that impede access to credit, productive inputs, employment, education, information and medical care. Since women comprise a majority of rural inhabitants and they are the major contributors to rural development, there is an urgent need to encourage their involvement in development activities. Studies done on community development have revealed that there is lack of interest in government initiatives to spearhead development, as well as failure on the part of government in rising above board to building public confidence on the new institutions of development (Takao, 2005). A scenario, where communities seem to be less sparked by issues of development such as the C-WEF raises the concern of researchers and other development stakeholders.

A study by FIDA (2009) revealed that the C-WEF's concept of advancing loans to women groups was discouraging the women from borrowing. According to the report, "the insistence on group applications has made many potential borrowers shy away from the fund." Most of the women groups interviewed who got loans did not like doing business as a group and ended up dividing the money equally among them.

According to the Manyatta Divisional Women Enterprise Fund Committee, as at the end of year 2013, there were 1,016 women registered groups by the Ministry of Devolution and Planning at the constituency level. However, only 266 of the registered groups had been able to access funding from the Manyatta C-WEF by December 2013. This represents 26.2% of the total registered women groups and is a clear indication that there could be issues that need to be addressed to enhance accessibility to the C-WEF. The present study hypothesizes that the issues highlighted above and many other challenges limit accessibility of the C-WEF in Manyatta Constituency, Embu County.

It was against this background that this study sought to explore the challenges facing women in accessing the Constituency Women Enterprise Fund and was guided by the following questions:

1. What are the challenges facing women in accessing the C-WEF in Manyatta Constituency, Embu County
2. To what extent do these challenges limit the success of the C-WEF

1.3 Objectives of the Study

1.3.1 General Objective

To explore the challenges facing women in accessing the Constituency Women Enterprise Fund(C-WEF) in Manyatta Constituency, Embu County.

1.3.2 Specific Objectives

1. To identify the challenges facing women in accessing the C-WEF in Manyatta Constituency, Embu County
2. To examine the extent to which these challenges limit the success of the C-WEF

1.4 Assumptions of the Study

1. There are challenges facing women in accessing the Constituency Women Enterprise Fund
2. These challenges limit the success of the Constituency Women Enterprise Fund

1.5 Justification of the Study

There are many challenges facing developing nations in their quest to make progress, especially in empowerment of the rural poor. This study was necessary as part of the many efforts to understand some of these challenges from an access to public resources perspective. This research sought to interrogate two areas: challenges facing women in accessing the C-WEF; and the extent to which these challenges limit the success of the fund in the Constituency. Through its propositions, suggestions, recommendations, proposals and findings; this study will act as a reference to the government and non-governmental organizations, development planners and implementers on areas that need improvement, fine-tuning, change of strategy/tact and reform in order to ensure effective roll-out, smooth implementation, better management and proper administration of devolved funds targeting women at the constituency levels. This study will act as an eye-

opener regarding specific issues that need to be addressed to ensure that the Fund is accessed by as many target beneficiaries as possible.

1.6 Scope and Limitations of the study

The study focused on the challenges facing women in accessing the Constituency Women Enterprise Fund. The study was limited to Manyatta Constituency in Embu County. The study adopted the Women Empowerment Framework by Sara Hlupekile Longwe (1990).

1.7 Definition of Terms

Devolved funds: Devolved funds include monies that are meant to trickle down to the local communities for the sake of local development initiatives in Kenya in this case the C-WEF

C-WEF: This is a women empowerment scheme at the constituency level aimed at empowering women by providing credit, training, market services and networking

Accessibility: Refers to the ability to reach and benefit from the C-WEF

Challenges: Refers to the difficulties that women face while accessing the C-WEF

Success of C-WEF: Extent to which C-WEF reaches the targeted beneficiaries and brings about a positive change in their lives.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed relevant literature based on previous studies that had been conducted and were directly or indirectly related to the study. The review was done across the following topics: concept of devolved funds, devolved funds and women empowerment and inhibitors of access to devolved funds by women. This chapter finally presents the theoretical framework that guided the study.

2.2 Literature Review

2.2.1 The Concept of Devolved Funds

According to the Republic of Kenya (2000), money has been set aside by the government to assist the communities from the local areas for the purpose of development and empowering the communities and the marginalized people. This resource decentralization helps in bridging the gap between the rich and the poor and some of this money is channeled through devolved funds. Community development has been seen as key tools in tackling poverty and promoting social inclusion and equality. According to Maureen (2007) community development programmes empower disadvantaged people and communities through supporting their involvement in shaping decisions, policies and social economic conditions that affect their lives. It helps them gain the skills and capacity to do this in an effective way.

2.2.2 Devolved Funds and Women Empowerment

For a long time, the contribution of women in economic development was not recognized even though they constitute slightly over half of the total population. Socio-cultural practices have contributed to the economic isolation of women. These practices deny many women the right to ownership of property and other productive assets. Some of the laws in Kenya discriminate against women e.g. the customary law when it comes to inheritance of property. The female gender largely accesses resources through parentage or marriage but with no ownership, control or decision-making power. Further, many women are left destitute in the society after the death of their husbands or parents exposing them to threats and hostility from their in-laws. Many succumb to the threats and hostility and move away from their homes to live in abject poverty. This makes them face economic difficulties, especially in accessing financial services from financial intermediaries who require them to provide some form of collateral (Republic of Kenya, 2009). Gender disparities in terms of access to education, retention in school, transition from one level of education to the other and academic performance remains one of the challenges facing girl-child in the country. Many women, especially in rural areas, therefore find themselves disadvantaged in establishing and running successful businesses due to lack of technical qualifications and inadequate market information (Republic of Kenya, 2009).

Women entrepreneurs in Kenya are the key to economic growth because they are generating employment. But women-owned businesses could contribute more than what they are doing today. A growing amount of research shows that countries that fail to

address gender barriers are losing out on significant economic growth. Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets. This therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The Kenyan government recognizes that women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it has yet to effectively address the barriers facing women in business (Athanne, 2011). Women entrepreneurs around the world are making a difference. They contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages (Common Wealth Secretariat, 2002).

In Kenya, the Women Enterprise Fund is one of the Vision 2030 flagship projects under the social pillar. It is envisaged that the fund will continue to provide Kenyan women with access to alternative financial services. It is also expected that the loans women will access as a result of the establishment of the fund will have a positive impact on family welfare. In addition, it will increase the estimated earned incomes (purchasing power parity). By using a group approach, it is envisioned that the fund will serve to strengthen women's voices and bargaining power within the home as well as the wider community (IMF, 2010). The Women Enterprise Fund (WEF) was a strategic move by the Government of Kenya towards addressing poverty alleviation through socio-economic empowerment of women. WEF provides funding to Kenyan women who are aged at least 18 years; who must have intention of investing in Income Generating Activities (IGAs),

and who already belong to appropriately registered groups that must have been in existence for three (3) months. Constituency Women Enterprise Fund (C-WEF), which is a channel through which WEF disburses funds to women entrepreneurs, has been in existence since 2007 (Omollo, 2011).

