

**INFLUENCE OF THE MANDATES OF WOMEN
ENTERPRISE FUND ON THE PERFORMANCE OF WOMEN
EMPOWERMENT PROJECTS IN KIKUYU CONSTITUENCY,
KIAMBU COUNTY, KENYA**

BY

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Award of the Degree of Master of Arts in Project Planning and Management of the
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DECLARATION

This research project report is my original work and has not been submitted for examination in any other University for the award of any degree.

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DEDICATION

I dedicate this work to my parents Mr. John Mwangi and Mrs. Mary Mwangi, my husband Robert Chombah and my son Nathan Gakingo who have supported and encouraged me a lot.

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ABBREVIATIONS AND ACRONYMS

CESO	Canadian Executive Service Organization
CSW	Commission on the Status of Women
DFID	Department for International Development
ECOSOC	United Nations Economic and Social Council
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IIED	International Institute for Environment and Development
MDG	Millennium Development Goal
MoSPND & V2030	Ministry of State for Planning, National Development and Vision 2030
MSME	Micro, Small and Medium enterprises
OECD	Organisation for Economic Cooperation and Development
SME	Small and Medium Enterprises
UN	United Nations
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Population Fund
UN-NGLS	United Nations Non-Governmental Liaison Service
WEF	Women Enterprise Fund
MOGCSS	Ministry of Gender, Children and Social Services

ABSTRACT

Women empowerment is critical for economic development. Investing in women empowerment improves national economies, increases household productivity and living standards. Promoting gender equality and women empowerment is the millennium development goal 3 and as a commitment to achieving this goal, the Kenyan Government established the women enterprise fund as a way of empowering women. This study therefore sought to establish the influence of the mandates of Women Enterprise Fund (WEF) on the performance of women empowerment projects in Kikuyu constituency, Kiambu County, Kenya. The objectives of this study was to establish the influence of provision of loans, capacity building, facilitation of marketing and promotion of business linkages on the performance of women empowerment projects. This research study took on a quantitative approach with descriptive survey research design being used. The targeted population for this research study consisted of 150 women groups that are beneficiaries of the Women Enterprise Fund in Kikuyu constituency from the year 2007 to the year 2012 and the sample size was 50 groups, that is, 30% of the target population. Data was collected using a structured questionnaire whose validity and reliability was tested prior to the study. Data was analysed using SPSS Version 17 and the findings presented in tabular form. Of the 49 respondents, 51% had their groups accessing the Women Enterprise Fund loan twice with the highest amount of loan accessed by most groups being Kshs. 100,000. The time taken to receive the loan for most groups was 4 to 6 months indicated at 43%. The groups had attended trainings offered by Women Enterprise Fund as confirmed by 79% of the respondents. The respondents confirmed that their groups were able to effectively manage the funds as a result of the training. The groups disagreed with the fact that they had been assisted by Women Enterprise Fund in accessing market for their products and services at 43%. Women Enterprise Fund had enabled 61% of the groups to form networks with other groups while those involved in mentorship programmes with other groups were 41%. Half of the respondents confirmed to their projects benefiting from business linkages to just a small extent. The general performance of the projects can be considered as good as indicated by 59% of the respondents. The study concluded that women groups have utilized the Women Enterprise Fund since its inception in 2007 with a significant uptake of the fund's loans. Women groups have accessed trainings facilitated by the fund which has helped them in management of their projects. There has not been much facilitation in marketing by Women Enterprise Fund and access to information on market performance is very low. Promotion of business linkages by Women Enterprise Fund has benefited the women groups to just a small extent. A positive relationship exists between the independent variables and the dependent variable indicating that the provision of loans, capacity building, marketing facilitation and promotion of business linkages have an influence on the performance of women empowerment projects. The study recommends more trainings on different types of skills, improvement in information flow, more marketing platforms like exhibitions and trade fairs, strengthening formation of business linkages and an increase of amount of loan.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

There is increasing recognition that empowering women is essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. In the last five years, a broad range of organizations have committed themselves to the goal of women's empowerment. These organizations realize that empowering women is a win-win that can benefit not only women, but society at large. It promotes women's ability to achieve their rights and well-being while also reducing household poverty, increasing economic growth and productivity, and increasing efficiency (Golla, Malhotra, Nanda & Mehra, 2011)

Expanding women's empowerment opportunities means: more and better jobs for women across a wider range of sectors; a business climate that supports women in starting and growing businesses, and building their management and entrepreneurial skills; a financial sector in which commercial banks and microfinance institutions provide women with effective access to a range of financial services and products tailored to their needs, including especially credit and savings instruments; and, in times of high food and fuel prices, greater livelihood security for women, especially in rural areas and vulnerable environments. Securing women's legal rights, including with respect to land and other property, is an indispensable component of their empowerment and a core foundation for economic activity (UNDP, 2008).

In efforts to promote women empowerment, the United Nations Economic and Social Council (ECOSOC) established the Commission on the Status of Women (CSW) in June 1946 to ensure the empowerment of women and gender equality and to provide recommendations to the council on the obstacles relating to women's rights in political, economic, civil, social and education fields. Over the years, the CSW has organized different conferences in order to assert and improve the rights of women: the First World Plan for Action in Mexico City in 1975, the Second World Conference, held in Copenhagen in 1980, the Third World Conference held in Nairobi in 1985 and the Fourth World Conference on Women in Beijing in 1995 (UN-NGLS, 2009).

Building upon these conferences, the world leaders came together at the United Nations Headquarters in New York in September 2000, to adopt the United Nations Millennium Declaration, committing their nations to a new global partnership to reduce extreme poverty and setting out a series of time-bound targets with a deadline of 2015 that have become known as the Millennium Development Goals (United Nations, 2000). The Millennium Development Goal 3 calls for gender equality and empowerment of women. It specifically commits member countries to promote gender equality and the empowerment of women, as effective ways to combat poverty, hunger and disease and to stimulate development that is truly sustainable (United Nations, 2000).

In the United States women empowerment occurs in homes, at schools, through women organizations, government policy making and community organizing campaigns Fletcher (2005), through community decision making, organizational planning, and education reforms (Smith, 2002). Grameen Bank launched by Professor Yunus in Bangladesh in 1996 provides small loans to the rural poor with an aim of empowering them economically (Yunus, 2006).

In India, the Ministry of Human Resource Development and the National Commission for Women have been worked to safeguard the rights and legal entitlement of women. The government of India has ratified various international conventions and human rights instruments committing to secure equal rights to women. The government has also adopted different schemes and programs, some of which are the National Credit Fund for Women, Food and Nutrition Board, and Information Mass Education for the beneficiaries of the women (Hazarika, 2011).

The Kenyan government acknowledges that the empowerment of women is an effective way to combat poverty, hunger and disease and to stimulate sustainable development. Gender equality and women's empowerment is an important condition for the achievement of the other millennium development goals. The country has implemented numerous gender friendly policies to increase gender equality in the past while Kenyan constitution 2010 has reserved 33% of the composition of all public bodies to either gender. But presently women and girls still bear the largest and most direct costs of the inequalities, the costs cut broadly across society, ultimately hindering growth and poverty reduction (MoSPND&V2030, 2012).

The establishment of the women enterprise fund is thus a demonstration of the Government's commitment to the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment (WEF, 2009).

The Women Enterprise Fund (WEF) is an initiative of the Government of Kenya and was established through Legal Notice No. 147: Government Financial Management (Women Enterprise Fund) Regulations, 2007. WEF operations began in December 2007. It focuses on empowering Kenyan women entrepreneurs both socially and economically by providing alternative financial services to the women who are excluded from the formal and informal financial sectors. The fund provides accessible & affordable credit to support women start and/or expand business for wealth and employment creation (Women Enterprise Fund [WEF], 2009).

Further, the women enterprise fund is a flagship project in the Kenya Vision 2030, with the goal of the government regarding women being to reduce gender disparities by making fundamental changes in opportunity, empowerment, capabilities and vulnerabilities. The fund therefore, has an important role to play in the realisation of the Vision 2030 through facilitating access to finance and other business development services to women entrepreneurs, including capacity building and facilitation of access to business linkages and marketing (WEF, 2009).

When the fund was established, it was assigned five mandates, namely: to promote access to affordable credit to women entrepreneurs; to build the capacity of women entrepreneurs in business management skills (financial literacy); to promote domestic and international marketing of goods produced by women owned enterprises; to support and facilitate development of infrastructure like decent workspaces and incubation for women owned enterprise; to facilitate and support linkages between women owned enterprises and big corporate, for markets and technology transfer (WEF, 2013).

The women enterprise fund's goal on provision of loans is to provide accessible & financial services to support women start and/or expand business for wealth and employment creation (WEF, 2009). Loans provided by the Women Enterprise Fund are accessed through two channels: a) Constituency Women Enterprise Scheme (C-WES), also known as Tuinuke Loan where the loan has no interest save for 5 % administrative fee and is repayable within one year with/after 3 months grace period; b) Financial Intermediary Partners (FIS) also known as

Jiimarische Loan where the loan is given to individual women, self-help groups or companies owned by women at an affordable rate of interest of 8% per annum on reducing balance. The fund has disbursed a total of Ksh.3.1 billion through the CWES channel and the financial intermediary partners.

The women enterprise fund's objective is to enhance and strengthen the knowledge, skills and capacity of women entrepreneurs (WEF, 2009). Capacity building is increasing the ability of people and institutions to do what is required of them (Honalde & Howitt, 1996). The fund recognizes that advancing credit to women entrepreneurs is not a guarantee to successful businesses and it has therefore trained over 224,440 women beneficiaries in entrepreneurship and business skills. This enhances their ability to manage the funds leading to high rate of business survival (WEF, 2013).

The women enterprise fund is mandated to facilitate marketing of products and services of women owned enterprises by way of creating awareness and promoting the products and services both in the local and international markets. Marketing refers to everything done to get potential customers and product or service together. Facilitating marketing entails supporting such and similar activities. The women targeted with these services are those operating micro, small, medium and large enterprises (WEF, 2009). The Fund has partnered with Export Promotion Council, a government institution whose mandate is to develop and promote export trade, to enhance Kenyan women access to international markets. Locally women are regularly being supported to attend local trade fairs and exhibitions (WEF, 2013).

The women enterprise fund is also mandated to support women oriented micro, small and medium enterprises to develop linkages with large enterprises. Development of linkages with large enterprises is aimed at linking the woman entrepreneur to large enterprises where she can have access to technology, information, business sub- contracting programmes and quality improvement through benchmarking. The aim of establishing networking is to make them strategic, focused, and proactive. It targets women operating micro, small and medium enterprises (WEF, 2009). WEF links women MSMEs with large domestic and international firms to enable women generate income, and acquire assets for economic security and to empower them at the grassroots. The Fund supports women to participate in trade fairs, exhibitions and business forums.

Kikuyu Constituency is one of the twelve constituencies of Kiambu County. It covers an area of 175.9square kilometres. It has a total population of 125,402. The total population of males is 61,184 and the population of females is 64,218. The female population represents 51.2% of the total population (MoSPND&V2030, 2013). In Kikuyu constituency, 190 women groups have benefited from WEF since 2007. The amount that has been disbursed to these groups is Kshs.14.5 million (Source: District Gender and Social Development Office, Kikuyu, 2014).

1.2 Statement of the Problem

Women's economic empowerment is the capacity of women to bring about economic change for themselves. It is increasingly viewed as an important contributing factor to achieving national development. Investing in women's economic empowerment therefore, sets a direct path towards gender equality, poverty eradication and economic growth. Expanding women's economic opportunities will benefit both women and society

A study by Canadian Executive Service Organization [CESO] (2013), notes that women make significant contributions every day to the world's economy. A woman's wage contributes to her household's income and on average, she invests a higher proportion of her resources in her family's welfare than her male counterpart. And women's unpaid work within the home – taking care of children and assisting the elderly and sick, for example – provides an invaluable, yet unmeasured good to any economy. Even with this, women's work in most parts of the world, particularly in developing countries, has not resulted in the same level of economic empowerment as that of men.

A study by the Institute of Economic Affairs, Kenya (2008) found that although close to 50% women currently have access to credit, most of these are from informal savings mechanisms and micro-finance institutions. The main institutions offering credit specifically to women are Kenya Women Finance Trust, Kenya Rural Entrepreneurship Programme, United Women's Savings and Credit Co-operatives Society and the National Association of Self-Employed Women of Kenya. However, most of these institutions are located in urban areas and do not assist women to vertically expand beyond micro-level. Most business women lack training in financial management and entrepreneurship skills. Most women also lack opportunities to fully benefit from international trade since most of their businesses are small and informal. They also lack adequate network systems as very few business associations in Kenya effectively target women.

