



**UNIVERSITY OF NAIROBI, COLLEGE OF HUMANITIES AND SOCIAL SCIENCES,  
FACULTY OF ARTS, DEPARTMENT OF SOCIOLOGY AND SOCIAL WORK**

**A STUDY OF THE CONTRIBUTION OF  
WOMEN'S ENTERPRISE FUND TO THE LIVELIHOODS OF WOMEN IN MANGA  
SUB - COUNTY, NYAMIRA COUNTY, KENYA.**

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REQUIREMENTS FOR THE AWARD OF MASTER OF ARTS DEGREE IN  
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**DECLARATION**

This research project is my own original work and to the best of my knowledge has not been previously presented for the award of a degree in this and/ or any other university.

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## **DEDICATION**

I dedicate this research project to my dear parents, my father Protas Moseti and my mother, Jane Moseti, to my brother Kelvin Moseti and sister Faith Moseti.

## **ACKNOWLEDGEMENTS**

For the invaluable advice to this work and inspirations, my debt is to my supervisor Dr. Edward Ontita for his tireless effort and encouragement throughout my study.

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## **LIST OF ABBREVIATIONS**

CARE	Cooperative for Assistance and Relief Everywhere
CWA	County Ward Assembly
FAO	Food and Agriculture Organization),
ILO	International Labour Organization
KIPPRA	Kenya Institute of Public Policy Research and Analysis
MFIs	Micro Finance Institutions
MGCS D	Ministry of Gender, Children and Social Development
MSMEs	Medium, Small, and Micro enterprises
NEPAD	New Partnership for Africa's Development
NGO	Non-Governmental Organization
SACCO	Savings and Credit Co-operatives Organizations
SDGEA	Solemn Declaration on Gender Equality in Africa
SMEs	Small and Medium Enterprises
UNDP	United Nations Development Program
UNHRC	United Nations Human Rights Council.
UNIFEM	United Nations Fund for Women
USAID	United States Agency for International Development
WB	World Bank
WEDF	Women and Development Enterprise Fund
WEDTF	Women's Entrepreneurship Development Trust Fund (Tanzania)

## ABSTRACT

In Kenya, efforts have been made to provide funds to support Small and Medium Enterprises owned by women and the poor. However, these enterprises have been facing challenges such as discrimination, poor access to justice, lack of finances among others. This prompted the inception of Micro Finance Institutions targeting women and the marginalized, with their argument being that women are good at credit risk and are, therefore, unlikely to misuse the loan. The study targeted to interview 60 women who have benefited from WEF in Nyamira County. The specific objectives were to find out the food security situation of WEF beneficiaries in Manga Sub-County; to determine the participation of WEF beneficiaries in household sustenance in Manga Sub-County; establish the extent to which existing businesses are enhanced by WEF have affected the livelihoods of women in Manga Sub-County. The study was guided by endogenous growth theory. In methodology the study adopted descriptive design with Survey, FGD, KI as data collection methods to generate primary data. The analyzed data had both qualitative and quantitative features and were presented by the use of narrative reports, tables, percentages and figures.

The study found out that Women felt the need to provide household goods out of the need to support their own family through providing their household necessity. The study found out that the funds from WEF have enabled participants to buy farm inputs; seeds and fertilizer thus increasing food security within the household and the community at large. Money from vegetable business supported by WEF has been used in buying dairy cow which has enabled participant to feed the household. Additionally they have been able to buy household goods; plate's blankets; mattress; sofa sets. The literacy level have improved the beneficiaries have gained the knowledge of reading and writing through record keeping. Women are in position to provide food for their own families though parcels of land remain minimal the money for WEF has enable women to buy large sum of food stuff for their families. It has uplifted the standards of living, their life was a bit low but ever since accessing the funds they were able to lease Napier grass farm, tea plantation farms and also to plant maize. But since accessing the time of accessing the funding from WEF, the levels of literacy have improved immensely since most of the participants are able to read and write and keep their own business record. Most of the house structures for the participants have been improved from grass thatched to iron sheet roofing this has positively reduced the levels of poverty among beneficiaries. Most of the participant did not own anything but their lives have improved, they now own tea plantation farms and Napier grass farms. Business has transformed women lives through what is commonly known as *chamaa* through which participants have used to help themselves economically. Participants noted that their business have not only reduced the distance of going to market which are far to the nearest town such as *Nyaiкуро* but also saved the time wastage since services are within the range and nearer to the homestead. Most importantly participants have developed the culture of giving back to the community by giving one tin of maize, soaps and firewood to the less privileged (Orphans; widowed) within the community. Participants have created an attractive environment to which the rest of the member who are not in group to formulate the same, most importantly other members of the community have formulated the same culture of coming to together hence promoting food security. Hardship characterized the majority of women participants before the inception of WEF; that is most of the women had to go for casual just to provide food for their families even though themselves they could go whole night without having anything for supper.