The Women Enterprise Fund is aimed to enable the Government of Kenya realize the 3rd Millennium Development Goal (MDG) on “gender equality and empowerment of women”. In recognition of the critical role women play in socio-economic development, the WEF has been identified as a flagship project under the social pillar in the Vision 2030. It is expected that the fund will play a catalytic role in mainstreaming women in the formal financial services sector (Republic of Kenya, 2007). Although women constitute about 52 percent of the total Kenyan population, majority of them have been excluded from the formal financial services – for example, few have bank accounts, can access loans, money transfer services, etc. The rural women are more disadvantaged than their urban counterparts. The fund is designed to address the perennial challenges women face in their desire to venture into IGAs i.e. enterprise development. These include, a) Cultural factors e.g. where the society does not allow women to own assets which are required by banks to access credit and some widows are disinherited by in-laws; b) High transaction costs – namely interest rates, bank charges, and access costs; and c) Myths about banks – where few banks have outlets in the rural areas, the society’s negative perception about banks e.g. repossession of assets in case of default, not “poor” friendly, etc (Mwobobia, 2012).

2.2.3 Inhibitors of Access to Devolved Funds by Women

According to IMF (2010), the government of Kenya has introduced a number of initiatives on gender mainstreaming. This includes the appointment of gender officers in all ministries and state corporations and the ratification of relevant International Instruments. However, despite these achievements, glaring gender gaps still exist in access to and control of resources and socioeconomic opportunities. A case in point is that, only 3 per cent of Kenyan women own title deeds thereby, minimizing their opportunities to access credit (IMF, 2010).

According to Rono (2011), women are the individuals who suffer more in the society although they perform multiple responsibilities in the home, workplace and in the community. Organizations have come up with ways seeking to uplift and empower women economically. But still little has been achieved. The government of Kenya, in realizing the women potential, established Women Enterprise Fund so as to empower women both socially and economically. In her study, Rono examined performance of enterprises supported by WEF in Eldoret town. The findings showed that performance of WEF supported enterprises was dependent on a number of social cultural, demographic and economic attributes. Outstanding gaps identified in the study included: the need for women entrepreneurs to undertake courses that will improve their business management skills; the need to formulate programmes to enhance marketing products of MSMEs; and the government to increase the loan volume and encourage women to borrow.

Women represent a greater proportion largely due to their ascribed and acquired role, which is accentuated by socio-cultural orthodoxy with a concomitant vulnerability to deprivation, intimidation, and extreme suffering. Consequently due to this, majority of these women are forced into the informal economy, which exacerbate through poverty and vulnerability. Due to this problem there is lack of opportunity in terms of credit, training and networking to most women entrepreneur performance in their businesses (Karubi, 2011). According to Karubi (2011), women may be more risk-averse, leading them to prefer using internal funds or 'love money' other than borrowing from external sources. The study identified constraints to accessing external financing, stiff requirements for credit availability, shortage of networking opportunities, and lack of training opportunities.

According to Wathe (2011), it is generally assumed that rural women entrepreneurial orientation is an important determinant of obtaining credit from financial institutions. The existing knowledge on the factors that can enhance the likelihood of rural women Micro and Small Enterprises (MSMEs) to access credit from banks is inconclusive. This limits the theoretical and practical robustness of the existing literature on small business finance. While assessing factors influencing access to credit from Women Enterprise Fund by rural women enterprises in Kitui County, Wathe (2011) noted that high interest rates, lack of training to women (in financial management and adult education), and low level of awareness among women were major constraints to credit access from the WEF.

In the same year, Mutinda (2011) had explored the influence of the Women Enterprise Fund in the development of women enterprises in Matuga Constituency, Kenya. The objectives included: establishing the extent to which the WEF has helped in creating empowerment opportunities for development of women enterprises in Matuga constituency; enquiring into the adequacy of the loans given to women through the WEF for development of women enterprises in Matuga Constituency; and determining the accessibility of the WEF loans by the women entrepreneurs for the development of women enterprises in Matuga Constituency. Findings associated with this latter objective revealed that accessibility to the WEF in Matuga constituency is affected by the following: low literacy levels (74.5 percent of the respondents did not have secondary education); tedious loan application and management procedures; inadequacy of capped loans to meet their financial needs; and lack of advance training in management of funds (Mutinda, 2011).

A study by Mukua (2013) sought to interrogate whether the management of the WEF is effective to ensure that the fund achieves its objectives and that the funds did not go to waste. Five specific objectives guided the study including: to determine how community involvement influences access and management of the devolved WEF; to establish the extent to which funds have successfully been disbursed to women in Kenya through the WEF; to examine whether capacity building is done for women entrepreneurs before they receive the loan; to establish whether there is transparency and accountability in operation of the WEF in Kenya; and to examine how institutional structures influences access and management of the fund. The findings from the fifth objective established that

there were several issues that influenced the access and management of the devolved fund. These included poor community involvement, time taken to disburse funds was longer than necessary, capacity building for women was not adequately done, among others. Mogaka (2010) attributed poor performance of C-WEF supported projects to poor monitoring and evaluation systems.

In her study, Muthuuri (2011) sought to assess the empowerment of rural women through devolved community funds for development, in Gatuanyaga Division of Thika East District of Kenya. The study was guided by three research questions: what are the changes in the living standards of women, which may have been as a result of the community projects funded by the devolved funds? What is the level of community awareness on the existence of devolved funds and the role of communities in the devolved funds processes? And what barriers do women experience in access to devolved funds? The findings linked to the latter research questions showed that women groups have not actively begun to take advantage of the participatory space provided by the community grants and CDFs to facilitate their project implementation; there is low knowledge and awareness about the devolved funds; there is low participation and little benefits to the women groups from the devolved funds kitty in the community hence little empowerment to women is realized.

2.3 Theoretical Framework

This study was guided by the women empowerment framework which was developed by Sara Hlupekile Longwe in 1990. This framework is intended to help one think through what women's empowerment and equality means in practice and to what extent a

development intervention supports this empowerment. Longwe (1990) defines women's empowerment as enabling women to take an equal place with men and to participate equally in the development process in order to achieve control over the factors of production and escape from poverty.

Longwe (1990) argues that much of the development literature is concerned with defining equality according to conventional sectors such as economics, equality in education and employment. However, in her formulation Longwe (1990) identifies five different levels of equality that assess women's empowerment in any area of social and/or economic life. Longwe suggests that the extent to which these 5 levels are present in any area of social and economic life determines the level of women's empowerment. The five levels of women's empowerment include:

Welfare: This refers to the level of the material welfare of women relative to men in such matters as food supply, income and medical care.