The Kenyan Government has undertaken several measures through devolved funding to redress emerging social and economic problems faced by the citizens. It is in regard to this that the Women Enterprise Fund (WEF) was among the devolved funds introduced. The Women Enterprise Fund was conceived in 2006 and officially launched in 2007 with an aim of uplifting the economic status of women. WEF provides funding to Kenyan women who are aged at least 18 years; who belong to duly registered groups, and who have the intentions of investing in income generating activities. WEF also facilitates investment in commercial infrastructure beneficial to women enterprises, to support women oriented micro, small and medium enterprises (MSMEs) to develop associations with large enterprises, facilitates local and external marketing of products made by women MSMEs, and support capacity building of the beneficiaries of the fund and their institutions (MoGCSS, 2010).

These WEF mandated activities have been going on in Kikuyu Constituency since 2007 when it was established. Whereas the amounts of loans advanced to women and the total number of women that have so far benefited can be easily established, the extent to which the loans have influenced the performance of women empowerment projects in Kikuyu constituency has not been established. More so the influence of capacity building to the women groups on the performance of women empowerment projects has also not been investigated.

Further, the extent to which women in Kikuyu Constituency have been associated with other large domestic and international enterprises has not been investigated. As a result the influence of such linkages on the performance of women empowerment projects in Kikuyu constituency is not known. Again, the extent of marketing facilitation provided to women in Kikuyu constituency has not been established. Consequently, the influence of marketing facilitation provided by WEF on the performance of women empowerment projects is not known.

And so, the influence of the mandates of this fund on the performance of women empowerment projects remains a subject of interest. This study therefore assessed the influence of the mandates of women enterprise fund on the performance of women empowerment projects in Kikuyu constituency.

1.3 Purpose of the study

The purpose of this study was to assess the influence of the mandates of women enterprise fund on the performance of women empowerment projects in Kikuyu constituency. The study specifically looked at the influence of provision of loans, capacity building, facilitation of

marketing of products and services and promotion of business linkages on the performance of women empowerment projects.

1.4 Objectives of the study

The objectives of this study were:

- i. To determine the influence of provision of loans on the performance of women empowerment projects in Kikuyu constituency.
- ii. To assess the influence of capacity building on the performance of women empowerment projects in Kikuyu constituency.
- iii. To establish the influence of facilitation of marketing on the performance of women empowerment projects in Kikuyu constituency.
- iv. To establish the influence of promotion of business linkages on the performance of women empowerment projects in Kikuyu constituency.

1.5 Research Questions

The study sought to answer the following research questions:

- i. What is the influence of provision of loans on the performance of women empowerment projects in Kikuyu constituency?
- ii. How does capacity building influence the performance of women empowerment projects in Kikuyu constituency?
- iii. To what extent does facilitation of marketing influence the performance of women empowerment projects in Kikuyu constituency?
- iv. To what extent does promotion of business linkages influence the performance of women empowerment projects in Kikuyu constituency?

1.6 Significance of the Study

The findings of the study may assist the Divisional Women Enterprise Fund Committee establish the influence of the mandates of women enterprise fund on the performance of women empowerment projects in Kikuyu constituency. The study findings may also be beneficial to the Gender and Social Development Officers who reach the various women entrepreneurs at the constituency level on behalf of the Fund. Policy makers in the government may also use this study as an evaluation towards the mandates of the women enterprise fund in empowering women. The study may add to the existing knowledge on women enterprise fund and its influence on women empowerment.

1.7 Delimitation of the Study

The study focused on all women groups who are beneficiaries of the women enterprise fund in Kikuyu constituency. A sample of the women groups were targeted for the study. The study covered the independent variables which are provision of loans, capacity building, facilitation of marketing and promotion of business linkages and the dependent variable being performance of women empowerment projects.

1.8 Limitations of the Study

Some of the respondents were elderly and they did not easily understand the questionnaire. The study therefore employed a research assistant who assisted them in filling the questionnaire. The cost of conducting the research was also high as it included incentives for the participants, the cost of printing and distributing questionnaires, and other personal needs of the researcher and the assistants. The study was conducted during the rainy season which resulted to data collection not being done as per the work plan.

1.9 Assumptions of the Study

The study also assumed that the results obtained from the sample population would reflect the entire target population. It was assumed that the respondents would respond to all questions in a correct and open manner. It was also assumed that where the researcher was to be forced to translate the questionnaire into local language in the process, the meaning of the questions would not be lost.

1.10 Definitions of Significant Terms used in the Study

Empowerment:	The process whereby individuals and local groups gain the power and capacities necessary to have a greater say in matters that affect their lives and the society they live in
Influence:	The capacity to have an effect on something
Mandates:	Obligations of an organization
Performance:	The execution of a given task
Project:	An endeavour undertaken with an aim of meeting a certain need or desire
Women Enterprise fund:	A fund initiated by the government of Kenya as a way of empowering women to improve their lives
Women group:	A registered organization consisting of women
Women:	Adults of the female gender

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 gives an overview of women empowerment. It also provides an insight into the mandates of the Women Enterprise Fund which are; provision of loans, capacity building, marketing facilitation and promotion of business linkages. 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 influence of the mandates of women enterprise fund on the performance of women empowerment projects in Kikuyu Constituency. It looks at women empowerment and largely dwells on the mandates of women enterprise fund which are the provision of loans, capacity building, marketing and business linkages. It also covers theoretical framework to women empowerment. The chapter also provides the research gaps identified and a conceptual framework to show the relationship between the dependent and independent variables.

2.2 Overview of women empowerment

The notion of the empowerment of women has increasingly become a part of the gender and development debate over the past ten years (Rowlands, 1997). Empowerment is a multi-dimensional social process that helps people gain control over their own lives. It is a process that fosters power in people, for use in their own lives, their communities, and in their society, by acting on issues that they define as important (Page & Czuba, 1999). Rowlands (1997) points out that empowerment is concerned with the processes by which people become aware of their own interests and how those relate to the interests of others in order both to participate from a position of gender strengths in decision making and actually to influence such decisions. Savneet (2013) views empowerment as a process aimed at changing the nature and reaction of systemic forces which marginalize women and other disadvantaged sections. Empowerment is deemed necessary for poor and marginalised people if they are to change their situations.

Empowerment is now increasingly seen as a process by which the people without power gain greater control over their lives. This means control over material assets, intellectual resources and ideology. Empowerment refers to power (Narayan, 2005), it involves power to, power with and power within which also involves ability to get what one wants and to influence others on their concerns (Shukla, Narang & Goreja, 2012). Empowerment is about the extent to which some categories of people are able to control their own destinies, even when people with whom they interact oppose their interests (Narayan, 2005). It is the process of acquiring ability to make strategic life choices (Gandhi, 2006). Empowerment according to Akinyi

(2014) refers to increased wellbeing, community development, self-sufficiency and expansion of individual choice.

Jatana & Crowther (2007) define the empowerment of women as the process by which unequal power relations between men and women become transformed and women gain greater equality with men: in other words it is the process to challenge social restrictions and social norms for women which are barriers in the way of their development so that their confidence level can increase and they can also contribute to nation's development and participate in political, social and economic life at the local, regional and national level. Empowerment of women would mean equipping women to be economically independent, self-reliant, have positive esteem to enable them to face any difficult situation and they should be able to participate in development activities (Hazarika, 2011). The process of women empowerment begins when women's awareness must be accompanied by or followed by more education, greater knowledge and useful skills and action (Panigrahy & Bhuyan, 2006).

Empowerment is about the power to redefine our possibilities and options and to act on them, the power within that enables people to have the courage to do things they never thought themselves to be capable of, and the power that comes from working alongside others to claim what is rightfully theirs (Eybeen, Kabeer & Cornwall, 2008). Women's empowerment may be defined as "a bottom-up process of transforming gender power relations, through individuals or groups developing awareness of women's subordination and building their capacity to challenge it (Baden and Oxaal 1997; Baden and Reeves, 2000; Dejene, 2003; Ogato, 2013) Women's empowerment does not imply women taking over control previously held by men, but rather the need to transform the nature of power relations (Baden and Reeves, 2000). Bhasin (as cited in Boraian, 2008) identifies three approaches to women's empowerment: the integrated approach which focuses on women's survival and livelihood needs, the economic development approach which aims to strengthen women's economic position and the consciousness-raising approach which organizes women into collectives that address the sources of oppression.

The United Nations Population Fund (as cited in UNDP, 2008) defines women's empowerment through five major components: women's sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives, both within and outside the home; and their

ability to influence the direction of social change to create a more just social and economic order, nationally and internationally. According to CESO (2013) women's empowerment is about providing women with resources and the opportunities to apply those resources in ways that lead to economic success. Through jobs, financial services, property and other productive assets, skills development, market information (OECD, 2012), and more opportunities to participate in decision-making, women can pull themselves out of poverty and improve their quality of life and the quality of life of their families and communities (CESO, 2013). Further, ensuring that women's voices are heard in the economic arena, and that their priorities are not only heard but also acted on, is both a means to, and an end of, their economic empowerment (UNDP, 2008). Economic empowerment implies better quality of material life through sustainable livelihood owned and managed by women (Panigrahy & Bhuyan, 2006).

2.3 Mandates of Women Enterprise Fund

The women enterprise fund was established to provide loans, to build the capacities of women, to facilitate the marketing of products and services produced by women and to promote business linkages. The study focuses on these mandates as the independent variables.

2.3.1 Provision of loans and performance of women empowerment projects

According to the Department for International Development [DFID] (2007), women play a pivotal role within local and family financial networks. Investing in women with low incomes results in significant social and economic benefits for everyone. Dejene (n.d.) notes that women's economic empowerment is recognized as one means for reducing poverty and economic growth. Women play a significant role in African economies, and are highly represented in the micro and small enterprises sub-sector. The majority of them are engaged in small income generating self-employment in agriculture and non-agricultural activities with low prospect for growth. According to Akinyi (2014), access to savings and credit facilities strengthens women in economic decisions. It also improves their skills, knowledge and support networks as well as enhancing their status in the community. Increasing women's access to microfinance has led to social and political empowerment. Poverty alleviation and women empowerment are seen as two sides of the same coin and it is the only way to bring wider changes in gender inequality.

Ensuring women have equal access to financial and development opportunities empowers women, expedites progress towards gender equality, and can translate into improved national and international economic efficiency (World Bank 2012, cited in Chung, Kantachote, Mallick, Polster & Roets, 2013). CESO (2013) notes that women's access to financial services like savings accounts, small loans, insurance and remittances provide them with the money to meet basic needs in the short-term and allow them to invest in productive resources that can shift them away from subsistence living in the long-term. According to DFID (2007), savings can help women to invest in productive assets like livestock; loans can help them develop business activities; and insurance can provide income for a family if the breadwinner becomes sick. Women often lack access to cash and therefore find it difficult to access formal financial services such as banks.

Ombara (2012) in his study on the impact of WEF in promoting women empowerment on governance in Bondo District, Kenya, found out that increasing women's access to microfinance in Bondo district had enabled women to make greater contributions to household income which had eventually led to improved well-being and ensuring wider changes in the existent gender inequality. According to Christabell (2009), microfinance acts as a means to enhance the economic capacities of poor women. Microfinance helps the poor to mobilise and pool their meagre savings and to use them as a major source to cushion economic shocks. The objective of microfinance is to ensure sustainable livelihood for poor women. Mwenda & Muuka (2004) argue that sustainable micro-finance empowers women because they, as a group, are consistently better in promptness and reliability of repayment of credit. Targeting women as clients of micro-credit programs has also been a very effective method of ensuring that the benefits of increased income accrue to the general welfare of the family, and particularly the education of girls in countries like Zambia. At the same time, women themselves benefit from the higher status they achieve when they are able to provide new income. According to Mayoux as cited in Mwenda & Muuka (2004), evidence indicates a clear linkage between contribution to women's empowerment, and even women's access to micro-finance, and positive impacts on levels of poverty. Efforts must therefore be made to maximise women's ability to increase and control incomes and resources through.