This attributed most children to an extent of dropping out of school since the level of concentration was minimal. Their level of poverty was high which was characterized by hardship in lives, they had no land. But over time with the access of funds from the government institution participants have been able to lease tea plantation and be able to indulge themselves in Napier grass farming, others have been able to undertake domestic animal business; dairy farming; chicken farming this has not only improved their own lives but the larger community as a whole. Women through this initiative they were able to buy vegetable together and sold among others in the community this enabled them to have vegetable among themselves and the surplus food was sold to other members. Life was stressful through going to long distance markets to buy vegetable and now participants don't spend a lot of money since she has his own farm of vegetable which she uses within the family and the surplus she sell to the community through the markets.. Most of the participant did not have avenues of lending money to pay school fees for their children, because they did not have any saving where they could repay if they borrowed but WEF has provided them the best avenue since women now can lend amongst themselves and take their children to school without any difficulties.

## CHAPTER ONE: INTRODUCTION

### 1.0 Background to the Study

Around 70 percent of the world's poor are ladies (Khan & Noreen, 2012). The desire to include the world's other half of the population, women, in development by spurring investment and entrepreneurship is what informed the conceptualization of women funding activities at the worldwide level. For example, the Global Fund for Women was mooted in California with the aim of addressing human rights and dignity and advancement of global agenda which seeks to advocate for change (Murray, 2006). Its origin was traced from lack of interest by donors to fund groups led by women. To this effect, the Global Fund for Women forged a new dimension, funding organizations led by women in order to increase their resources and investment. According to Deborah, A. (2001) survey women were less notable in programs that had huge accumulation of loan sizes. Women entrepreneurs were more restricted to accessing external credit than their male counterparts (Magnoni, 2010; Mendonca, C.P., Sequeira, A. H 2014). For example wide scope of survey proposes that SMEs biggest obstacle remains credit access to both developed and third world countries (Wehinger, G. 2014)

With a large population of unemployment in India SMEs played a critical role in employment creation, according to economic census 39% of enterprises that were located in areas employed 49% of all workers in India. However, low awareness by women entrepreneurs led to low uptake of the initiative (Lockyer, J., George. S, 2012). Similarly entrepreneurs in Thailand face growth impediment. Entrepreneurs lacked exposure while successful women entrepreneurs, face the challenge of being accepted with the community, family responsibility, lack of right network, discrimination by formal banking institutions to provide credit to women entrepreneurs (Singh, 2008). The government of Japan on the other hand through its Ministry of Economy, Trade and industry ( Kodama & Odaki, 2011) sought to increase population of women entrepreneurs, create market networks and most importantly improve equality with the main goal being to make women the backbone of the Japanese Economy( Kodama & Odaki, 2011).