Access: This is connected with the access of women to the factors of production on an equal basis with men as well as equal access to land, labour, credit, training, marketing facilities and all publicly available services and benefits.

Conscientisation: This connotes an understanding of the differences between sex roles and gender roles and that the latter are cultural and can be changed. It also involves a belief in sexual equality which is the basis of gender awareness and collective participation in the process of women's development.

Participation: This entails the equal involvement of women in the decision-making process, policy-making, planning and administration. It is a particularly important aspect

of development projects, where participation means involvement in needs assessment, project formulation, implementation and evaluation.

Control: This means utilization of the participation of women in the decision-making process through conscientisation and mobilization in order to achieve equality of control over the factors of production and the distribution of benefits. Equality of control means a balance of control between men and women so that neither side dominates.

The above 5 levels of equality are in a hierarchical relationship so that equality of control is more important for women's development than equality of welfare. Ideally, a development intervention that focuses on the higher levels of equality will automatically translate into higher levels of development and empowerment.

2.3.1 Relevance of the theory

The Women empowerment framework is relevant to the present study in the sense that it highlights the reasons as to why it is important to empower women who have for the longest time been excluded from development. It is particularly useful in explaining why empowerment of women is intrinsic to the process of development. This framework is an important tool in analyzing how a development intervention such as the C-WEF is committed to women's equality and empowerment. Through this framework various stakeholders including the government can question whether the WEF has any transformatory potential to the beneficiaries. This would help a lot in the planning for continuity of the intervention and even for monitoring and evaluating the intervention's commitment to women's empowerment.

CHAPTER THREE

METHODOLOGY

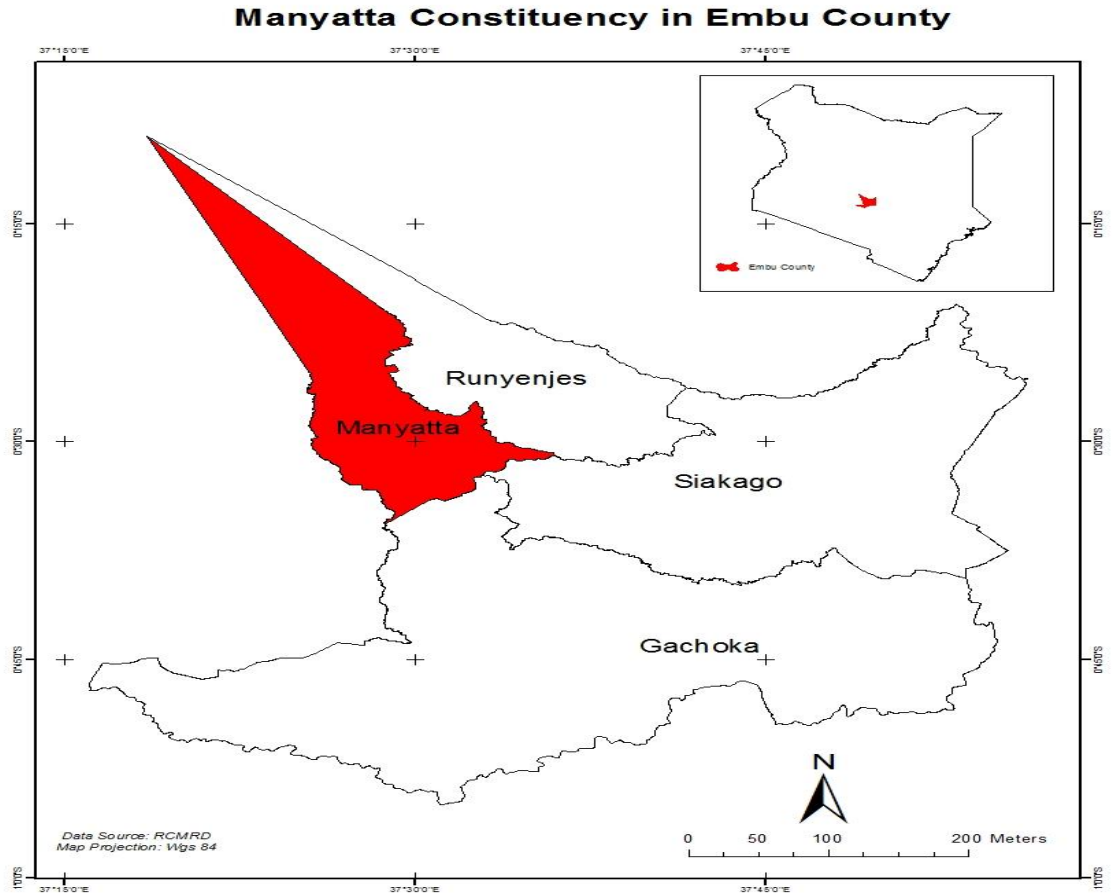
3.1 Introduction

This chapter describes the research site, research design, study population, sample size and sampling techniques, data collection methods and data analysis methods. Also presented in this chapter are the ethical considerations that guided the study.

3.2 Research Site

The study was conducted in Manyatta Constituency, which is an electoral Constituency in Embu County. It is one of the four constituencies of Embu County and has been in existence since the 1997 general elections. Agriculture is the main driver of the economy in this county with over 70% of the residents being small scale farmers. A small proportion of the population relies on trade and business and civil service as their main source of income and food (livelihood). Figure 3.1 presents the map of the four Constituencies of Embu County.

Figure 3.1 Map of Embu County showing Manyatta Constituency



3.3 Research Design

The study employed a descriptive survey research design. Survey research is used ‘to answer questions that have been raised, solve problems that have been posed or observed, assess needs and set goals, to determine whether or not specific objectives have been met, to analyze trends across time and generally to describe what exists, in what amount, and in what context,’ (Stevenson & St-Onge, 2005b). The design is also useful in describing specific aspects of a given population; it uses a selected population from which findings

are generalized back to the population. Data collected through such a design is however subjective (Kraemer, 1991). The approach was considered appropriate because the study involved fact finding and enquiries to describe the challenges facing women in accessing the C-WEF funds. The questionnaire had both closed and open-ended questions. Key informant interviews were also used to collect data.

3.4 Study Population

The target population comprised 266 registered women groups which had benefited from the C-WEF in Manyatta Constituency, Embu County as at the end of 2013. The target respondents were members and leaders of women groups registered by the Ministry of Devolution and Planning at the constituency level. The study also incorporated a number of key informants namely: members of the Divisional Women Enterprise Fund Committee; representatives of the county government in-charge of social development; prominent women entrepreneurs and representatives of C-WEF financial intermediaries (Banks and MFIs).