2.3.2 Capacity building and performance of women empowerment projects

Many development agencies are gearing their programmes and projects to empowerment of women through capacity building (Sahay, 1998). The development of women's skills,

knowledge, and technical expertise through education and training plays a key role in women's empowerment (CESO, 2013). However, according to a research by Gorostiaga, Hurst, Nelson, Schappert and Yeager (2011), many women lack the basic business training and the logistical knowledge to run a small business. Women need to be provided access to the knowledge and skills required to plan, operate and manage an enterprise so that they can sustain their enterprises with the returns (Nautyal & Bourai, 2009).

The United Nations Educational, Scientific and Cultural Organization [UNESCO], (2006) defines capacity building as the process by which individuals, groups, organizations, institutions and societies increase their abilities to; (a) perform core functions, solve problems, define and achieve objectives; and (b) understand and deal with their development needs in a broad context and in a sustainable manner. Groot and Moolen (2001) define capacity building as the development of knowledge, skills and attitudes in individuals and groups of people relevant in the design, development and maintenance of institutional and operational infrastructures and processes that are locally meaningful. According to Australian Volunteers International (2006), capacity building is essentially about change that enables individuals, organisations, networks/sectors and broader social systems, to improve their competencies and capabilities to carry out functions, and more effectively manage the development processes over time.

Wawire and Nafukho (2006) consider it a truism that the quality of inputs a country has, determined by the quality of labour, have enormous impact on economic growth through the production process. But quality of labour is determined by investment in human capital through the quality of education and training programs offered. In a study of the economic situation in Kenya by Wawire and Nafukho (2006), it has been determined that deficiency in critical skills and relevant knowledge has caused low economic growth rate. The empirical evidence shows that changes in physical capital have less, although significant effect on economic growth than changes in labour inputs. This implies that labour input is among the most important factors that determine economic growth in Kenya. Nafukho (2013) argues that knowledge, entrepreneurship and the mastery of information and communication technologies in this century should become Africa's best competitive advantage. African economies need people who possess critical skills and knowledge required for development.

Global wealth today is concentrated less and less in factories, land, tools and machinery. Knowledge, skills and resourcefulness of the people are therefore increasingly critical to the

world economy (World Bank, 2000). As the World Bank cited in Nafukho (2013) noted, knowledge enlightens the lives of people and is crucial to any development effort. Economic equality of the population remains low when there is little knowledge of available natural resources, possible alternative production techniques, necessary skills, existing market conditions and opportunities and institutions that might be created to favour economizing effort (Jhingan, 1989, as cited in Nafukho (2013).

2.3.3 Marketing facilitation and performance of women empowerment projects

The American Marketing Association (2008) defines marketing as the activity, set of institutions, and processes for creating, communicating, delivering, and exchanging offerings that have value for customers, clients, partners, and society at large. Hisrich (2000) views marketing as a central part of every society influencing everyone in the society to some extent. Marketing has an increasing impact on the decisions being made not only by buyers and sellers but also by a diverse group including physicians, lawyers, politicians and even the clergy. Martey (2000) considers marketing as an important functional area in business and products and services that are not marketed effectively may not be heavily patronised. Revenue may be lost and the business will face problems of survival.

According to the International Fund for Agricultural Development [IFAD] (2003), markets are of fundamental importance in the livelihood strategy of most rural households, rich and poor alike. Markets are where, as producers, they buy their inputs and sell their products; and where, as consumers, they spend their income from the sale of crops or from their non-agricultural activities, to buy their food requirements and other consumption goods. Sandhusen (2000) views markets as groups of actual or potential buyers who can afford to buy the product, have the needed authority to buy the product and desire the product. Access to local, national and international markets according to OECD (2012) is essential to enable women to scale up their enterprises, either through better access to information on markets and procurement opportunities or initiatives to increase their exposure to markets through trade fairs and exhibitions.

The International Institute for Environment and Development [IIED] (1998) notes that women have distinct roles in production and marketing of products at household and farm level. However, Tijani and Yano (2007) argue that women are often constrained in gaining access to markets due to domination of patriarchal system, yet their access to market has potential to lift their dependent status through provision of income, interaction, increase

mobility, awareness of right and participation in decision making both within the household and in the community. In their research on women and sustainability, Gorostiagam et al (2011), note that women farmers or business owners struggle to get their products to market, causing many to rely on costly and often corrupt middlemen. Educational programs, assisted networking and trade shows, and innovations such as the use of the internet or the mobile phone can therefore help shrink the gap between female small-business owners and the market.

2.3.4 Promotion of business linkages and performance of women empowerment projects

Fr. Dr. Schulenburg (2006) considers all commercial interactions, all selling or buying activities between firms as business linkages. By analysing the business relationships of firms it becomes obvious that the relationships between a given firm and its customers and suppliers often have a long-term character which can be formal or informal character. The evolution of new business linkages is always an investment in the future with an impact beyond the profit of the single interaction. OECD (2013) notes that business linkage development allows local business to participate in major investments, thereby potentially improving local competitiveness, service quality and overall community development. Grierson and Mead (as cited in Thomas, 2004), note that business linkages enable small firms run by indigenous or local entrepreneurs to participate in the dynamic segments of a growing market economy. According to Gorostiagam et al (2011), women lack networks of mentors and potential business partners and therefore training and networking programs and/or physical centres can help address this need

In developing countries, business linkages with local small – medium enterprises (SMEs) are relationships that can allow large firms to reduce input costs while increasing specialization and flexibility. They can also increase local integration, providing access to local knowledge and, by spurring growth and development in the local SME sector, bringing about positive social and economic impacts in the wider community (Jenkins, Akhalkatis, Brad & Gardiner, 2007). Encouraging linkages of small micro enterprises with larger firms has been a long standing objective in micro enterprise development such as through encouragement of franchising and subcontracting (Harvie & Chye lee, 2005). Large company operations, with millions of dollars of annual procurement needs, provide a tremendous business opportunity for procurement from local companies, particularly SMEs. Not only can increased local procurement ease operational issues for the large company, but it also can help stimulate the

local economy and, more importantly, build the capacity of local SMEs by making them more competitive and ready for future challenges (International Finance Corporation [IFC] & Mozal, 2008).

2.4 Theoretical framework

According to Kombo and Tromp (2006) theoretical framework is a collection of interrelated ideas based on theories. Theoretical framework accounts for and explains the phenomena attempting to clarify why things are the way they are, based on the theory.

2.4.1 Identity Empowerment Theory

Hall (1992) has presented an identity empowerment theory which is a clinical sociological one that has been built on documented patterns and predictabilities in interpersonal, family and group behaviour. It is used as an integrated frame of reference regarding women and empowerment. The theory is grounded on the assumption that empowered women make meaningful commitments and undertake effective, goal-oriented activities that they choose for themselves, can understand the strengths and weakness of their personal and collective past and present and can cope with conflict in their relationships. The theory suggest that women's understanding of the strengths and weaknesses of their personal and collective past and present will increase their sense of purpose and direction for the future. Through examination of their values, women become more able to consciously determine life time goals in their own interests.

This theory is applicable to this study as women become aware of the problems they face and in a bid to address them, they commit themselves to undertaking activities with the main aim of generating income. The women choose to make changes in their lives so that they can accomplish dramatic shifts in their life course.

2.4.2 Social Capital Theory

A major proponent of this theory is James S. Coleman (1926-1995) who held that social capital is the goodwill that is engendered by the fabric of social relations and that can be mobilized to facilitate action (Coleman, 1988). Social Capital is also the expected collective or economic benefits derived from the preferential treatment and cooperation between individuals and groups as a result of social networks having value hence can increase productivity. It is a resource based on trust and shared values and develops from the weaving together of people in communities. In application of social capital theory to this study,

women come together to form groups that apply for the women enterprise fund loans. Members take the WEF loans on the strength of belonging to the women groups and sign agreements on the mode of repayment and on the initiatives they wish to utilize the funds. These groups ensure that the women effectively utilize the credit in starting income generating projects that contributes to increased income. The group ensures that at the individual level, every member plays her part in the projects while at the group level, WEF receives repayment for the loan. The result will be profitable projects, increased income and improved of living standards.

2.5 Conceptual framework

Conceptual framework is a representation either graphically or in narrative form of the main concepts or variables and their presumed relationship with each other (Keith, 2005). According to Kothari (2004), if one variable depends upon or is a consequence of the other variable, it is termed as a dependent variable, and the variable that is antecedent to the dependent variable is termed as an independent variable. This study attempted to find out the influence of the mandates of WEF on the performance of women empowerment projects where the dependent variable is performance of women empowerment projects measured on such indicators as income generating projects established and loan repayment. The independent variables are provision of loans, capacity building, facilitation of marketing and promotion of business linkages which are the objectives of the women enterprise fund. The intervening variable is the government policies. These variables are represented in the conceptual framework as illustrated in Figure 2.1.

Provision of loans to women is considered as a key variable in this study. Access to loans empowers women by putting capital on their hands and allowing them to earn income and contribute financially to their households. These loans enable women start income generating projects and develop enterprises which contribute to an increase in their contribution to household income.

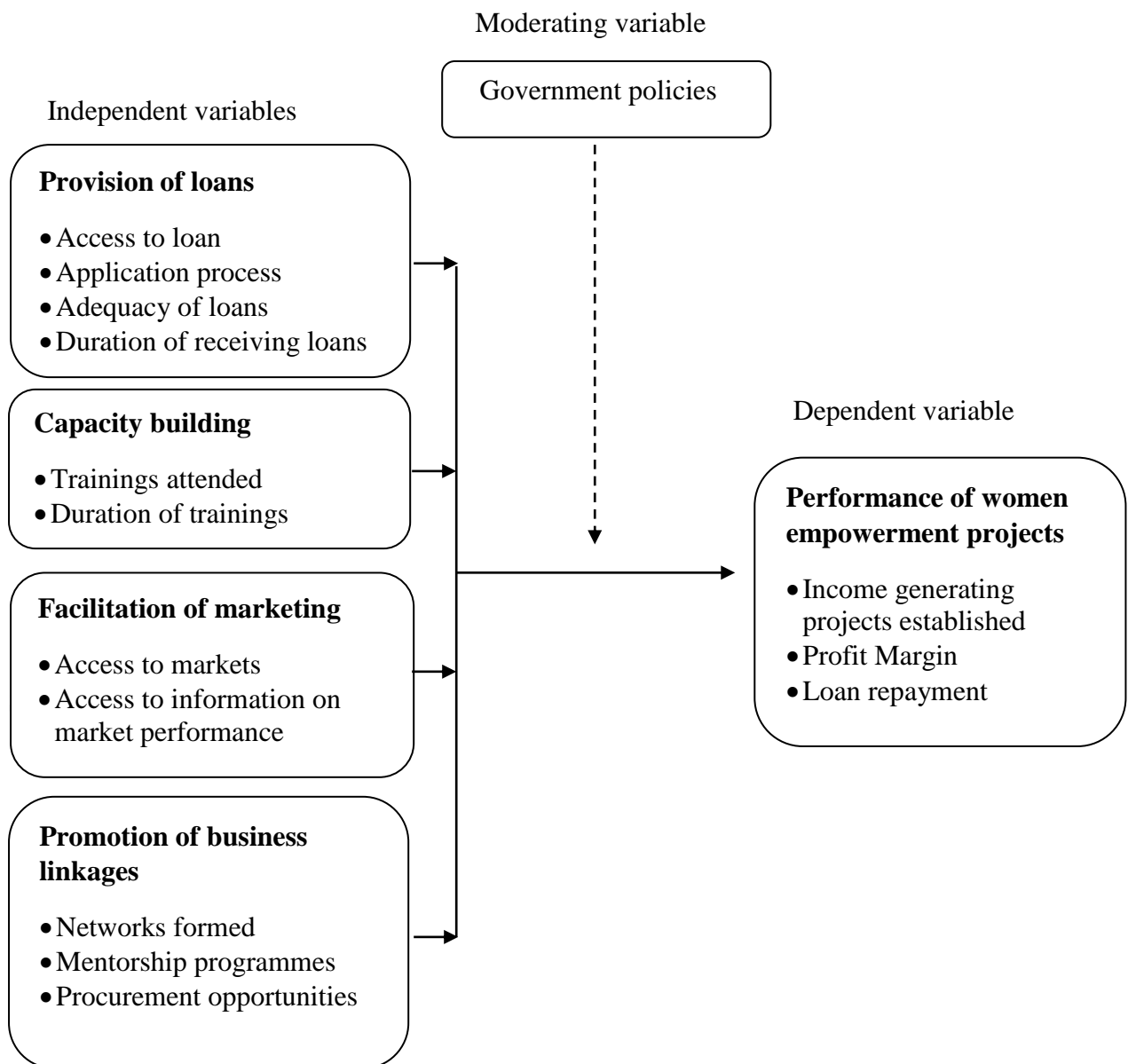
Capacity building is necessary for the performance of women empowerment projects by imparting business skills in women. The trainings offered improves the lives of women by changing their mind set to be economically independent by starting up businesses through the funds they access and to effectively manage them to realize their goals in their businesses.