At the continental level, a trust subsidize for African ladies was set up with the end goal of empowering women economically (Olajide, D., Ikenwilo, D. 2014). African Women Economic Empowerment was conceptualized as one of the commitments made in the African Union

Solemn Declaration on Gender Equality in Africa (SDGEA Nigeria, 2008). The condition of this arose out of a need by African Women's Organizations and relevant stakeholders in the empowerment of African women to get access to financial resources on an on-going basis (Adeleye-Feyemi, B., 2008). The objective of the fund is to aid women take the initiative to empower themselves at the expense of improving their livelihoods (Leah & Sitaran, 2002). In an attempt to address unemployment through business, women are constrained by inability to access credit. Studies in Botswana revealed the challenges SMEs encounter in accessing credit from formal banking system and in attempting to address this challenges it established credit plan mainly to provide aid to SMES at a reasonable rate (CEDA, 2012). However, statistical survey presents that only 30 percent of SMEs in Sub Saharan Africa countries are eligible to affordable and financial capital depicting a worrying situation where 70 percent is unaccounted for (World Bank, 2005).

In Kenya, efforts have been made to provide funds to support Small and Medium Enterprises possessed by ladies and the poor. However, these enterprises have been facing challenges such as discrimination, poor access to justice, lack of finances among others (Mwobobia, 2012). This prompted the inception of Micro Finance Institutions targeting women, with their argument being that ladies are great at credit hazard and are, thusly, improbable to abuse the advance. In addition, they will probably impart the advantage to others in their family unit, particularly with their kids (Garikipati, 2008; Swan and Wilentin, 2009).

In spite of the fact that the absence of access to fund is generally distinguished as a key test for MSMEs (Wanjohi and Mugure 2008), the conflict in this study is that the achievement of MSMEs, particularly the lower esteem ones that numerous ladies business people work, is in their capacity to apply funds properly to bolster inventive activities that can give them an aggressive edge in the market, along these lines prodding their development.

Women are constrained by social cultural and institutional, legal policy that limits rural women in accessing credit (FAO, 1995). Many of these were brought out in the reports that reflect negative characteristic of livelihood that limit accessibility to the credit: High rate of illiteracy in rural areas, complex procedure for sourcing credit, fear of indebtedness given rural women position on the margins of survival, lack of knowledge regarding credit programs and opportunities; social-cultural constraints whereby women's economic independence is limited as

women do not have land under their name to use as collateral; thus they cannot enter into a contract without male authorization, Lack of transportation to credit institutions which are often located in towns (FAO, 1995). This is linked to conventional laws and tradition that deny women inheritance of property, especially land.

Literature on women and development shows that economic development of the women has been slower than expected. This leads to socio-economic disparities between the women. It is against this background that strategies such as the Women Enterprise Fund (WEF) and Micro Finance Institutions (MFIs) have been put in place in order to accelerate women development. The logic underpinning these women funding initiatives is that economic growth and poverty reduction can be achieved by enhancing access to financial resources. To this effect therefore, enterprise policies should focus on expanding livelihoods.

## **1.2 Problem Statement**

When you engage a lady, you enable a family and the entire country (WEF, 2015). WEF is significant at increasing women access to funds and empowering women entrepreneurs. Its accessibility is expected to strengthen the voice and bargaining power of women within their homes as well as in the wider community and, give Kenyan ladies access to elective monetary administrations went for emphatically affecting on family welfare and expanding gauges earned wage. As indicated by UNIFEM (2001), Women have been appeared to spend a greater amount of their salary on their families, along these lines, when ladies are expanded their wages, the welfare of the entire family moved forward.

According to Nyamira County Annual Development plan 2014/2015 in 2009, about 42,000 out of the 131,000 households (37%) in the County was female headed, and they were certainly more disadvantaged and more likely to be poor compared to other households. On the other hand, about 22 % of people were food poor and 2% were hardcore poor meaning that they could not meet the basic minimum food requirement even after spending all their income on food alone.

Ladies are vulnerable to yearning and sustenance instability because of absence of gainful resources and rely on upon unpredictable and low-paying, physically requesting day by day wage. Low and unpredictable earnings, or both, have long haul impacts on ladies' vocations



(WEF, 2015). As indicated by Manguyu (1993), we can't discuss financial improvement without human advancement, and human improvement can't be accomplished without ladies inclusion. It is likewise expected that as ladies acquire more voice inside family units their status will improve (Care, 2004).