3.5 Sample Size and Sampling Procedures

The sample size was made up of 56 respondents comprising of 26 women group leaders, 30 women group members who were randomly selected from the different groups. 13 select key informants were also purposively selected to triangulate the data collected from the respondents. The sample was drawn through purposive and simple random sampling methods at different levels. In purposive sampling, the researcher only targeted those individuals who satisfied the set criterion (in this case the key informants tasked

with social development and policy matters at the constituency level). Thereafter, simple random sampling was used to draw a representative sample from the registered women groups that had benefitted from the C-WEF.

3.6 Data Collection Methods

3.6.1 Secondary Data Review

A secondary data review was conducted on the challenges facing women in accessing the WEF prior to commencement of fieldwork so as to supplement the primary data and to inform on the orientation of the problem under study. Relevant books, media, magazines, study reports, annual reports and internet sources related to the situation of women in the study area; WEF and other micro credit project studies and reports as well as the annual and monthly reports were considered.

3.6.2 Semi-Structured Questionnaire

A semi-structured questionnaire comprising closed and open-ended questions was administered to 26 women group leaders and 30 women group members from C-WEF beneficiaries. The questionnaire was structured in two parts; Section A covered demographic information and Section B on participation in WEF programs. The researcher adopted drop and pick later approach in administering the questionnaire with the help of 2 local research assistants from the area under study after training them.

3.6.3 Key Informant Interviews

This was conducted with 13 selected key informants who are professionals and have a clear understanding of the topic under study. This included: 3 members of the Divisional Women Enterprise Fund Committee; 2 representatives of the County Government in-charge of social development; 5 prominent women entrepreneurs and 3 representatives of C-WEF financial intermediaries (Banks and MFIs). A key informant guide, administered by the researcher, was used in this regard.

3.7 Data Processing and Analysis

The data collected was edited to correct for errors, omissions and outliers. Qualitative data collected from key informants and open ended questions were analyzed thematically. This is a qualitative analytic method for: 'identifying, analyzing and reporting patterns (themes) within data (Guest, 2012). It minimally organizes and describes a data set in (rich) detail (Braun and Clarke, 2006). Thematic analysis is performed through the process of coding in six phases to create established, meaningful patterns. These phases are: familiarization with data, generating initial codes, searching for themes among codes, reviewing themes, defining and naming themes, and producing the final report (Braun and Clarke, 2006). The quantitative data was analyzed using descriptive statistics such as frequencies, percentages, mean and standard deviation using SPSS software. Data has been presented using tables and graphics.

3.8 Ethical Considerations

The researcher ensured that professional ethics of research were adhered to. Participation by respondents was voluntary and their consent was sought before data collection. Confidentiality, respect and dignity of the participants were observed. Further, the respondents were briefed on the importance and the intended use of the findings from the study. The research assistants and the researcher identified themselves at all times before engaging the respondents.

CHAPTER FOUR
CHALLENGES FACING WOMEN IN ACCESSING THE CONSTITUENCY
WOMEN ENTERPRISE FUND IN MANYATTA CONSTITUENCY, EMBU
COUNTY

4.1 Introduction

This chapter presents and discusses research findings under thematic subsections in line with the study objectives. The sub themes include Questionnaire response rate, demographic characteristics of respondents, participation in C-WEF, challenges in accessing C-WEF and how these challenges affect their participation and success of C-WEF programs. The findings are analysed and presented as a report focusing on the research questions and objectives.

4.2 Questionnaire Return Rate

This section presents the questionnaire return rate for the different categories of respondents that were targeted during the study. Quantitative primary data was obtained through administration of questionnaires with women respondents belonging to groups registered under the Ministry of Devolution and Planning and that are beneficiary of the C-WEF. The study targeted a total of 56 respondents of which all responded, representing a response rate of 100 percent. This response rate can be attributed to the fact that the researcher with her research assistants personally administered the research instrument.

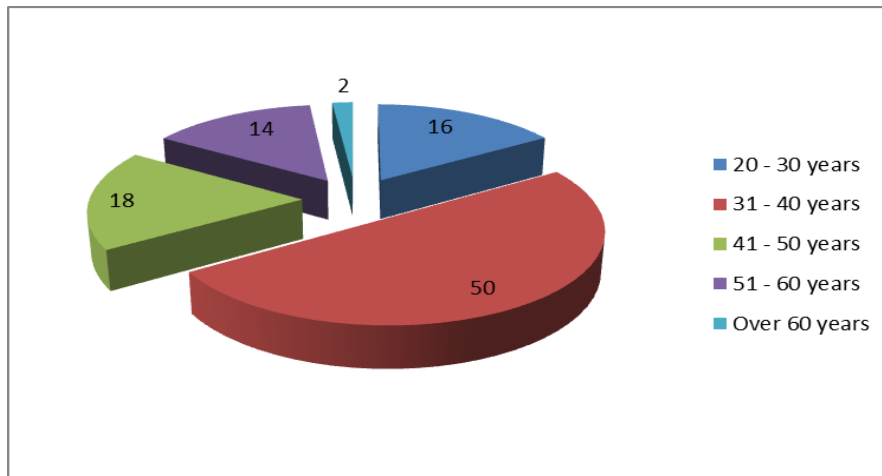
4.3 Socio-demographic characteristics of the respondents

Quantitative data was collected and analyzed on demographic and social characteristics of survey respondents. Respondents were asked about their age, marital status, educational level, and group existence history and group activities.

4.3.1 Age of Respondents

The analysis of age distribution of the respondents (Figure 4.1) in this study revealed that majority (50%) of the respondents was between 31-40 years. This was followed by the category of between 41-50 years at 18 percent; those below the age of 30 years at 16 percent, those between 51-60 years at 14 percent and only a small percentage of 2 percent were over 60 years.

Figure 4.1 Distribution of Respondents by Age



4.3.2 Marital Status

The study sought to establish the marital status of the respondents so as to establish whether or not marital status had a bearing on the women's access of the C-WEF. Table

4.1 below presents the findings, which reveal that about half of the respondents (52%) were married, 5 percent were divorced, and 27 percent single, while 16 percent were widowed. These findings were interpreted to mean that marital status played a role in women participation in C-WEF because according to the study results most married women faced the least number of challenges as opposed to other women in other marital status. These findings corroborate the same results in the age analysis above as most of the single women are aged below the age of 30 years, the married being in 31-40 years bracket while most of the divorced/ widowed women are aged above 50 years.