Facilitation of marketing exposes the women to domestic and international markets where they are able to market the products and services that they produce. Access to markets is

essential to increase production and income for women entrepreneurs. This hence contributes to the women becoming more empowered as the increased income brings financial stability.

Promotion of business linkages provides a platform for the women to network with other enterprises. Business linkages are important in women empowerment projects since it is through these networks that the women are able to acquire business advice, technology transfer and engage in business mentorship programmes which as a result influence the performance of their projects.

Figure 2:1: Conceptual framework



2.6 Research gaps

The literature review confirmed that a lot has been done on women empowerment and the extent to which access to financial services, capacity building, marketing and business linkages influence women empowerment. It is evident that investing in the empowerment of women improves their wellbeing and livelihoods. Past studies on women enterprise fund reviewed in this literature have largely dwelt on the access to credit and entrepreneurship, one of the mandates of WEF. The studies have not adequately looked at the other mandates of WEF which include: capacity building, facilitation of marketing and promotion of business linkages. The influence of these factors as mandates of the women enterprise fund on the performance of women empowerment projects has not been adequately covered. It was therefore important to carry out a research on the influence of the mandates of women enterprise fund on the performance of women empowerment projects and in particular Kikuyu Constituency.

Table 2.1: Summary of Knowledge gaps

Variable	Author	Year	Finding	Knowledge gap
Provision of loans	Mwenda & Muuka	2004	Sustainable micro-finance empowers women because they, as a group, are consistently better in promptness and reliability of repayment of credit.	The study only talked of repayment of credit by women but has not looked at the influence of the credit on women empowerment projects.
	Ombara	2012	Access to microcredit helps women make greater contributions to household income.	The study has not explained how the women contribute to household income.
Capacity building	Wawire & Nafukho	2006	Deficiency in critical skills and relevant knowledge has caused low economic growth rate	The study has only noted that low economic growth is due to insufficient skills but has not focused on how these skills influence the performance of projects.

	Nafukho	2013	Knowledge is crucial for any development effort and African economies need people who possess critical skills and knowledge required for development.	The study has dwelt on skills for development of economies but has not focused on skills being required for the performance of projects.
Facilitation of marketing	Gorostiaga, Hurst, Nelson, Schappert & Yeager	2011	Women farmers or business owners struggle to get their products to market, causing many to rely on costly and often corrupt middlemen. Facilitated marketing can therefore help shrink the gap between female small-business owners and the market.	The study has mainly focused on the link between women and the market but has not focused on the influence of marketing facilitation on the performance of women businesses and projects.
Promotion of business linkages	Jenkins, Akhalkatis, Brad & Gardiner	2007	Business linkages with local small – medium enterprises (SMEs) are relationships that allow large firms to reduce input costs while increasing specialization and flexibility. They increase local integration, providing access to local knowledge and, by spurring growth and development in the local SME sector, bringing about positive social and economic impacts in the wider community	The study has specifically focused on the linkage between large firms and small medium enterprises but has not looked at how linkages of these firms and enterprises influence the performance of projects.

2.7 Summary of the reviewed literature

This section has focused on women empowerment and the mandates of the women enterprise fund. It has noted that an empowered woman is able to succeed and advance economically and thus the need for skills and resources to do so. It has also looked at the provision of loans, capacity building, facilitation of marketing and promotion of business linkages in regard to the mandates of the women enterprise fund. These are factors that if effectively undertaken would ensure women empowerment. The conceptual framework diagram showing the relationship between the variables has further been given.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology that will be applied in the study. It outlines the research design, target population, sampling design and sample size, data collection procedures and research instruments, determination of reliability and validity, methods of data analysis and ethical issues.

3.2 Research Design

This research study took on a quantitative approach. Burns and Grove (2005) define quantitative research as a formal, objective, systematic process in which numerical data are used to obtain information about the world. This research method is used: to describe variables; to examine relationships among variables; and to determine cause-and-effect interactions between variables. According to Susan E. Wyse (2011), quantitative research is used to quantify the problem by way of generating numerical data or data that can be transformed into useable statistics. It is used to quantify attitudes, opinions, behaviours, and other defined variables – and generalize results from a larger sample population. Quantitative research uses measurable data to formulate facts and uncover patterns in research.

The descriptive survey research design was used in this study. Descriptive research studies are those studies which are concerned with describing the characteristics of a particular individual, or of a group (Kothari, 2004). Groves et al. (2009) describe a survey as a systematic method for gathering information from (a sample of) entities for the purposes of constructing quantitative descriptors of the attributes of the larger population of which the entities are members. According to Oppenheim (1992), a key issue in the descriptive survey design is the relationship between a sample and its population. Therefore, in order to state the relationship between a sample and its parent population, one must be able to describe them in terms of characteristics which are common to them both.

3.3 Target population

Bless, Higson and Kagee (2006) define a target population as the set of elements that the research focuses upon and to which the results obtained by testing the sample should be generalised. The targeted population for this research study consisted of 150 women groups that are beneficiaries of the women enterprise fund in Kikuyu constituency from the year

2007 to the year 2012. The fund targets women groups and therefore this population was best suited to reveal how the fund had influenced the performance of their projects.

3.4 Sampling procedure

This research study adopted a probability sampling design where each element of the population had the same probability of being selected. Sampling design refers to the technique or the procedure the researcher would adopt in selecting items for the sample (Rajendra, 2008). The sample frame for this research study was obtained from a total number of 150 women groups who are beneficiaries of the women enterprise fund in Kikuyu constituency from the year 2007 to the year 2012. The list of 150 women groups was obtained from the Ministry of Gender, Children and Social Services at the constituency level. Lohr (2010) defines a sampling frame as a list, map, or other specification of sampling units in the population from which a sample may be selected and a sampling unit is a unit that can be selected for a sample.

Using the Krejcie and Morgan’s table, the sample size for this study was 108. However, this sample size was fairly large given the time and finance constraints and therefore a sample size of 30% of the target population was considered adequate. This is in accordance to Mugenda & Mugenda (2003) who states that a sample size of between 10% and 30% is a good representation of the target population. The sample size for this study was therefore 50 groups which were distributed in wards as presented in Table 3.1.

Table 3.1: Sample size

Ward	Number of groups
Kikuyu	10
Sigona	10
Kinoo	10
Karai	10
Nachu	10
Total	50

3.5 Data collection methods

The source of data for this study was primary data and was collected using questionnaire. According to Kothari (2004), a questionnaire consists of a number of questions printed or typed in a definite order on a form or set of forms. The questionnaire was administered to one group leader from each of the sampled women groups.

The questionnaire was divided into the main areas of investigation except the first part which captured the demographic characteristics of the respondents. Other sections were organized according to the research objectives. The questionnaire was structured with multiple choices provided. Structured questionnaires are easy to administer and the alternative answers provided would help respondents understand the questions more clearly. The questionnaire was short and simple with a proper sequence of questions to avoid the possibility of the questions being misunderstood.

3.5.1 Pilot testing

Pilot testing was done to assess the capability of the research instruments to collect required data for the research. According to Mugenda and Mugenda (2003), a pre-test sample of a tenth of the total sample with homogenous characteristics is appropriate for a pilot study. The pilot test was carried out on 5 group leaders of 5 randomly sampled women groups outside those sampled for the study.

3.5.2 Validity of the research instrument

Validity indicates the degree to which an instrument measures what it is supposed to measure. It is the extent to which differences found with a measuring instrument reflect true differences among those being tested (Kothari, 2004). This study applied content validity to determine the validity of the survey instrument. Content validity according to Kothari (2004) is the extent to which the measuring instrument provides adequate coverage of the topic under study. To enhance the content validity of the instrument, expert judgment of supervisor was sought and the corrections made were used to improve the instrument.

3.5.3 Reliability of the research instrument

Joppe (as cited in Golafshani, 2003) defines reliability as the extent to which results are consistent over time and an accurate representation of the total population under study is referred to as reliability and if the results of a study can be reproduced under a similar methodology, then the research instrument is considered to be reliable. This study used the test retest method to assess the reliability of the research instrument. This was done in the

pilot testing through a selected group of 5 women group leaders 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 correlation coefficient obtained. According to Gliner, Morgan and Leech (2009), a reliability coefficient of 0.70 or higher is usually considered necessary for a variable to measure with acceptable reliability.

3.6 Data Analysis

All analysis were done using the Statistical Package for Social Scientists (SPSS) Version 17. For easy management and longevity of the data, it was captured in Ms-Excel. The data was entered and verified after effective coding. Data cleaning involving the checking of inconsistencies, anomalies, missing values and outliers was done using SPSS syntax. Descriptive statistical tools such as percentages and frequency distributions were used to analyze the data. The findings were presented in tabular form.

3.7 Operational definition of variables

An operationalization of variables table specifies how a concept will be measured. Table 3.2 describes the variables used as indicators in the study and the corresponding measurement scales.

Table 3.2: Operationalization of variables

VARIABLE	TYPE OF VARIABLE	INDICATORS	MEASUREMENT	SCALE OF MEASUREMENT	METHOD OF DATA ANALYSIS
Performance of women empowerment projects	Dependent	Income generating projects established Profit margin Loan repayment	No. of projects started Amount of profit Rate of repayment	Ordinal Ordinal	Descriptive
Provision of loans	Independent	Access to loan Adequacy of loan Application process Duration of receiving loans	No. of loans accessed Amount of loans Time taken to receive loans	Nominal Nominal Ratio	Descriptive
Capacity building	Independent	Trainings attended Duration of trainings	No. of trainings attended Types of trainings Length of trainings	Nominal Nominal Ratio	Descriptive
Facilitation of marketing	Independent	Exposure to markets Access to information on markets	Access to markets Frequency of access	Nominal Ordinal	Descriptive
Promotion of business linkages	Independent	Networks formed Mentorship programmes Procurement opportunities	No. of networks No. of mentorship programmes No. of procurement opportunities	Nominal Nominal Nominal	Descriptive

3.8 Ethical issues

For the purpose of this study, permission to carry out the study was sought from the District Gender and Social Development office, Kikuyu constituency. The respondents were assured that the information sought would be used only for the purpose of the intended study and would be treated with utmost confidentiality. The principle of voluntary participation was adhered to since the respondents were not coerced into participating in the research. All sources of information from other scholars were acknowledged.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents and discusses the research findings of the study, the influence of the mandates of Women Enterprise Fund (WEF) on the performance of women empowerment projects in Kikuyu Constituency. The chapter has been sectioned into; questionnaire return rate, background information, provision of loans, capacity building, facilitation of marketing, promotion of business linkages and performance of women empowerment projects.

4.2 Questionnaire Response Rate

The study sent out 50 questionnaires out of which 49 were duly filled and returned which is 98%. According to Mugenda and Mugenda (2003), a response rate of 50% is adequate to carry out an investigation; a response rate of 60% is good and that of 70% and above is very good. Thus, the response rate of 98% for this survey was relatively high and therefore deemed acceptable for the study. Though time was a factor, the fact that most of the women who were interviewed met at a central place, helped the researcher to have the questionnaires administered to the respondents and collected back almost immediately hence the high response rate. The response rate is as presented in Table 4.1.

Table 4.1: Response rate

	Frequency	Percent
Responded	49	98%
Did not respond	1	2%
Total	50	100%

4.3 Background Information of the Respondents

In order to understand the type of respondents the researcher was dealing with in the study, their background information was necessary. The study considered the respondent's age and education level. Further, the study sought to know the existence and composition of the respondents' groups.

4.3.1 Age of the Respondents

The study sought to establish the distribution of respondents by age. The results were as reflected in Table 4.2.