In 2003 data from the association of micro finance Institution AMFI depicted a worrying situation that out of 1.3 million women owned enterprise only 10 percent in the country have access to formal loans from micro finance institution. Women in Nyamira County constitute a population of 52%. Although the majority, have been generally left out of development decision making. Despite numerous efforts by the government and civil society women have remained reluctant to take up the initiative, the findings depicted a worrying situation on the involvement of women in livelihoods. To this end therefore, the study, sought to broaden the scope of women enterprise fund intervention to the livelihoods of women, and the way in which these were likely to impact on the entrepreneurial prospects of women. It is in this view that a significant but unexplored relationship exists between WEF and rural livelihood amongst women groups' in Kenya.

However, nine years ago after the official dispatch of the reserve in 2007. It is not unmistakably comprehended to what degree the reserve has added to the development of small medium enterprise in improving livelihood (Kobia, 2012). In view of these discrepancies, there is need to determine the effectiveness of WEF in contributing to women's livelihoods in Manga Sub-County and in improving their participation in household and food security activities. Therefore, the point of this study was to analyze the WEF intervention in Kenya with a view of establishing its impact on the livelihoods of women. In this view, a significant but unexplored relationship exists between WEF and women's livelihoods in Kenya. The study sought to determine how WEF contributes to the livelihoods of women beneficiaries, on food security activities, household sustenance activities and, business and livelihoods factors that influenced women in Manga Sub-County to undertake the initiative.

### **1.3 Main Research Questions**

How has the WEF contributed to the livelihoods of women beneficiaries in Manga Sub-County?

### **1.3.1 Research Questions**

The study was guided by the accompanying exploration questions:

1. How has food security for women been impacted by the access to WEF in Manga Sub-County?
2. How has the participation of women in household sustenance been influenced by access to the WEF in Manga Sub-County?
3. How have businesses supported by WEF loans affected the livelihoods of women in Manga Sub-County?

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

#### **1.4.1 Main Objective**

The main objective of the study was to investigate the contribution of Women Enterprise Fund to the livelihoods of women beneficiaries in Manga Sub-County.

#### **1.4.2 Specific Objectives**

Specifically, the study sought to:

1. Find out the food security situation of WEF beneficiaries in Manga Sub-County.
2. Determine the participation of WEF beneficiaries in household sustenance in Manga Sub-County.
3. Establish the extent to which existing businesses are enhanced by WEF have affected the livelihoods of women in Manga Sub-County.

### **1.5 Significance of the study**

Women enterprise fund for women has been shown to be essential due to unprecedented growth in women empowerment. The study finding is expected to be useful to the development of women enterprise to the livelihoods in general. The study is of significance to both policy makers as well as to academicians. At the policy level, the study was of importance to policy makers as it enabled them make informed policies not only on the WEF but also on other funding initiatives such as those targeting the youth and the marginalized. At the academic level, the concentrate vigorously added to the field of knowledge by coming up with initiatives that sought to improve women empowerment in the society. With a narrow study on this topic in

particular Kenya, a research on WEF for women in Kenya is of importance in shading more light on contribution of WEF on livelihoods of women and as a result give an implicit suggestion on the services offered by the fund committee.

The findings of the study generated relevant policy suggestion to the relevant policy makers on the management of Women Enterprise Fund as required by the law, who most importantly conformed to the mandate of the committee include the study recommendation that was attained through legitimate research data. In addition, the results of this study educated extraordinarily to the assortment of learning and enhance the writing on the theme in Kenya. It shaped the establishment whereupon promote studies were to be led to pick up top to bottom comprehension of the theme. Discoveries of this study were of much assistance to the stakeholders since they were employed in recommendation with the aim of improving women participation in WEF.