Table 4.1 Marital Status

	Frequency	Percent
Divorced	3	5.4
Married	29	51.8
Single	15	26.8
Widowed	9	16.1
Total	56	100.0

4.3.3 Education level of respondents

Further the study sought to establish the highest education level of the respondents, the analysis of the data collected is represented in the table 4.2 below

Table 4.2 Distribution by Level of Education of respondents

Level of education	frequency	Percentage
Primary	10	18
Secondary	25	45
University	5	9
College	14	25
Others	2	3
TOTAL	56	100

The study revealed that all the respondents had accessed formal education. Out of 56 respondents, 10 (18%) indicated that they had primary education, 25 (45%) had secondary education and 19 (34%) indicated that they had tertiary education. By implications, majority of the respondents were primary and secondary school certificate holders, pointing to C-WEF low participation levels by highly educated women. The results also indicated that most of the college/ university educated women faced collateral related constraints while the lack of information on C-WEF was mainly cited by lowly educated women (primary level of education). The results further affirmed the earlier thesis on younger, single and educated women low participation in C-WEF.

4.3.4 Number of years Women Group has been in Existence

The study sought to establish the number of years the women groups that participated in C-WEF have been in existence. The results are presented in table 4.3 below

Table 4.3 Number of years Women Group has been in Existence

	Frequency	Percent
2-4 years	15	27
5-7 years	22	39
8-10	19	34
Total	56	100.0

The results indicate that most of the women groups (39 percent) were established 5-7 years ago while those that have been existence for between 8-10 years are 34 percent. Women groups established 2-4 years ago comprised 27 percent of the study sample frame. When respondents were asked why they came together to form the women groups; most of the answers given pointed to economic and social mobilization; mainly on the need for savings mobilization & pooling resources, social support and economic empowerment through group credit/ loans. Most of the women groups are involved in farming, savings and credit as well as small and micro enterprise activities.

4.4 Participation in C-WEF Programs

The study sought to establish the level of participation of the respondents in C-WEF. The areas assessed included current level of participation, information awareness and terms and conditions for borrowing.

4.4.1 Level of Participation in C-WEF Programs

The study sought to establish the level of participation of the respondents in C-WEF. The results are presented in table 4.4. It was considered important to find out the level of participation in C-WEF programs in this Constituency as this would shed light on the level of interaction that women groups were making with the C-WEF. It would also be an important indicator as to whether WEF was making any impact towards women empowerment in Manyatta Constituency.

Table 4.4 Participation in C-WEF

	Frequency	Percent
Current beneficiary C-WEF	55	98
Loan/ Credit services	56	100
Business skills training/ capacity building	50	89
Facilitating markets for group products	0	0
Promoting business linkages	0	0
Ever received credit from WEF	55	98
Group members decide on credit use	56	100
Total	56	100.0

The results indicate that group participation in C-WEF among the studied respondents is high especially on credit (98-100%) and business skills training/ capacity building (89%). Most of the trainings are conducted within a period of three days and covers such topics like record keeping, money management, business plans, leadership skills, constitution

making, business ideas and entrepreneurship. The results also indicated that the trainings have been of great benefit to group members but are however inadequate in scope and duration. Notably, the C-WEF has scored nil on promoting business linkages and facilitating markets for group products.

4.4.2 C-WEF Information Awareness

Respondents were requested to indicate how they learnt about the existence of C-WEF.

The results are presented in figure 4.2 and table 4.5

Figure 4.2 How women learnt about the existence of C-WEF

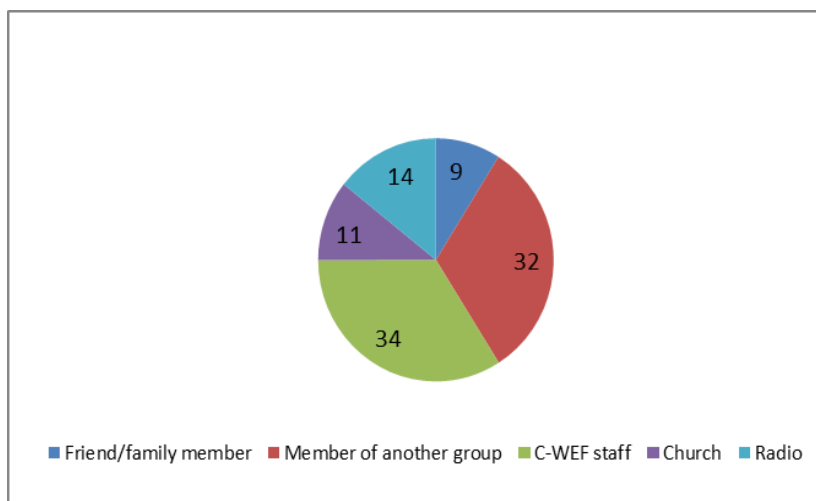


Table 4.5 In what language was the information presented?

	Frequency	Percent
English	7	13
Kiambu	32	57
Swahili	17	30
Total	56	100

The results indicate that about a third of respondents learnt of the existence of the C-WEF from C-WEF staff (34%), and 32 percent from members of other groups. The rest received the information from family (9%), church (11%) and radio (14%). Most of the respondents heard the information in Kiambu totalling to 32 (57%), while 17 (30%) heard the information in Swahili and 7 (13%) heard the information in English. The results clearly show that C-WEF outreach, penetration and interaction with target customers is still low among women as majority felt that the information is not readily available. This eventually affects the uptake of the C-WEF services.

4.4.3 Lending Terms and Conditions of C-WEF

The study intended to ascertain the terms and conditions set by C-WEF before loan disbursements. The results are presented in Table 4.6.

Table 4.6 Lending Terms and Conditions

	Frequency	Percent
Security for the loan (members assets)	Member assets	100
Maximum loan a member can get from C-WEF (500,000)	500,000	100
Grace period before starting to repay	1 month	57
Repayment period	12 months	100
What is the Mode of repayment	Monthly	98
	Weekly	2
Length of time between application and disbursement	>3 months	57
	1 month	16
	2 months	26
Satisfaction with interest rates and credit repayment terms	Not satisfied	12
	Satisfied	88

Women in Manyatta constituency just like other women in other parts of the country rarely have assets that they can use to obtain credit. As a result, pro poor development projects such as the WEF recognize this and seek to use women groups as collateral for women. Respondents indicated that group members assets acted as collateral for the loans and that the maximum loan is capped at kshs. 500,000 with a grace period of one month and the loan is repayable within one year. Loans are repaid either weekly (2%) or monthly (98%). The waiting period between application and loan disbursement takes between one to more than three months, a period which is longer than necessary. Most of the respondents were however contented and happy with the low or nearly no interest rates charged on loans.