Table 4.2: Age of the respondents

Age category	Frequency	Percent
15 - 20	1	2%
25 - 34	9	18%
35 - 44	14	29%
45 - 54	12	24%
55 and above	13	27%
Total	49	100%

Majority of the respondents were aged between 35 and 44. This was shown by 29% representing 14 respondents, while 27% represented age category of those who were aged between 55 and above. Twelve (24%) of respondents were aged between 45 and 54 years, 18% representing 25 - 34 years and only 2% tallying to 1 respondent was aged below 20 years. It is clear from this data that majority of the women are aged above 35 years and in most cases they are able to understand what they want when they come together, and can therefore contribute to their groups by borrowing loans and using them effectively to uplift their status in the society.

4.3.2 Highest Educational Level of the Respondents

The study sought to find out the highest education level of the respondents as shown in Table 4.3.

Table 4.3: Highest education level of the respondents

Education level of respondents	Frequency	Percent
Primary	9	18%
Secondary	15	31%
College	17	35%
University	8	16%
Total	49	100%

The study showed that 35% of the women who responded had college level of education, 31% had secondary level of education, 9% had primary education while those that had University education were 16%. This shows that more than a half of the respondents have relatively higher education levels. Women groups require tasks such as proper planning, proper record keeping, managing group finances and representation of the group outside which require individuals to have relatively higher education levels. With this exhibited in the data, it can be concluded that the management of groups activities is handled by knowledgeable women.

4.3.3 Period of existence of the group

Further, the study sought to know for how long the respondents' groups had been in existence as shown in Table 4.4.

Table 4.4: Period of existence of the group

Period of existence of the group	Frequency	Percent
2 - 3 years	12	24%
4 - 5 years	9	18%
6 - 7 years	14	29%
8 - 9 years	7	14%
More than 10 years	7	14%
Total	49	100%

An analysis of the time period within which respondents groups had been in existence revealed that 14 out of 82 groups (29%) had been in existence for 6-7 years, 24% representing 12 groups had been existing for 2-3 years, 18% for 4-5 years, 7 of the groups shown by 14% had been in existence for 8-9 years while those who had been in existence for more than 10 years are 14%. The findings reveal that most of the groups were in existence for over 6 years which is an indicator of good team spirit and commitment among the group members.

4.3.4 Number of group members

The study also sought to know the composition of the women groups and the results are as presented in Table 4.5.

Table 4.5: Number of members in the group

Number of group members	Women		Men	
	Frequency	Percent	Frequency	Percent
10 and below	22	45%	18	100%
11 - 20	20	41%	0	0%
21 - 30	4	8%	0	0%
31 - 40	2	4%	0	0%
Above 50	1	2%	0	0%
Total	49	100%	18	100%

From Table 4.5, most of the groups have a women membership of 10 members and below indicated by 45%, followed by those with a women membership of between 11 and 20 members indicated by 41%. Those with women members between 21 and 30 were 8%, 31 – 40 women members were 4% while above 50 women members were 2%. Further, 18 groups included men members with all of them being 10 and below. From the results, it is noted that majority of the groups have averagely low number of members which make the groups easy to manage.

4.4 Provision of loans and performance of women empowerment projects

One of the study’s major concerns was the influence of provision of loans on the performance of women empowerment projects. It was therefore important for the study to establish how provision of loans has influenced the performance of the women groups’ projects. Among the things that the study looked at were; access to loans, application process, adequacy of loans and duration of receiving loans.

4.4.1 Access to WEF loans

The study sought to know how many times the groups had accessed the WEF loans. The results are represented in Table 4.6.

Table 4.6: Number of times groups have accessed WEF loans

Number of times groups have accessed WEF loans	Frequency	Percent
One	15	31%
Two	25	51%
Three	8	16%
Four	1	2%
Total	49	100%

Results indicate that more than half of the groups (51%), had accessed the women enterprise fund loan two times, 15% of the groups had accessed the loan once, 16% had accessed three times while only 2% had accessed four times. This shows that the groups have been able to repay their past loans in order to access the next phase which is higher in amount.

4.4.2 Highest amount of loan accessed from WEF

The respondents were asked the highest amount of loan their groups had accessed from WEF. The findings are as presented in Table 4.7.

Table 4.7: Highest amount of loan accessed

Highest amount of loan accessed	Frequency	Percent
50,000	13	27%
100,000	23	47%
200,000	12	24%
350,000	1	2%
Total	49	100%

As seen in Table 4.7, the highest amount of loan accessed by most of the groups is Kshs. 100,000 shown by 47%. 13 groups representing 27% have accessed Kshs. 50,000, 12 groups representing 24% have accessed Kshs. 200,000 and one group representing 2% has accessed Kshs. 350,000. WEF loans is accessed in phases with the first phase being Kshs 50,000, second phase is accessed as Kshs. 100,000, third phase as Kshs. 200,000, fourth phase as Kshs. 350,000 and finally Kshs, 500,000. For a group to access the next phase it is required to

have paid the previous loan. Therefore from the results, it is clear that the most groups have been able to repay their previous loans and have accessed the next phases of loans.

4.4.3 Loan application process

The respondents were asked to describe how the process of applying for the loan was. The results are as shown in Table 4.8.

Table 4.8: Loan application process

Loan application process	Frequency	Percent
A. Short and easy	29	59%
B. Lengthy and tedious	20	41%
Total	49	100%

Looking at the loan application process, results show that 59% of the respondents reported that the process was short and easy while 41% indicated the process to have been lengthy and tedious. From the results, applying for the WEF loan can be regarded as a short and easy process.

Further, the respondents who described the application process as lengthy and tedious, gave their reasons as to why the process was so, as seen in Table 4.9.

Table 4.9: Reasons for a lengthy and tedious process

Reasons for a lengthy and tedious process	Frequency	Percent
Delay by the chief to sign	1	7%
Took very long to receive the loan after application	10	71%
Took time to have the application form properly filled	3	21%
Total	14	100%

Asked why the process was lengthy and tedious, most respondents 10 (71%) claimed that it took long for their groups to receive the loan after the application. 3 (21%) respondents stated that their group took a little bit more time to fill the application form properly and 1 (7%) respondent claimed that their group experienced a delay in having their application form signed by the chief.

4.4.4 Duration of receiving the loans

The study sought to know how long it had taken the groups to receive the WEF loans. The results are represented in Table 4.10.

Table 4.10: Time taken to receive the loan

Time taken to receive the loan	Frequency	Percent
1 - 3 months	11	22%
4 - 6 months	21	43%
7 - 9 months	11	22%
10 - 12 months	4	8%
Above 12 months	2	4%
Total	49	100%

The respondents were asked the time it took for their groups to receive the loans they had applied for. It took from 4 to 6 months for most of the groups (43%) to receive the loan, 22% of the groups took 1 – 3 months and another 22% of the groups took 7 – 9 months. Further, 8% of the groups took 10 – 12 months and it took more than 12 months for only 2% for the groups. From the results, it can be noted that it takes quite some time for the groups to receive their loans after application.

4.4.5 Adequacy of loans

The study intended to establish whether the groups were satisfied with the amount of loan they received from WEF. The results are as depicted in Table 4.11.

Table 4.11: Satisfaction with the amount of loan received

Level of satisfaction	Frequency	Percent
Very satisfied	7	14%
Somehow satisfied	17	35%
Average	20	41%
Somehow dissatisfied	4	8%
Very dissatisfied	1	2%
Total	49	100%

When asked whether the groups were satisfied with the amount of loan they received from WEF, majority of the groups 20(41%) were averagely satisfied, 17(35%) were somehow satisfied and 7(14%) were very satisfied. On the other hand, 4 (8%) were somehow dissatisfied while only 1(2%) was very dissatisfied. From the findings, it can be concluded that for most groups, the amount of loans they receive from WEF is adequate.

4.4.6 General comments on WEF loans

Respondents were given the opportunity to comment on the loans accessed from WEF. Their responses are as reflected in Table 4.12.

Table 4.12: General comments on WEF loans

Comments on loans accessed from WEF	Frequency	Percent
The loans are of great assistance	20	48%
Amount of loan is little	16	38%
The loans are favourable as they have no interest	6	14%
Takes long to process the loan	3	7%
Improve on record keeping to avoid giving balances for loans already paid	2	5%
Review of the grace period of the loan	1	2%

Looking at the comments provided by respondents in regard to the WEF loans, respondents felt that the loans are of great assistance to the groups at 48% mention. The respondents also felt that the amount of loan is little mentioned at 38%, favourable loans at 14%, taking long to process the loan at 7%, improving record keeping at 5% and review of grace period at 2%. From the comments mentioned, it is noted that in as much as the amount of loan may be little, the loans have been of great assistance to the groups.

4.5 Capacity building and performance of women empowerment projects

The study assessed the influence of capacity building in the performance of women empowerment projects in Kikuyu constituency. The study focused on the number of trainings they have attended, the types of trainings, the duration of the trainings and whether the training benefited the groups.

4.5.1 Trainings attended

The respondents were requested to say whether their groups had attended any WEF training by indicating the extent they agreed with the following statement: Your group has attended some training that has been offered by WEF. Their responses are as reflected in Table 4.13.

Table 4.13: Attendance to trainings offered by WEF

Level of agreement	Frequency	Percent
Strongly agree	30	61%
Somehow agree	9	18%
Average	9	18%
Strongly disagree	1	2%
Total	49	100

From table 4.13, 79% of the respondents confirmed that their groups had attended trainings offered by WEF. However, 18% were average while only 2% disagreed to have had any training. This therefore shows that WEF had supported the groups by providing trainings that in turn enhances the group's capacities in managing their activities.

4.5.2 Number of trainings attended

The study sought to know the number of trainings the groups have attended. Table 4.14 displays the findings.

Table 4.14: Number of trainings attended

Number of trainings attended by groups	Frequency	Percent
One	16	33%
Two	11	22%
Three	20	41%
Four	1	2%
None	1	2%
Total	49	100%

Results show that most groups (41%) have attended three trainings, 33% have attended one training, 22% have attended two trainings while 2% have attended four trainings. Only one group (2%) has not attended any training. As seen from these results, WEF has been committed in ensuring that the women groups gain skills through trainings.

4.5.3 Type of training attended

The study also sought to find out the types of training the groups have attended. The results are as shown in Table 4.15.

Table 4.15: Type of training attended by groups

Type of training attended by groups	Frequency	Percent
Savings	33	67%
Loan repayment	31	63%
Loan use	30	61%
Business management	27	55%
Entrepreneurship	16	33%
Financial management	13	27%
Procurement	4	8%
None	1	2%

The results show that most of the groups have attended training on savings at 67% mention, followed closely by training on loan repayment at 63% mention, loan use training at 61% mention, business management at 55% mention, entrepreneurship at 33% mention, financial management at 27% mention and procurement mentioned at 8%. Only 1 group (2%) has not attended any type of training. It is thus evident that the groups have had trainings on various topics that enable them in the management of their group affairs.

4.5.4 Duration of the training

Further the study sought to know how long the training attended by the groups took. The results are as presented in Table 4.16.

Table 4.16: Duration of the trainings attended

Duration of the trainings attended by the groups	Frequency	Percent
Less than 1 month	24	50%
1 - 2 months	11	23%
3 - 4 months	10	21%
5 - 6 months	3	6%
Total	48	100%

Half of the groups (50%) attended trainings that took less than a month, 23% attended trainings taking 1 – 2 months, 21% attended trainings taking 3 – 4 months while 6% attended trainings taking 5 - 6 months. From the results, majority of the respondents

4.5.5 Satisfaction with the duration of the training

The study sought to find out whether the groups were satisfied with the duration of the trainings they had attended. The results are as portrayed in Table 4.17.

Table 4.17: Satisfaction with the duration of the training

Level of satisfaction	Frequency	Percent
Very satisfied	20	42%
Somehow satisfied	11	23%
Average	14	29%
Somehow dissatisfied	2	4%
Very dissatisfied	1	2%
Total	48	100%

When asked whether the groups were satisfied with the duration of the training they had attended, majority of the groups 20(42%) were very satisfied, 14(29%) were averagely satisfied and 11(23%) were somehow satisfied. On the other hand, 2(4%) were somehow dissatisfied while only 1(2%) was very dissatisfied. As noted from the results, most groups felt the duration taken by the trainings was satisfactory.

4.5.6 Improving the trainings offered by WEF

The respondents were asked to give their opinions on what can be done to improve the trainings offered by WEF. Their responses are as depicted in Table 4.18.