### **1.6 Scope and Limitation**

The study focused entirely on the contribution of women enterprise fund on livelihoods of women. This means that the participants in this study were women who were the beneficiary of the WEF in Manga Sub-County. Manga Sub County offers the most suitable representation of the different groups, therefore, making it possible to access them as they pursue their business and engage in their day to day livelihood practices. It employed the use of questionnaires, Key Informants Interviews and, in depth interview to collect relevant data. The study sought to determine the Women Enterprise Fund contribution on the livelihoods of the women in Manga Sub-County. The main limitation of the study was inadequacy of local literature on the subject issue. Another limitation was lack of central data base specifying the real number of women beneficiaries and the communities they are affiliated to. This study targeted Manga sub-County to overcome the challenges posed by this study.

### **1.7 Definition of Concepts**

**Women entrepreneurs;** are women or groups women who initiate, organize and run a business enterprise.

**Food security:** At the point when all individuals at all times have both physical and monetary access to adequate sustenance to meet their dietary requirements for a gainful and solid life (USAID, 1992).

**Livelihood:** Refers to income of women entrepreneurs for buying more items, food, pay school fees, pay other bills, and meet other financial obligations. As per Chamber and Conway, A work includes the capacities, resources (stores, assets, claims and get to), and exercises required for a method for living (Chambers & Conway 1992)

## **CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAME WORK**

### **2.0 Introduction**

This chapter reviews published and unpublished literature related to Women Enterprise Fund and Livelihoods of women. This review focuses mainly on Food security, participation in household sustenance and, the extent to which businesses supported by WEF loans have improved livelihoods of women.

### **2.1 Concept Livelihoods**

As per Chambers and Conway (1992) a job involves the limits, assets (numbering both material and social resources) and activities required for a technique for living. A work is supportable when it can adjust to and recover from stresses and enhance its abilities and resources, without undermining the characteristic asset base. Fardon, 1990 then again relates vocation to districts (rustic or urban employment), occupation (cultivating, peaceful or angling job), Social contrast (sexual orientation, age characterized business), headings (work pathways, directions), and element designs (feasible or flexible jobs). (Fardon, 1990)

Family unit Job Security is portrayed as tasteful and viable access to wage and resources to address fundamental issues (counting sufficient access to sustenance, consumable water, wellbeing offices, instructive open doors, lodging, and time for group support and social joining). Occupations can be included an extent of on-residence and off-farm practices that together give an arrangement of securing systems for sustenance and cash. Along these lines, each family can have a couple of possible wellsprings of benefit which constitute its occupation. Qualifications incorporate the rights, benefits and resources that a family unit has, and its position in the lawful, political, and social structure holding the system together.

Vocations are the objectives to which individuals look for, the craving to seek after employment techniques are constantly determined from the need better salary, enhanced prosperity, enhanced nourishment security, decreased powerlessness, and down to earth need to characteristic assets (Alinovi, D'Errico, Mane, and Romano, 2010). Occupations results are critical since they break down to fill the crevice and comprehend the results of people groups' work methodologies in a

specific setting, why individuals have particular procedures, their needs, and how they can react to new open doors or imperatives (Ibid).

To figure out if family units are effective in seeking after their employment techniques, it is critical to take a gander at various job result measures that catch need or prosperity; managed access to nourishment, training, wellbeing, living space, informal organization investment, physical security, ecological assurance, and in addition life abilities limits. Examination of these results ought not just figure out what requirements are as of now not being met, but rather additionally what exchange offs are there between necessities (Demographic Health Surveys and administration of research reports).

Monetary column stays to be a basic part of business and the impacts it has on work security, characterized as satisfactory and supportable access to salary and assets, went for tending to sustenance security, prosperity, and economical asset administration. In connection to WEF on ladies, these results could be reflected in the: wage level and wage steadiness; interest of ladies in family unit sustenance; impact in group and nourishment security.

## **2.2 Concept of Women Enterprise Fund**

The Women's Enterprise Fund (WEF) was made by the Kenyan Government to help ladies business people with smaller scale credit to support their endeavors furthermore make more open doors for independent work in the casual part. WEF was propelled by the Kenya Government in 2007 with the chief target of monetary strengthening of ladies (WEF, 2015).