4.5 Challenges Facing Women Groups in Accessing C-WEF

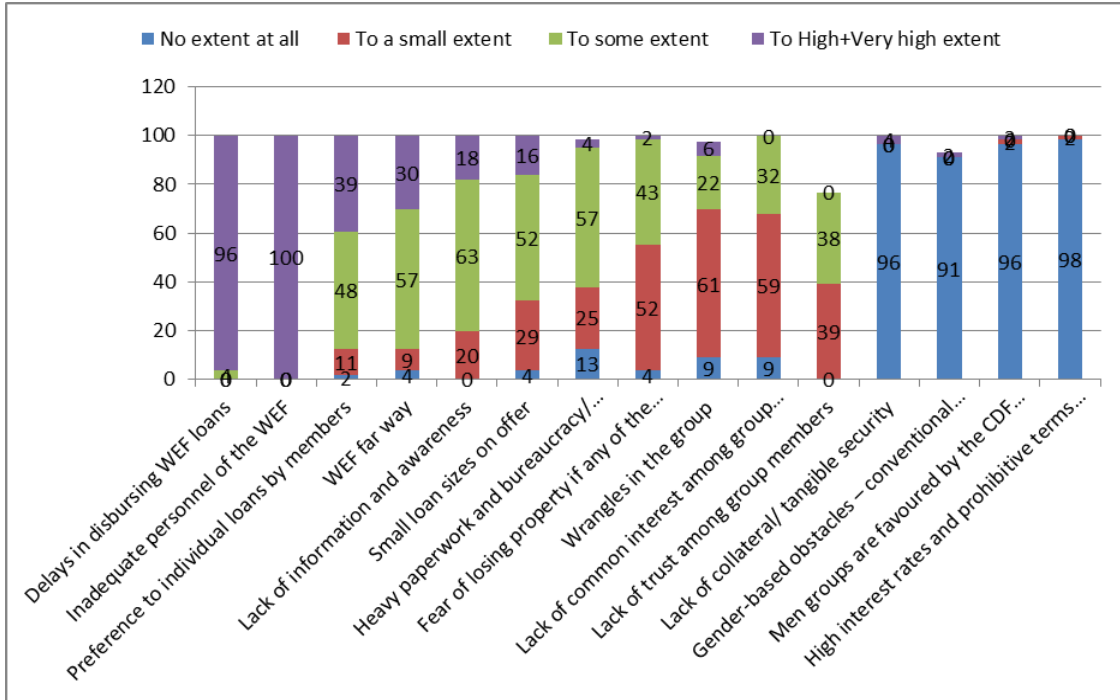
This subsection presents the findings on the challenges faced by women groups in accessing C-WEF services. The results are shown in Table 4.7 and Figure 4.3 below.

Table 4.7 Summary Descriptive Statistics on Challenges Faced by C-WEF

	n	Min.	Max.	Mean	Std. Deviation
Delays in disbursing WEF loans	55	4	5	5	0.2
Inadequate personnel of the WEF	56	4	5	4.8	0.4
Preference to individual loans by members	56	1	5	3.3	0.9
WEF offices far way	56	1	5	3.2	0.8
Lack of information and awareness	56	2	5	3	0.7

Small loan sizes on offer	56	1	5	2.8	0.8
Heavy paperwork and bureaucracy/ lengthy and vigorous procedures for loan applications	55	1	5	2.5	0.8
Fear of losing property if any of the group members default	56	1	4	2.4	0.6
Wrangles in the group	54	1	5	2.3	0.8
Lack of common interest among group members in group loan	56	1	3	2.2	0.6
Lack of trust among group members	56	1	3	2.1	0.8
Lack of collateral/ tangible security	56	1	5	1.1	0.7
Gender-based obstacles – conventional thinking, cultural and social values	56	1	5	1.1	0.6
Men groups are favoured by the CDF officials at the expense of women groups	56	1	4	1.1	0.4
High interest rates and prohibitive terms and conditions	55	1	2	1	0.1

Figure 4.3 Distribution of Challenges Faced by C-WEF



The results (mean score > 2.4) indicate that delays in loan disbursement, inadequate C-WEF staff, preference to individual loans to members, C-WEF offices being far away, lack of information, heavy paperwork involved and the fear of losing property in case of default in that order are the most significant challenges facing women groups in accessing C-WEF loans in Manyatta Constituency. Notably, group dynamics such as trust, lack of group security, lack of common interest among group members and group wrangles were also reported as challenges to some extent. On the other hand, lack of collateral/ tangible security, gender based obstacles, favouritism to men group and interest rates were the least significant challenges reported by respondents.

4.6 The Extent to which Loan Access Challenges limit the success of the C-WEF

This subsection provides analysis of how the challenges encountered while accessing the loan are limiting the success of the C-WEF in Manyatta Constituency. The results indicate that all respondents interviewed (100%) were of the unanimous view that loan access challenges are indeed limiting the success of C-WEF in the Constituency. In particular, bureaucracy coupled with inadequate capacity of the C-WEF to process loans promptly, the latter occasioned by few staff (only one officer) who is unable to evenly cover the whole area was cited as the main reason causing delays. In addition, the heavy paperwork including a requirement for business proposals from the women groups which is worsened by the low level of education of most group members acts as an impediment to most women groups, making accessing C-WEF loans a great challenge. The above observations were further affirmed by the key informants who echoed the same sentiments regarding the challenges faced in accessing the C-WEF loans.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter discusses the summary of the study findings based on the study objectives. Additionally, a conclusion and recommendations around future areas of possible research is included at the end.

5.2 Summary of the Findings

The objective of the study was to explore the challenges facing women in accessing the Constituency Women Enterprise Fund(C-WEF) in Manyatta Constituency, Embu County. The study considered two objectives that included; to identify the challenges facing women in accessing the C-WEF in Manyatta Constituency, Embu County and to examine the extent to which these challenges limited the success of the C-WEF. The findings are as below:

5.2.1 Socio-demographic characteristics of the respondents

Age: Majority of women participating in C-WEF programs are older women (>30 years) as opposed to younger counterparts who are under-represented. It is worth noting that the age bracket of 30-40 years is mainly composed of physically and economically active individuals who sustain their communities by providing the basic needs for their families. These findings are in line with those of a study conducted by FIDA in 2009 on the economic empowerment of women through the Women Enterprise Fund that cited that women in that age bracket were at their most productive levels both physically and

economically. The implication of these findings is that participation in C-WEF is lopsided in favor of relatively older women at the expense of their younger counterparts (<30 years of age). The younger women were particularly constrained by lack of collateral.

Marital Status: The results from study indicated that the participants were mostly married (52%). These findings were interpreted to mean that marital status played a role in women participation in C-WEF because most married women faced the least number of challenges as opposed to other women in other marital status. For instance single women did face some challenges related to lack of collateral, Lack of information and gender-based obstacles, while widowed women faced challenges related to rigorous procedures for loan applications and lack of information. Divorced women were mainly constrained by lack of information/ awareness. Paradoxically, their married counterparts were only worried by the fear of losing property if any of the group members defaulted.