Table 4.18: Improving trainings offered by WEF

Improving trainings offered by WEF	Frequency	Percent
More trainings to be offered in different areas	18	41%
The trainings need more time	14	32%
Addition of more trainers	13	30%
Trainings to be done regularly	7	16%
Provision of training materials	4	9%

The respondents substantially give preference to being offered more trainings in different areas at 41% mention. The respondents also felt that the trainings need more time at 32% mention, trainers to be increased at 30% mention, regular trainings at 16% mention and provision of training materials mentioned at 9%.

4.5.7 Effective management of funds after training

The study sought to know whether the groups were able to manage the WEF funds as a result of being trained. They were asked to indicate the extent they agreed with the following statement: As a result of the training, your group is now able to effectively manage the funds for better performance of your projects. The results are as in Table 4.19.

Table 4.19: Effective management of funds after training

Level of agreement	Frequency	Percent
Strongly agree	26	53%
Somehow agree	10	20%
Average	12	24%
Strongly disagree	1	2%
Total	49	100%

From Table 4.19, 73% of the respondents confirmed that their groups were able to effectively manage the funds as a result of the training. However, 24% were average while only 2% disagreed to effectively manage the funds. This therefore shows that the trainings offered to the groups by WEF had assisted the groups effectively manage the funds they received from WEF.

4.6 Facilitation of marketing and performance of women empowerment projects

The study also sought to find out the influence of marketing facilitation on the performance of women empowerment projects. It was therefore important for the study to establish, through research questions, if the facilitation of marketing influenced the performance of projects established by the groups. Among the things that the study looked at were; access to markets for products and services, access to information on market performance, participation on organized marketing activities and whether the facilitation benefited the groups.

4.6.1 Access to markets for products and services

As pertains to the access to markets for products and services, the study wanted to know whether groups had received assistance by WEF to access markets for their products and services. The respondents were thus asked to indicate the extent to which they agreed with the following statement: WEF has assisted your group in accessing the market for your products and services. The findings are as shown in Table 4.20.

Table 4.20: Assistance to access markets for products and services by WEF

Assistance by WEF to access markets for products and services	Frequency	Percent
Strongly agree	9	18%
Somehow agree	5	10%
Average	14	29%
Somehow disagree	11	22%
Strongly disagree	10	20%
Total	49	100%

As seen in Table 4.20, 42% of the respondents disagreed with the fact that their groups had been assisted by WEF in accessing market for their products and services, 29% were average while 28% agreed. From the results, it is observed that majority of the groups had not received assistance from WEF to access markets for their products and services.

4.6.2 Information on market performance

Further, the study sought to find out whether groups access information on market performance through WEF. The results are as in Table 4.21.

Table 4.21: Access to information on market performance

Access to information on market performance	Frequency	Percent
Regularly	6	12%
Occasionally	20	41%
Never	23	47%
Total	49	100%

As depicted in Table 4.21, majority of the respondents (47%) indicated that they had never received information about the market performance through WEF, 41% received information occasionally while only 12% received information on a regular basis. From the results, it is seen that information on market performance is not easily accessible to the groups.

4.6.3 Participation in organized marketing activities

The respondents were asked to indicate the events which their groups have participated in to showcase their products and services. The results were represented in Table 4.22.

Table 4.22: Participation in events to showcase products and services

Participation in events to showcase products and services	Frequency	Percent
None	20	41%
Exhibitions	12	24%
Business forums	10	20%
Trade fairs	6	12%
Agricultural shows	6	12%

As seen in Table 4.22, majority of the groups (41%) have not participated in any event. However, some groups have participated in exhibitions as mentioned at 24%, participation in business forums at 20% mention, participation in trade fairs at 12% mention and participation in agricultural shows at 12% mention. From the results, participation by groups in organised marketing events has not been adequate as it may be desired.

4.6.4 Extent of projects benefiting from marketing facilitation

Respondents were then asked to indicate the extent to which their projects had benefited from marketing facilitation by WEF. The results are as shown in Table 4.23.

Table 4.23: Extent of projects benefiting from marketing facilitation

Extent to which the projects have benefited from marketing facilitation by WEF	Frequency	Percent
To a large extent	8	16%
To a small extent	20	41%
To no extent	21	43%
Total	49	100%

From Table 4.23, majority of the respondents (43%) felt that their groups had not benefited from marketing facilitation by WEF to any extent. However, 41% of the respondents felt that their groups had benefited from marketing facilitation to a small extent while 16% of the respondents felt that their groups had benefited to a large extent. From the results, it is evident that WEF's marketing facilitation benefited the groups' projects to a small extent or to no extent at all.

4.6.5 Enhancing marketing facilitation to groups

The respondents were given the opportunity to state their opinions towards enhancing marketing facilitation to groups by WEF. Their sentiments are as captured in Table 4.24.

Table 4.24: Enhancing marketing facilitation to groups by WEF

Enhancing marketing facilitation to groups by WEF	Frequency	Percent
Facilitate groups to exhibitions, trade fairs, exchange programs etc.	16	48%
Train women on marketing skills	7	21%
Help groups to get market for their products e.g. media advertising	7	21%
More information on the market performance for the products	4	12%
Information to groups on planned activities on marketing	1	3%

From Table 4.24, majority feel that the groups need to be facilitated more to exhibitions, trade fairs and exchange programs mentioned at 48%. The women also require marketing skills at 21% mention, assistance to groups to get market for their products and services at 21% mention, more information on market performance at 12% mention and information on planned activities on marketing mentioned at 3%.

4.7 Promotion of business linkages and performance of women empowerment projects

The study further sought to find out the influence of promotion of business linkages on the performance of women empowerment projects. The study therefore looked at: the formation of business networks with other groups and enterprises, engagement in mentorship programmes, participation in procurement opportunities and whether the projects benefited from the promotion of business linkages.

4.7.1 Formation of business networks with other groups and enterprises

In regard to formation of business networks with other groups and enterprises, the respondents were asked to indicate the extent to which they agreed with the following statement: WEF has enabled your group to form business networks with other groups and enterprises. The findings are as in Table 4.25.

Table 4.25: Formation of business networks with other groups and enterprises

Business networks with other groups and enterprises	Frequency	Percent
Strongly agree	20	41%
Somehow agree	10	20%
Average	13	27%
Strongly disagree	6	12%
Total	49	100%

From the results, majority of the respondents (61%) confirmed that WEF has enabled their groups form networks with other groups. On the other hand, 27% were average while 12% disagreed. This shows that majority of the groups were able to form networks with other groups through the assistance of WEF.

4.7.2 Engagement in mentorship programmes with other groups and enterprises

Further as to the groups engaging in mentorship programmes with other groups, the respondents were asked to indicate the extent to which they agreed with the following statement: Your group has engaged in mentorship programmes with other groups and enterprises. The results are shown in Table 4.26.

Table 4.26: Engagement in mentorship programmes with other groups and enterprises

Mentorship programmes with other groups and enterprises	Frequency	Percent
Strongly agree	13	27%
Somehow agree	7	14%
Average	14	29%
Somehow disagree	6	12%
Strongly disagree	9	18%
Total	49	100%

From the results, 41% agreed to have engaged in mentorship programmes with other groups, 29% were average while 30% disagreed. This shows that majority of the groups were also able to take part in mentorship programmes with other groups through the assistance of WEF.

4.7.3 Participation in public procurement opportunities

The respondents were also asked to indicate the extent they agreed with the following statement: Your group has participated in public procurement as a result of being linked with other enterprises. The results are as represented in Table 4.27.

Table 4.27: Participation in public procurement opportunities

Participation in public procurement opportunities	Frequency	Percent
Strongly agree	2	4%
Somehow agree	4	8%
Average	2	4%
Somehow disagree	12	24%
Strongly disagree	29	59%
Total	49	100%

As to whether the groups had participated in public procurement as result of being linked with other enterprises, the majority (59%) strongly disagreed, 24% somehow disagreed, 4% were average, 8% somehow agreed while only 4% strongly agreed. From the results, it is clear that majority of the groups had not participated in public procurement opportunities and only a few had.

4.7.4 Number of business networks formed

Further, the study sought to know the number of business networks formed with other groups. The results are as in Table 4.28.

Table 4.28: Number of business networks formed

Number of business networks formed	Frequency	Percent
None	6	12%
One	7	14%
Two	24	49%
Three	8	16%
Four	1	2%
Five	2	4%
Seven	1	2%
Total	49	100%

From the results, majority of the groups (49%) had formed two networks with other groups. 16% of the groups had formed three networks, 14% had formed only one network. Further, 4% of the groups had formed five networks, 2% had formed four networks while another 2% had formed seven networks. On the other hand, 12% of the groups had not formed any networks with other groups. From the results it is clear that most groups have networked with other groups.

4.7.5 Number of mentorship programmes engaged in

The study also sought to know the number of mentorship programmes the groups had engaged in. The results are as shown in Table 4.29.

Table 4.29: Number of mentorship programmes engaged in

Number of mentorship programmes the groups have engaged in	Frequency	Percent
None	15	31%
One	12	24%
Two	12	24%
Three	9	18%
Four	1	2%
Total	49	100%

Table 4.29 shows that the majority of the respondents (31%) indicated that their groups had not engaged in any mentorship programme with other groups. However, 24% of the respondents indicated that their groups had engaged in one mentorship programme and another 24% had engaged in two mentorship programmes. Further, 18% and 2% of the respondents' groups had engaged in three and four mentorship programmes respectively. From the results, it is noted that most of the groups have engaged in some mentorship programme.

4.7.6 Number of procurement opportunities participated in

The study further sought to find out the number of procurement opportunities the groups had participated in. Table 4.30 displays the results.

Table 4.30: Number of procurement opportunities the groups have participated in

Number of procurement opportunities the groups have participated in	Frequency	Percent
None	41	84%
One	5	10%
Two	2	4%
Three	1	2%
Total	49	100%

From the results, majority of the respondents (84%) indicated that their groups had not participated in any procurement opportunity. Nonetheless, 10% had participated in one procurement opportunity, 4% had participated in two while 2% had participated in three procurement opportunities. As seen, nearly all the groups have not participated in procurement opportunities.

4.7.7 Extent of projects benefiting from business linkages

Respondents were asked to indicate the extent to which their projects had benefited as a result of being linked by WEF to other groups or enterprises. The results are as shown in Table 4.31.

Table 4.31: Extent of projects benefiting from business linkages

Extent to which the projects benefited from business linkages with other groups	Frequency	Percent
To a large extent	17	35%
To a small extent	25	51%
To no extent	7	14%
Total	49	100%

As observed in Table 4.31, more than half of the respondents (51%) indicated that their groups' projects had benefited from business linkages to a small extent and 35% indicated that their projects had benefited to a large extent. 14% of the respondents indicated that to no extent had their project benefited from business linkages. It is therefore clear from the results that promotion of business linkages by WEF has fairly been beneficial to the groups.

4.8 Performance of Women Empowerment Projects

The study sought to establish the performance of the women empowerment projects that had been started by the groups. Among the aspects that the study looked at were: utilization of WEF loans, number and types of income generating projects started, monthly profit earned, loan repayment as well as the general performance of the projects.

4.8.1 Utilization of WEF loans

The study was interested in finding out how the WEF loans accessed were utilized by the groups. The findings are as represented in Table 4.32.

Table 4.32: Utilization of the loan accessed from WEF

Utilization of loan accessed from WEF	Frequency	Percent
A. To start/expand an income generating project	41	84%
B. For table banking	20	41%
C. Shared among members to start own projects	4	8%

As depicted in Table 4.32, the majority of the respondents reported that their groups had utilized their loans in either starting or expanding income generating projects as mentioned at 84%. Further, utilizing the loan on table banking was also mentioned at 41% while starting projects as individuals was mentioned at 8%. From the results, it is clear that most groups utilized the loans in income generating projects as well as in table banking.

4.8.2 Number of income generating projects established

Table 4.33 reflects the number of income generating projects established by groups as found out by the study.

Table 4.33: Number of income generating projects established

Number of income generating projects established after benefiting from WEF	Frequency	Percent
One	29	65%
Two	9	20%
Three	6	13%
Four	1	2%
Total	45	100%

Among the respondents whose groups who established income generating projects, the majority (65%) started or expanded one income generating project, 20% established two projects, 13% established three projects while 2% established four projects. From the results, it can be noted that most groups were only able to establish one income generating project.

4.8.3 Types of income generating projects established

The study further sought to know what kinds of income generating projects were established by the groups. The results are as shown in Table 4.34.