The significance of credit get to particularly to ladies in Kenya prompted to the foundation of Women Enterprise Fund, that try to address credit holes and bolster business advancement for ladies (KIPPRA, 2010). The store is given by the legislature at a low-loan fee. The MFI channel takes the significant part of the assets contrasted with the Ministry channel. The chose MFIs then dispense the assets profited to them at 1% p.a. for on-lending to ladies business visionaries at 8% loan cost for each annum on decreasing the adjust. The credits paid through the Ministry channel draw in a 5% one-off authoritative charge .Its availability is relied upon to, give Kenyan ladies access to elective money related administrations went for decidedly affecting on family welfare and increment assessed earned salary (WEF, 2009).

### **2.2.1 Criticism of women enterprise fund**

NEPAD'S plan advocates for credit as the center segment for ladies monetary strengthening through assembly of assets. The proposition underscores the faults confronted by poor ladies, in regards to matters of basic leadership inside the group. In this point of view, it is imperative for NEPAD to understand that the limit of ladies to assume sole obligation regarding praise stays restricted the length of they are still joined to the very structure of abuse, which made them hopeless from the earliest starting point. Note that credit may not be the most suitable instrument for disposing of destitution among the extremely poor that speak to dominant part of ladies, without corresponding access to assets that can add to a gainful venture. Access to credit can't frame the premise of the more drawn out term development out of neediness (Randriamaro, 2002). Institutional complexities inalienable from the mix of running a reserve professionally and in the meantime guaranteeing that sexual orientation pertinent contemplations won't be outperformed by the interest for institutional polished methodology. Adeleye-Fayemi (2008) in *Setting up of a Trust Fund for African Women's Economic Empowerment: A Case Study of the African Women's Development Fund and Options for the African Union*.

### **2.3 Food Security and Livelihoods**

Weiser et al. (2012) contends that one generally acknowledged reasonable structure characterizes sustenance security as far as nourishment accessibility, get to, and usage. From a family unit employment point of view, sustenance security is in this manner an element of whether nourishment is accessible either on-ranch or in the market, whether families have entry to the sustenance, and whether examples of sustenance usage, including intra-family unit dispersion, are with the end goal that the nutritious needs of all family individuals are met. Basically, a work investigation of nourishment security at the effect level surveys the amount and nature of sustenance accessible to families consistently and the conveyance sustenance among all family unit individuals. Regularly, the case the nourishment security is successfully measured by a family's ability to adapt to stress periods—either occasional or bury yearly. (Mind, 2004).

Nourishment is a fundamental individual need and lacking access to sustenance is viewed as an infringement of human rights (UNHRC, 2008). Sustenance security is an essential that exists, when all individuals at all times have admittance to the nourishment they require for a sound, dynamic life (FAO, 1995). So also nourishment security has been characterized as the safe

access to satisfactory and nutritious sustenance that can be gotten to through physical, social, and financial versatility for a dynamic and a solid life (World Food Summit, 1996).

As per UN (2000) provincial ladies contribute unfavorably to financial perseverance in creating nations they take an interest in harvest generation and animals mind, give nourishment, water, and take part in non-cultivating exercises to grow their youngsters jobs. Ladies make more than 80 percent of support in Sub Saharan Africa, around 50-60 percent for Asia, 26 percent for the Caribbean, 34 percent for North Africa and Middle East or more 30 percent for Latin America (Foster, 1996). A report finding by FAO (2011) discovered that ladies speak to 43% of the horticultural work compel and create in overabundance of the world nourishment. Regardless of extensive interest of ladies in nourishment creation, masses experience the ill effects of craving notwithstanding rich supply of sustenance at the worldwide level because of the failure to get to sufficient measure of nourishment because of destitution that cutoff point's singular buying influence (Sanchez, 2002).