Level of education: Education is a key component in any development agenda and especially when it comes to women empowerment. The findings from this study indicated that most of the women in the groups had attained primary and secondary levels only and a just a handful with post-secondary school qualifications. However, while this could be considered as a reasonable level to understand basic entrepreneurial transactions and market behaviour, the study found out that among women who have accessed C-WEF, there has been a challenge when it comes to fulfilling the C-WEF requirements. For instance, they do not have the capacity to write the good business proposals which is

a requirement before accessing the C-WEF. Furthermore, they also get challenges when filling in the loan application forms. The forms are in English and need to be completed in the same language and this certainly increases the problem.

Number of years Group has been in existence: Statistics on group establishment indicated that most women groups had been in existence for a long time. The number of years since women groups were established was found to correlate with the challenges faced by these groups in accessing C-WEF programs. In particular, younger women groups were mainly constrained with lack of collateral and fear of losing property in case of default while the older groups of were mainly constrained by lack of information/awareness.

5.2.2 Participation in C-WEF Programs

The results indicate group participation in C-WEF among registered groups is active and high especially on credit access and business skills training. The trainings have been quite beneficial to the group members but were however reported to be inadequate in terms of scope and duration. More training on entrepreneurial/business skills and how to monitor business progress would be quite advantageous to the women groups. Ironically, the C-WEF scored poorly on promoting business linkages and market facilitation for group products which are two of the functions that the fund has been mandated to achieve.

5.2.3 C-WEF Information Awareness

C-WEF outreach, penetration and interaction with target customers is still low among women as majority felt that the information is not readily available. From the findings C-WEF services are yet to reach out to all women and especially those living in the rural areas. This is in consonance with literature on women empowerment that supports the notion that most women are normally alienated from sources of information and hence may not be aware of services that support women. Indeed the results indicated that married women had better access to information than their unmarried counterparts, a reason attributed to the inordinate skewedness in information access between males and females.

Although C-WEF has ensured that language used to disseminate the information is mostly understood by the women, C-WEF needs to enhance the information dissemination strategies so as to be able to reach more deserving women especially in the rural areas. A leaflet in both Kiswahili and English and perhaps further translated into local languages would resolve some of the communication hiccups experienced by the women groups. Furthermore, C-WEF should consider broadening the channels of information dissemination through the churches and also via the local radio stations. Aggressive marketing of the C-WEF products, information regarding the terms and conditions, where to obtain and submit the application forms, approval and disbursement process, reporting and monitoring arrangements and even the expected processing time for loan applications would also come in handy in enhancing outreach for the C-WEF.

Additionally, since from the study findings most respondents indicated that they learnt of the existence of the fund from C-WEF staff, then increasing the officers would definitely work positively towards reaching for more groups to benefit from the fund.

5.2.4 Lending terms and conditions of C-WEF

The group based approach is at the core of C-WEF. However, this approach does not come without its own challenges or rather strict requirements. For instance, under C-WEF the conditions put out to groups is that they must have identification cards, have a group bank account, record group minutes and all the group members to have attended three day training. Key informants indicated that these requirements were great challenges for most women groups and it took quite some time for the groups to fulfil them and eventually apply for the loans. Respondents further indicated that the waiting period between application and loan disbursement (1-3 months) is so long and created unnecessary delays which translated into long waiting periods to the extent of almost giving up by some of the groups. Most of the respondents were however contented with the low or nearly no interest rates charged on loans.

5.2.5 Challenges Facing Women Groups in Accessing C-WEF

The analysis evidenced that delays in loan disbursement, inadequate C-WEF officers, preference to individual loans by members, C-WEF offices being far away, lack of adequate information, heavy paperwork involved and the fear of losing property in case of default in that order are the most significant challenges facing women groups in accessing C-WEF loans in Manyatta Constituency. Notably, group dynamics such as

trust, lack of group security and wrangles and lack of common interest among group members were also indicated as challenges though only to some extent.

5.2.6 The Extent to which Challenges in Loan Access limit the success of the C-WEF

Respondents were unanimous that loan access challenges are limiting the success of C-WEF in the Constituency. In particular, bureaucracy coupled with inadequate capacity of the C-WEF to process loans promptly, the latter occasioned by few staff (only one officer) who is unable to evenly cover the whole area was cited as the main reason causing delays. In addition, the heavy paperwork which is worsened by the low level of education of most group members acts as an impediment to most women groups, making accessing C-WEF loans nearly impossible.

Further, single younger women (more educated) were particularly constrained by lack of collateral while the older ones (and less educated) found the heavy paper work unbearable. Married women faced the least number of challenges as opposed to other women in other marital status. While the unmarried women mainly faced information and collateral related challenges, the married ones were only worried by the fear of losing property if any of the group members defaulted. These findings are clear evidence of entrenched age, marital and educational inequities in credit access among women in the constituency and this definitely affects the uptake of the C-WEF.

5.3 Conclusions

The study set out to identify the challenges facing women in accessing the C-WEF in Manyatta Constituency, Embu County. From the findings, the study concludes that even though 26.2 percent of women groups registered by the Ministry of Devolution and Planning have had access to credit by C-WEF, they are still faced with significant challenges mainly emanating from the lender's perspective. These challenges are mainly due to delays in loan disbursement, inadequate C-WEF officers with only one officer covering the entire constituency, preference to individual loans by members instead of the group loan, C-WEF offices located in Embu town which is far away from the rural areas where most of the women groups operate from, lack of adequate information, heavy paperwork involved and the fear of losing property in case of default. These findings are in consonance with literature on women empowerment that supports the notion that most women are normally alienated from sources of information and hence may not be aware of services that support women.

The study also sought to examine the extent to which these challenges limited the success of the C-WEF. From the findings, it was evident that the above challenges did limit the success of the C-WEF in the constituency and this could explain the small percentage (26.2%) of the registered women groups that had already accessed the C-WEF. Overall, the results point to the conclusion that C-WEF is underperforming in the constituency mainly on account of these challenges and something needs to be done to this effect to ensure that more registered women groups enrol and benefit from the fund. Furthermore, it will be important to ensure that the Constituency gainfully becomes a partaker of the Government's efforts towards women empowerment.

5.4 Recommendations

Through the study findings, it was affirmed that women groups in Manyatta Constituency face numerous challenges in their endeavor to access C-WEF facilities. Addressing these challenges can enhance accessibility to the C-WEF essentially empowering more women in the community. The following recommendations are prescribed:

- i. C-WEF needs to enhance their information dissemination strategies through different communication channels (awareness campaigns etc.) so as to be able to reach more women.
- ii. Recruitment of more C-WEF officers on the ground to increase foot print thus bringing the services closer to the women in the rural areas who need them most.
- iii. Accelerate loan processing time to reduce unnecessary delays
- iv. Review the maximum loan ceiling taking into account of customer demands and risks involved
- v. Review the training curriculum and duration in line with training needs assessment

5.5 Areas for Further Research

The researcher suggests that further research needs to be done in Manyatta Constituency and in the larger Embu County among women groups that have been registered with the Ministry of Devolution and Planning but are currently not benefiting from the C-WEF to establish why they have not applied or benefitted from the C-WEF loans and the constraints they face. These results can then be compared with current study to provide a more clear policy guidance going forward.