Table 4.34: Types of income generating projects established

Types of income generating projects established by the groups	Frequency	Percent
Poultry keeping	20	44%
Pig rearing	9	20%
Rabbit keeping	7	16%
Livestock keeping	5	11%
Small scale farming	4	9%
Horticultural farming	4	9%
Charcoal briquettes making	3	7%
Beadwork	3	7%
Baking	2	4%
Weaving baskets	2	4%
Detergent making	2	4%
Hiring out public address system	1	2%
Car wash	1	2%
Agency banking	1	2%
Fish farming	1	2%
Real estate	1	2%
Bee keeping	1	2%
Tree seedlings	1	2%
Hiring out tents and chairs	1	2%

From Table 4.34, the majority of groups engaged in poultry farming as mentioned at 44%, pig rearing was mentioned at 20%, rabbit keeping at 16% mention, livestock keeping at 11% mention, small scale farming at 9%, horticultural farming at 9% mention, charcoal making at 7%, beadwork at 7% mention, baking at 4% mention, basket weaving at 4% mention and detergent making also at 4% mention. Other types of projects mentioned are car wash, agency banking, fish farming, real estate, bee keeping, tree seedlings and hiring tents, chairs and public address system, all mentioned at 2% each. As seen from the results, most groups have engaged in projects related to agriculture, this could be attributed to the fact that majority of the people in Kikuyu constituency depend mainly on agriculture for their livelihood.

4.8.4 Estimated amount of monthly profit

The study sought to know on estimate how much profit the groups make monthly. Table 4.35 show the results.

Table 4.35: Estimated amount of profit made per month

Estimated amount of profit made per month by the groups	Frequency	Percent
Below Kshs 5,000	17	35%
Kshs 5,000 - 10,000	21	43%
Above Kshs. 10,000	11	22%
Total	49	100%

From the results, most groups (43%) make between Kshs 5,000 and Kshs 10,000 in profit monthly. 35% make below Kshs 5,000 while 22% make above Kshs 10,000 in profit.

Further, the respondents were asked to state how their profit was. Their responses are as in Table 4.36.

Table 4.36: Status of profit made

How is the profit?	Frequency	Percent
Normally high	6	12%
Average	34	70%
Normally low	9	18%
Total	49	100%

According to 70% of the respondents their group's monthly profit is average, 18% indicated the profit they make as usually low while 12% indicated the profit they make as usually high. As seen for the results, the majority of the groups make profit that can be regarded as fair to them.

4.8.5 Mode of loan repayment

The study also sought to find out how the groups repay the loans the accessed from the women enterprise fund. The results are as shown in Table 4.37.

Table 4.37: Way of repaying the loan

Way of repaying the loan	Frequency	Percent
From the project's income	36	73%
From the members contribution	17	35%
From the interest made in table banking	2	4%

Majority of the respondents indicated that their groups repay the loan from the project's income as mentioned at 73%, repayment from the members contribution was mentioned at 35% while repayment from the interest earned in table banking was mentioned at 4%. From the results, it is clear that the groups are able to repay their loans through the income they get from the projects they have established.

4.8.6 General performance of projects established

Further, the study sought to establish the general performance of the projects established by the groups. The results are as represented in Table 4.38.

Table 4.38: General performance of projects established

General performance of projects established by groups with WEF funds	Frequency	Percent
Very good	7	14%
Good	29	59%
Average	13	27%
Total	49	100%

Majority of the respondents indicated their groups projects had good performance, 27% rated their projects' performance as average while 14% rated their projects' performance as very good. From the results, it is noted that generally the projects established by the groups were performing considerably well.

4.8.7 Improving the performance of women empowerment projects facilitated by WEF

The study also presented the respondents with the opportunity to give recommendations on what would be done to improve the performance of women empowerment projects that have been facilitated by WEF. Their responses are as reflected in Table 4.39.

Table 4.39: Improving the performance of projects facilitated by WEF

Improving the performance of projects facilitated by WEF	Frequency	Percent
Increase the amount of loan	20	48%
More seminars and trainings	15	36%
Shorten the time taken to receive the loan	6	14%
Loans be given to individuals	3	7%
Follow up of the groups by WEF officers	2	5%
Exposure to more trade fairs and exhibitions	2	5%
Enhance accessibility to markets	2	5%
Make the loan procedure less tedious	1	2%
Adhere to guidelines given by WEF	1	2%
Consider grants to old people	1	2%

As seen in Table 4.39, respondents show preference to increasing the amount of loan mentioned at 48%, more trainings mentioned at 36%, shortening the time taken to receive the loan at 14% mention, giving loans to individuals at 7% mention, follow up by WEF officers to groups at 5% mention, exposure to trade fairs and exhibitions at 5% mention. Other recommendations given are making the loan procedure less tedious, adherence to WEF guidelines and consideration of grants to old people, all mentioned at 2% each.

4.9 Correlation analysis results on relationship between the independent variables and dependent variables

The study used the Pearson's product moment method to assess the strength of association between the dependent and independent variables. The Pearson correlation coefficient was computed using SPSS. The Pearson correlation coefficient measures quantitatively the extent to which two variables x and y are correlated (Sharma, 2007). Table 4.40 below presents the correlation results.

Table 4.40: Correlation between the dependent and independent variables

Correlations						
		Provision of loans	Capacity building	Facilitation of marketing	Promotion of business linkages	Performance of women empowerment projects
Provision of loans	Pearson Correlation	1	.444**	.127	.224	.344*
	Sig. (2-tailed)		.001	.384	.122	.015
	N	49	49	49	49	49
Capacity building	Pearson Correlation	.444**	1	.372**	.380**	.306*
	Sig. (2-tailed)	.001		.008	.007	.033
	N	49	49	49	49	49
Facilitation of marketing	Pearson Correlation	.127	.372**	1	.434**	.364*
	Sig. (2-tailed)	.384	.008		.002	.010
	N	49	49	49	49	49
Promotion of business linkages	Pearson Correlation	.224	.380**	.434**	1	.516**
	Sig. (2-tailed)	.122	.007	.002		.000
	N	49	49	49	49	49
Performance of women empowerment projects	Pearson Correlation	.344*	.306*	.364*	.516**	1
	Sig. (2-tailed)	.015	.033	.010	.000	
	N	49	49	49	49	49

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Results indicate that the performance of women empowerment projects is positively correlated with all the independent variables. Provision of loans and capacity building are positively correlated with performance of women empowerment projects at 0.344 and 0.306 respectively at 0.05 level of significance indicating a weak relationship. Facilitation of marketing has a positive correlation of 0.364 with performance of women empowerment projects at 5 percent level of significance. The results further indicate a positive correlation of 0.516 between promotion of business linkages and performance of women empowerment projects at 0.01 level of significance. The relationship of facilitation of marketing and promotion of business linkages with performance of women empowerment projects can be termed as moderate.

CHAPTER FIVE

SUMMARY OF THE 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 purpose was to assess the influence of the mandates of women enterprise fund on the performance of women empowerment projects in Kikuyu constituency. The study was guided by the following objectives: to determine the influence of provision of loans on the performance of women empowerment projects in Kikuyu constituency, to assess the influence of capacity building on the performance of women empowerment projects in Kikuyu constituency, to establish the influence of facilitation of marketing on the performance of women empowerment projects in Kikuyu constituency and to establish the influence of promotion of business linkages on the performance of women empowerment projects in Kikuyu constituency.

5.2 Summary of the Findings

The summary of the findings were made based on the objectives and research questions which the study sought to address. The study targeted 150 women groups who were beneficiaries of the women enterprise fund in Kikuyu constituency from the year 2007 to the year 2012, of which 50 were selected as the sample size. There was a 49 (98 %) response rate realized.

The study found out that majority of the respondents were aged between 35 and 44 years (29%). Of the women interviewed, the study revealed that 35% had college level of education while 31% had secondary level of education. Further, most of the groups were in existence for over 6 years.

In the first objective, the study sought to determine the influence of provision of loans on the performance of women empowerment projects in Kikuyu constituency, by answering the question; how does provision of loans influence the performance of women empowerment projects in Kikuyu constituency? The study established that more than half of the groups (51%), had accessed the women enterprise fund loan twice with the highest amount of loan

accessed by most groups being Kshs. 100,000 at 47%. The study further established that 59% of the respondents reported that the process was short and easy. Time taken to receive the loan for most groups was 4 to 6 months indicated at 43%. The amount of loans received from WEF was regarded as adequate as depicted by 49% who were satisfied. Further, the WEF loans are considered as of great assistance to the groups as mentioned at 48%.

The second objective sought to assess the influence of capacity building on the performance of women empowerment projects in Kikuyu constituency, by answering the question; how does capacity building influence the performance of women empowerment projects in Kikuyu constituency? The study found that 79% of the respondents agreed to their groups having attended trainings offered by WEF with most groups (41%) having attended three trainings. The top three types of trainings attended by groups were: savings, loan repayment, loan use mentioned at 67%, 63% and 61% respectively. 50% of the groups attended trainings taking less than a month. The study also found out that 65% of the groups were satisfied with the time taken for the trainings. The study further established that 73% of the respondents acknowledged that their groups were able to effectively manage the funds as a result of the training while only 2% did not.

The third objective sought to establish the influence of facilitation of marketing on the performance of women empowerment projects in Kikuyu constituency, by answering the question; how does facilitation of marketing influence the performance of women empowerment projects in Kikuyu constituency? The study found that, 42% of the respondents disagreed with the fact that their groups had been assisted by WEF in accessing market for their products and services while 28% agreed. Further, 47% of the respondents indicated that they had never received information about the market performance through WEF while 41% received information occasionally. In regard to participation in events to showcase products and services, 41% of the groups had not had participated in any event, however, the events that have been most participated in are exhibitions, business forums, trade fairs and agricultural shows mentioned at 24%, 20%, 12% and 12% respectively. The study further revealed that 43% of the respondents felt that their groups' projects had not benefited from marketing facilitation by WEF to any extent while 41% of the respondents felt that their groups' projects had benefited to just a small extent. Enhancing marketing facilitation could be done by facilitating groups more to exhibitions, trade fairs and exchange programs as mentioned at 48%.

The fourth objective sought to establish the influence of promotion of business linkages on the performance of women empowerment projects in Kikuyu constituency, by answering the question; how does promotion of business linkages influence the performance of women empowerment projects in Kikuyu constituency? The research found out that WEF had enabled 61% of the groups to form networks with other groups with majority forming two networks. Those involved in mentorship programmes with other groups were 41% in the range of one to four programmes. Further, 59% disagreed to have participated in public procurement with those agreeing participating in one, two or three procurement opportunities. The study further established that 51% of the respondents had their groups' projects benefiting from business linkages to just a small extent while to a large extent were 35%.

Finally, the study sought to know the general performance of women empowerment projects established by the groups. The research found that majority of the groups had utilized their loans in either starting or expanding income generating projects as mentioned at 84% with most groups establishing one project. The study also found that there were different types of projects established with the top three being: poultry keeping, pig rearing and rabbit keeping mentioned at 44%, 20% and 16% respectively. The study further established that 43% of the groups make between Kshs 5,000 and Kshs 10,000 in profit monthly with 70% indicating the profit as average. Repayment of the loan is mostly done from the project's income as mentioned at 73%. It was also established that the general performance of the projects can be considered as good as indicated by 59% of the respondents. Further, respondents substantially show preference to having the amount of loans increased as well as having more trainings mentioned at 48% and 36% respectively.

5.3 Discussion of findings

The research study has indicated a positive correlation exists between provision of loans and the performance of women empowerment projects (0.344). The study indicates that women groups have been able to access the women enterprise fund more than once with the loan amount being Kshs. 100,000. The adequacy of the loans is considered as adequate by majority of the groups. This shows that the WEF loans are easily accessible to the women groups. This is supported by a study done in Ghana by Asamoah (2006) which indicated that majority of the respondents had taken loans up to three occasions an indication of not only their ability to repay and manage loans but also shows a kind of commitment that women make towards repayment schedules since regular repayment and ability to pay back are

important prerequisite for repeat loans. Asamoah (2006) also notes that the assurances of getting larger loan upon payment of previous loan served as a motivation to repay loans on time.