Women participate adversely in ensuring food security and nutrition within the household. In Pakistan's Maharashtra's region for example, ILO (1979) found that women participation in Employment Guarantee Scheme improved nutritional status of children especially in situations where women received money and grain payments were made available. For example Rahman (1986) observed that children of Grameen bank demonstrated improved nutritional status that is 50% of children of Grameen (up to the age of 9 years) are free of malnutrition (in terms of weight and height) and non-participant children of Grameen Bank were about 30 percent. Also Mahbub Hossain (1986) reported the findings by Grameen bank that supports the observation that women members of Grameen bank benefitted from the program, showing improved status within the household level and the society, as well as enhancement of nutritional status of their children.

Ladies assume a basic part in guaranteeing sustenance security inside thin the community. Though women predominantly present huge labor force in the agriculture sector, they often access food through buying collection of food aid from the market vicinity (FAO, 1987). However in attempt to address food security, women are restrained with obstacles that come their way. Limited access to land, finance and most importantly social asset and limited chance to advance their knowledge were cited by Saito and Spurling (1992) to be the major impediment



by woman attempts to address food security. A report by Kamar (2001) attributed the formation of women organizations based on custom informal organization and government agency to help solve the challenge collectively rather than individually. Similar report by WEF advocate for women to form groups to be able to access credit within their constituencies respectively. Rural livelihood programme were intended mainly to enhance sustenance security, wellbeing and nourishment at the family and group level.

### **2.3.1 Barriers to food security**

Financial resources ultimately inhibit women ability to participate in running enterprises and farms that require capital to enable them to be competitive and to meet operating costs. Women headed enterprises and farms tend to be deprived financial resources, have poor access to credit, and receive fewer loans compared to men (Ibid). Limited access to credit by women remains a major constraint of inadequate credit accessibility for subsistence farmer. However studies in Asia attributed limited participation of women in farmers association and cooperatives to inadequate access to credit since registration in such groups offers both loans and credit history (Thanh12 & Duong, 2016). It is also argued in Africa that women encounter challenge to enrollment in country associations and cooperatives, horticultural information sources and innovation, for example, upgraded preparing, seedling, showcasing, and augmentation administrations (FAO, 1998). Although studies have concentrated on membership other studies (Bullock, 1993:27) show that its accessibility is a challenge even though women have taken measure, to help them in gaining credit through traditional group savings schemes and cooperatives.

According to a food security Baseline study in Kenya, female headed household were more food secure than the male dominated ones (Kabira, W.M 2015) This was attributed to gender based inequalities, which rendered women more vulnerable to food insecurity and poverty that limits individual purchasing power (Sanchez, 2002). Women farmers in Africa encounter many obstacles to credit due to lack of knowledge, high levels of female illiteracy, social traditional constraints, and lack of transportation to credit organizations and difficult procedures of securing loans (FAO, 1995).

## **2.4 Participation in household sustenance and livelihoods of women**

The position of women in Africa is a key influence on economic development. The household economy is concealed and unaccounted in national accounts, yet the market depends on it (WB et al. 2009). In fact Blackden and Wodon (2006) have noted that women substantively play a crucial role at the household. In most of the farming areas, women are, by tradition, the cultivators of food crops grown for home use. The separation between what a man and woman must do in terms of labor is apparent. It is still on the custom lines has not changed much particularly among the illiterate majority. Women attend the market on the market days. They believe that they can only expand their economy and maintain the high standards of living by buying and selling in the market. A successful trader can afford daily necessities, such as garments for herself and for the youngsters.

Today, ladies' contribution in the economy of the African Continent has greatly expanded the sphere and spread of the economy. For instance most of the educated take wage labor, many earn salaries, and many are contractors, owners of company firms or long-distance traders. The profit accrued from their economic activities is ploughed back into their investment thereby expanding their concerns. Many women are not content to remain traditional but move beyond (Odetola & Ademola, 1994). Women play a vital role in household sustenance; In South India for example women who were employed in tea plantations as permanent wage laborers were noted to have a positive impact on their children's education (Afridi & Sahoo, S., 2016). However, studies in Bangladesh by Eswaran and Anderson (2009) views women labour income as the bargaining position within household in making key decisions. Blumberg R. L (2005) supports that women headed households in the absence of male adults assist women become independent and gain confidence in making key decision in the household. It is accepted that as ladies get more voice with families (and inside town society) that their status will move forward (CARE, 2004).