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APPENDICES

Appendix 1: Questionnaire for Women Group Members and Leaders

Good Morning/Afternoon. My name is Mary Weveti and I am a student at the University of Nairobi. Currently I am carrying out a research on the Women Enterprise Fund. Specifically I am looking at the challenges facing women in accessing the C-WEF and to what extent these challenges limit the success of the Fund in Manyatta Constituency.

The information that you give me will be used only for the purpose of this research. Your name will not appear in the report, so please feel free to fill in the questionnaire. Do you wish to proceed? _____

SECTION A: DEMOGRAPHIC INFORMATION

1. Name of the Respondent (optional) _____
2. What is your Marital Status?(Tick appropriately)
 - a. Single
 - b. Married
 - c. Divorced
 - d. Widowed
 - e. Other
3. How old are you?(Tick appropriately)
 - a. Below 20 years
 - b. 20-30 years
 - c. 31-40 years

- d. 41-50 years
 - e. 51-60 years
 - f. Over 60 years
4. What is your educational Background? (Tick appropriately)
- a. Primary
 - b. Secondary
 - c. College
 - d. University
 - e. Other
5. What is the name of your Group? _____
6. How many years has your group been in existence?
- _____
7. Why did you and other group members come together to form this group?
- Please
- explain_____
- _____
- _____
8. What is the main activity of your group?
- _____
- _____

SECTION B: PARTICIPATION IN WEF PROGRAMS

9. Are you a current beneficiary of Women Enterprise Fund credit under the Constituency Women Enterprise Fund?
- a. yes
 - b. no (if no end the interview)
10. Have you ever received any services from WEF?
- a. yes
 - b. no
11. What type of services did you receive, if yes.....
12. Have you ever received credit from WEF?
- a. yes
 - b. no
13. Who decides or controls how credit received from WEF is used?
.....
14. As a current beneficiary of the Women Enterprise Fund under the Constituency Women Enterprise Fund, how did you learn about the existence of the fund? (Tick where applicable)
- a. From C-WEF staff
 - b. From a member of another group
 - c. From the Radio
 - d. From Newspaper
 - e. From Church

- f. From a friend/family member
- g. Other (Please specify)_____

15. In what language was the information presented?

- a. English
- b. Swahili
- c. Kiembu

16. Would you say that information regarding the existence of the C-WEF is readily available throughout this constituency? Please explain-----

17. Would you say the C-WEF has been effective for your group in:

WEF Service	Yes	No
Providing credit to the group		
Capacity building		
Promoting business linkages		
Facilitating markets for group products		

18. What are the terms and conditions for borrowing the C-WEF loans?

- a. Maximum
Loan_____
- b. Security for the loan_____

- c. Interest on loan_____
- d. Grace period before starting to repay_____
- e. Repayment period_____
- f. What is the Mode of repayment? Weekly/Monthly/Quarterly_____

19. How long did it take from application time to the point the money was disbursed to your group?

- a. Less than one month
- b. One month
- c. Two months
- d. More than three months

20. Are you satisfied with interest rates and credit repayment terms of the WEF?

- a. satisfied
- b. not satisfied

21. Using a Likert 1-5 scale, with 1 being 'to no extent at all', 2 being 'to a small extent' 3 being 'to some extent', 4 being 'to a high extent' and 5 being 'to a very high extent', indicate to what extent the following challenges were faced by your group in in accessing the Constituency Women Enterprise Fund

Challenges in accessing WEF	1	2	3	4	5
Lack of collateral/ tangible security					
Gender-based obstacles – conventional thinking, cultural and social values					
Heavy paperwork and bureaucracy/ lengthy and vigorous procedures for loan applications					
Lack of information and awareness					
High interest rates and prohibitive terms and conditions					
Lack of common interest among group members in group loan					
Lack of trust among group members					
Fear of losing property if any of the group members default					
Small loan sizes on offer					
Men groups favoured by the CDF officials at the expense of women groups					
Wrangles in the group					
Preference to individual loans by members					
WEF far way					
Inadequate personnel of the WEF					
Delays in disbursing WEF loans					
Any other specify.....					
Any other specify.....					
Any other specify.....					
Any other specify.....					
Any other specify.....					

22. Did your group get any business training on how to utilize the funds prior to accessing the loan? (Yes/No)_____

i. If YES, what nature of training was it and for how long?

ii. Would you say this training has benefited your group?

iii. Apart from training, has your group received any other business support from the WEF?

23. Would you say that the WEF administration staff is adequately distributed within the constituency? Please explain

24. Would you say that accessing C-WEF is an easy process? Please explain

25. In your own opinion, would you say that the challenges you encountered while accessing the loan are limiting the success of the C-WEF in Manyatta Constituency?

26. How would you rate the level of your business performance before and after your group started participating in WEF programs

Rate of Business performance	Before WEF program	After WEF program
Poor		
satisfactory		
excellent		

27. What do you think could be done to improve accessibility to C-WEF in Manyatta constituency?

28. Any other general comments on WEF.....

Thank you for your time and response

Appendix 2: Key Informant Interview Guide

Good morning/Afternoon. My name is Mary Weveti and I am a student at the University of Nairobi. Currently I am carrying out a research on the Women Enterprise Fund. Specifically I am looking at the challenges facing women in accessing the C-WEF and to what extent these challenges limit the success of the Fund in Manyatta Constituency.

The information that you give me will be used only for the purpose of this research. You are under no obligation to answer any question that you feel uncomfortable to answer.

The interview will take about 20 minutes. Do you wish to proceed? _____

Date _____ / 2014 Location/Site _____

Name of Interviewer _____

Name of the Respondent (optional) _____

Designation of the respondent _____

1. Current statistics from the constituency office indicate that only about 26% of the registered women groups have been able to access funding from the Women Enterprise Fund in Manyatta Constituency
 - a. Could you tell me about the administration of these funds?

b. What are the modes of disbursement?

2. What methods have been used to disseminate information regarding WEF in Manyatta Constituency?

3. In your opinion, are these methods appropriate? If not what can be done to improve information dissemination?

4. Do the women groups get any training prior to application of the loans?

5. What other WEF services are offered to women groups in this Constituency?

6. What is your opinion regarding the number and presence of the WEF administration staff within the Constituency?

7. As far as WEF is concerned, what are some of the challenges that women face in accessing the Fund?

8. Do you think these challenges are limiting the success of the WEF in this Constituency?

9. How do you think these challenges can be addressed?

10. Do you have any suggestions or recommendations of ways to improve accessibility to C-WEF in this constituency?

Thank you for your time and response