The study has established that majority of the women groups have attended trainings that have been offered by WEF with most attending three trainings, the duration taken by these trainings was deemed satisfactory. The study also found that most trainings have been on savings, loan use, loan repayment and business management. The women groups acknowledged their ability to effectively manage the funds as a results of being trained. These findings concurs with Nautyal and Bourai (2009) who state that women need to be provided access to the knowledge and skills required to plan, operate and manage an enterprise so that they can sustain their enterprises with the returns. As clearly seen WEF has demonstrated commitment in providing training to women as confirmed by Sahay (1998) who report that many development agencies are now gearing their programmes and projects to empowerment of women through capacity building. This is further confirmed by the study which indicates a positive correlation existing between capacity building and the performance of women empowerment projects (0.306).

A positive correlation of 0.364 exists between marketing facilitation and performance of women empowerment projects at 0.05 level of significance. However, the findings indicate that WEF has not assisted majority of the women in accessing markets for their products and services and also in accessing information regarding the market performance. Further, participation in events to showcase products and services is seen to be low. And therefore the women groups feel that their groups' projects have not benefited through marketing facilitation. These findings concur with Gorostiagam et al (2011), who in their research on women and sustainability, note that women farmers or business owners struggle to get their products to market, causing many to rely on costly and often corrupt middlemen. IFAD (2003) considers the issue of market access according to three dimensions: physical access to markets; structure of the markets; and producers' lack of skills, information and organization, and difficult market access therefore restricts opportunities for income-generation. This study's findings are thus in agreement with OECD (2012) that access to local, national and international markets is essential to enable women to scale up their enterprises, either through better access to information on markets and procurement opportunities or initiatives to increase their exposure to markets through trade fairs and exhibitions.

The study further indicates that a positive correlation of 0.516 between promotion of business linkages and performance of women empowerment projects at 1 percent level of significance. The study shows that majority of the women groups have been able to form business networks and a few have engaged in mentorship programmes. However, the groups have not participated well in procurement opportunities. The women groups thus feel that their projects have just benefited to a small extent as a result of being linked to other groups. This is supported by Gorostiagam et al (2011) who states that women lack networks of mentors and potential business partners and therefore training and networking programs and/or physical centres can help address this need. Further, the women can participate more in procurement opportunities by taking advantage of the Access to Government Procurement opportunities programme that is implemented by the Government of Kenya through the National Treasury. This programme aims to facilitate the enterprises owned by youth, women and persons with disability to be able to participate in government procurement. Musundi and Ogollah (2014) in their study, concluded that firms have to take responsibility for them to take advantage of the benefits of business linkages and aim at achieving standards. Linkages with other firms help SMEs to learn new and better production methods and can help to increase SME employment.

Performance of women empowerment projects established by the women groups as indicated in this research is considered as good. Majority of the women used their loans in starting or expanding income generating activities. As seen, most of the projects are related to farming with the estimated monthly profit made being between Kshs. 5,000 – Kshs. 10,000 which to them is average. Further, the repayment mode of the loan is through the income generated from the projects. These findings are supported by Attanasio, Augsburg, Haas, Fitzsimons and Harmgart (2011) whose experiment in Mongolia found out a positive impact of access to group loans on food consumption and entrepreneurship and enterprise profits increased over time as well.

5.4 Conclusion

The study was conducted in recognition of the importance of women enterprise fund in Kenya's economic development and its potential to improve the livelihoods of many people due to its targeted clientele. The study confirmed that the women groups who are the main target of the women enterprise fund have utilized the fund since its inception in 2007. The study reveals a significant uptake of the WEF loans which have been of great assistance to

the women. Accessing the fund can be termed as a short and easy process according to this study.

The study also established that women groups in Kikuyu constituency have accessed trainings facilitated by the women enterprise fund. Through the fund, the groups have acquired skills mostly on loan use, loan repayment, savings and business management. However, more trainings on different topics need to be considered. The study confirmed that the trainings gained, helped the women groups in effective management of the fund resulting to better performance of projects.

The women groups as established in this study have not been supported much in marketing facilitation by the women enterprise fund. Access to information regarding market performance is very low. Participation in events like trade fairs, exhibitions, etc. is also low. There is thus need for more facilitation to women in market access for their products and services as well as imparting marketing skills to them.

The study confirmed that women groups have been able to form business networks and engage in mentorship programmes with other groups but have not accessed public procurement opportunities. The study established that the promotion of business linkages as a function of women enterprise fund has benefited the women groups to just a small extent. There is therefore need to focus more on promoting business linkages among the women groups. Effective business linkages will help to transfer technology, develop skills and create market growth opportunities.

The study concluded that the positive correlation exhibited in the results indicates that the independent variables; provision of loans, capacity building, marketing facilitation and promotion of business linkages have an influence on the performance of women empowerment projects.

5.5 Recommendations

Based on the findings of this study, the following recommendations were made:

1. There is need to utilize proper and effective channels of communication to ensure that all women are aware of the opportunities and benefits that the women enterprise fund could have on their lives. In addition, strategic approaches/considerations need to be put in place for women to acquire relevant and timely information from the right sources, more so information concerning market performance.

2. Women groups should be equipped with entrepreneurial skills to ensure that women are educated so that they can be equipped with business operation skills to manage, control and run their income generating projects properly.
3. Periodical exhibitions and trade fairs should be organized at constituency and county levels where the products of women groups can be displayed. This will build confidence of members and will also act as marketing strategy.
4. Various seminars and forums should be organized where members get a chance to exchange their views and be able to develop their group strength by interaction. In addition, formation of business linkages should be strengthened to enable these groups share and transfer knowledge and skills.

5.6 Suggestions for Further Studies

The study suggests future studies on the following:

1. A similar study should be done in other constituencies to enable comparison with results obtained for Kikuyu constituency.
2. This research focused more on the economic empowerment of women, other research need to be conducted on the social and political empowerment of women.

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APPENDICES

Appendix I: Letter of transmittal of data collection instruments

Charity G. Mwangi
P.O Box 53 – 00902
Kikuyu.

Dear Respondent,

I am a Masters student at the Department of Extra Mural Studies, University of Nairobi. I am carrying out a study on the Influence of the mandates of women enterprise fund on the performance of women empowerment projects in Kikuyu Constituency, Kiambu County and the aim of this questionnaire is to gather information related to this topic. You are therefore requested to respond to the questions as honest as possible and information given shall be treated confidentially and used only for academic purpose.

However, your participation in this exercise is voluntary.

Thank you

Yours sincerely,

Sign.....

Mwangi Charity Gathoni

L50/60205/2013

Appendix II: Questionnaire

WOMEN GROUP MEMBERS QUESTIONNAIRE

SERIAL NO:

INTRODUCTION:

I am Charity Gathoni Mwangi, an M.A. student from University of Nairobi, Department of Extra Mural Studies. The purpose of this questionnaire is to collect information on the influence of the mandates of Women Enterprise Fund (WEF) on the performance of women empowerment projects in Kikuyu constituency. The information you give will be treated with utmost confidentiality

NB:

1. Tick (✓) as appropriate in the boxes
2. Fill in your comments in the spaces provided.
3. Do not indicate your name on the questionnaire.
4. It is important that all the sections have a response.

QUESTIONS

SECTION A: BACKGROUND INFORMATION

1. Age of the respondent (years):
 15 - 20 21 – 24 25 – 34 35 - 44 45 – 54 55 and above
2. Highest level of education of the respondent
 No formal education Primary Secondary College University
3. How long has your group been in existence?
 0 – 1 year 2 – 3 years 4 – 5 years 6 – 7 years 8 – 9 years More than 10 years
4. Number of group members
Women Men

SECTION B: PROVISION OF LOANS

5. How many times has your group accessed the Women Enterprise Fund (WEF) loans?
 One Two Three Other (Please indicate how many).....
6. What is the highest amount of loan you have accessed from WEF?
 50,000 100,000 200,000 350,000 500,000
7. How was the process for applying the loans?
A. Short and easy B. Lengthy and tedious
If your answer is B, what made the process lengthy and tedious?
.....

8. What was the length of time taken to receive the WEF loans?

- 1 – 3 months 4 – 6 months 7 – 9 months 10 – 12 months Above 12 months

9. How satisfied was your group with the amount of loan you accessed from WEF?

- Very satisfied
Somehow satisfied
Average
Somehow dissatisfied
Very dissatisfied

10. Comment on the loans accessed from WEF

.....
.....

SECTION C: CAPACITY BUILDING

11. Indicate the extent you agree with the following statement:

Your group has attended some training that has been offered by WEF

- Strongly agree
Somehow agree
Average
Somehow disagree
Strongly disagree

12. How many trainings has your group attended in regard to WEF?

- One Two Three Other (Please indicate how many).....

13. What type of training has WEF offered your group?

- Loan use Loan repayment Savings
 Business management Entrepreneurship Financial management
 Procurement Other (specify)

14. How long did the training take?

- Less than 1 month 1 – 2 months 3 – 4 months 5 – 6 months More than 6 months

15. How satisfied was your group with the duration of the trainings?

- Very satisfied
- Somehow satisfied
- Average
- Somehow dissatisfied
- Very dissatisfied

16. What can be done to improve the trainings offered by WEF?

.....

.....

17. Indicate the extent you agree with the following statement:

As a result of the training, your group is now able to effectively manage the funds for better performance of your projects

- Strongly agree
- Somehow agree
- Average
- Somehow disagree
- Strongly disagree

SECTION C: FACILITATION OF MARKETING

18. Indicate the extent you agree with the following statement:

WEF has assisted your group in accessing the market for your products and services

- Strongly agree
- Somehow agree
- Average
- Somehow disagree
- Strongly disagree

19. How often does your group get information on how the market is performing through WEF?

- Regularly
- Occasionally
- Never

20. Which of the following has WEF facilitated your group to participate in to showcase your products and services?

- Trade fairs
- Exhibitions
- Business forums
- Agricultural shows
- None
- Others (specify)

21. To what extent has your group's projects benefited as a result of being facilitated by WEF to market your products and services?

To a large extent To a small extent To no extent

22. What can WEF do to enhance their marketing facilitation to groups?

.....

.....

SECTION D: PROMOTION OF BUSINESS LINKAGES

Indicate the extent you agree with the following statements:

	Strongly agree	Somehow agree	Average	Somehow disagree	Strongly disagree
23. WEF has enabled your group to form business networks with other groups and enterprises					
24. Your group has engaged in mentorship programmes with other groups and enterprises					
25. Your group has participated in public procurement as a result of being linked with other enterprises					

26. Indicate the number of:

- a) Business networks formed with other groups and enterprises
- b) Procurement opportunities your group has participated in
- c) Mentorship programmes your group has engaged in

27. To what extent has your group's projects benefited as a result of being linked by WEF to other groups or enterprises?

To a large extent To a small extent To no extent

SECTION E: PERFORMANCE OF WOMEN EMPOWERMENT PROJECTS

28. How did you utilize the loan that you accessed from WEF?

- A. To start/expand an income generating project
- B. For table banking
- C. Other (specify).....

29. If your answer is A in question 28, how many income generating projects has your group established after benefiting from WEF?

.....

30. What kind of projects has your group established?

.....

.....

.....

31. What is the estimated amount of profit made per month?

Below Kshs. 5,000/= Kshs. 5,000 – 10,000/= Above Kshs. 10,000/=

How is the profit?

Normally high Average Normally low

32. How do you repay the loan?

From the project's income

From the members contribution

From other sources (*specify*)

33. In general, how is the performance of the projects you have established as beneficiaries of the women enterprise fund?

Very good Good Average Poor Very poor

34. In your opinion, what can be done for better performance of women empowerment projects facilitated by WEF?

.....

.....

THANK YOU FOR TAKING TIME TO FILL THE QUESTIONNAIRE

Appendix III: Research Permit

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

THIS IS TO CERTIFY THAT:

MS. CHARITY GATHONI MWANGI
of UNIVERSITY OF NAIROBI, 0-902
kikuyu, has been permitted to conduct
research in Kiambu County

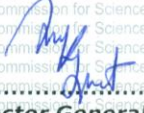
on the topic: THE INFLUENCE OF THE
MANDATES OF WOMEN ENTERPRISE
FUND ON THE PERFORMANCE OF
WOMEN EMPOWERMENT PROJECTS IN
KENYA: A CASE OF KIKUYU
CONSTITUENCY, KIAMBU COUNTY

for the period ending:
30th September, 2015


Applicant's
Signature

Permit No : NACOSTI/P/15/9938/5320
Date Of Issue : 1st April, 2015
Fee Received : Ksh 1,000




Director General
National Commission for Science,
Technology & Innovation