Women contribute significantly to the economic endurance of their country's economy and to their household in particular. (ILO, 2008) For women to take an interest in salary creating exercises they are known to carry out various roles at home in order to sustain their livelihoods (Mayoux, 2000). For instance Dolphyne, (2000) reported that woman in Ghana engage in various income generating activities including; farming food processing and food preservation which are

seasonal and variety of handcrafts during off season with the purpose of generating income to cater for personal wants and supplement the family income.

## **2.5 Businesses supported by WEF loans and Livelihoods**

By giving ladies access to working capital and preparing, microfinance assembles ladies' profitable ability to reduce neediness and boost monetary yield. For this situation, ladies' qualification to money related administrations, improvement help, and equivalent rights lays essentially on their potential commitment to society as opposed to on their characteristic rights as people and individuals from that society. As indicated by UNIFEM (2001) ladies spend a greater amount of their wage on their families. Ladies have been appeared to spend a greater amount of their pay on their families; along these lines, when ladies are expanded their wages, the welfare of the entire family is made strides.

Microfinance is accepted to positively affect ladies' job prompting to higher pay that help ladies to perform better their regenerative parts as intermediaries of wellbeing dietary, and instructive status of other family unit individuals; expanding ladies work in smaller scale undertakings and in enhancing the profitability of ladies' wage creating exercises ; and upgrading their fearlessness and self-regard and status inside the family as autonomous suppliers and suppliers of significant money assets for family unit economy (ILO, 1998).

Entrepreneurship abundantly contributes to the economic development and soaring levels of entrepreneurship are linked to the enhancement in societal wealth and improved quality of life in community and most importantly major household product (Futagami & Helms, 2009). Conventionally entrepreneurship was attributed to self-employment, source of income and ability to practice knowledge according to (Hookoomsing & Essoo, 2003).

In this regard entrepreneurship outcomes are seen as the outcomes of women pooling together resources in pursuit for development systems for their organizations (Gatewood et al., 2009).

Studies in Nigeria cited entrepreneurship outcome to reasons why women choose to do business they were attributed to the need to support family at the household to support their children. Similar study in China represented a different survey that the entrepreneurship outcomes were driven from the family setting (Husband was a business man, the drive to make profit, offers

good opportunity). However given the merits associated with entrepreneurship women are still constrained by their social and political atmosphere (Kitching, Beverley & Woldie, Atsese, 2004).

## **2.6 Theoretical Framework**

### **Endogenous Growth Theory**

The study was guided by endogenous development hypothesis of association created by Paul Romer (1986). The model assumes that technical progress is achieved through the variety of capital goods available. Endogenous growth emerged as part of increased dissatisfaction with exogenous factors that determine long-term growth. These are equilibrium models of endogenous growth where technological change is the essential driver of long run development through collection of information by forward looking, benefit amplifying specialists (Romer, 1986). Endogenous development hypothesis is a substitute for exogenous development hypothesis which the specialist felt can't be satisfactory due to the accentuation on livelihood outcomes and women enterprise fund independent of external forces, on the omission of technological change, whereas growth in this model was as a result of inadequate human capital investment that reduced capital accumulation and low returns (Keneth Arrow, 1962, Hirofumi Uzawa 1965, and Miguel Sidrausk, 1967).

The endogenous growth theory points out that WEF have long-run effects on the contribution to livelihoods of women. This theory views the relationship between livelihoods and women enterprise fund as ties that cannot be understood in isolation from each other. This theory uses the assumption that women enterprise fund to an economy as a whole is improvement in livelihoods leading to further growth.

The above is supported by a model which beneficiaries finest determined the resource allocation, saving to research and development which leads to the drastic improvement on livelihoods of women.

As adopted in this study, the endogenous growth theory holds that women enterprise fund contributes positively to the livelihoods of women in Kenya on food security, influence in community, entrepreneurship outcomes and, participation in household sustenance by women in

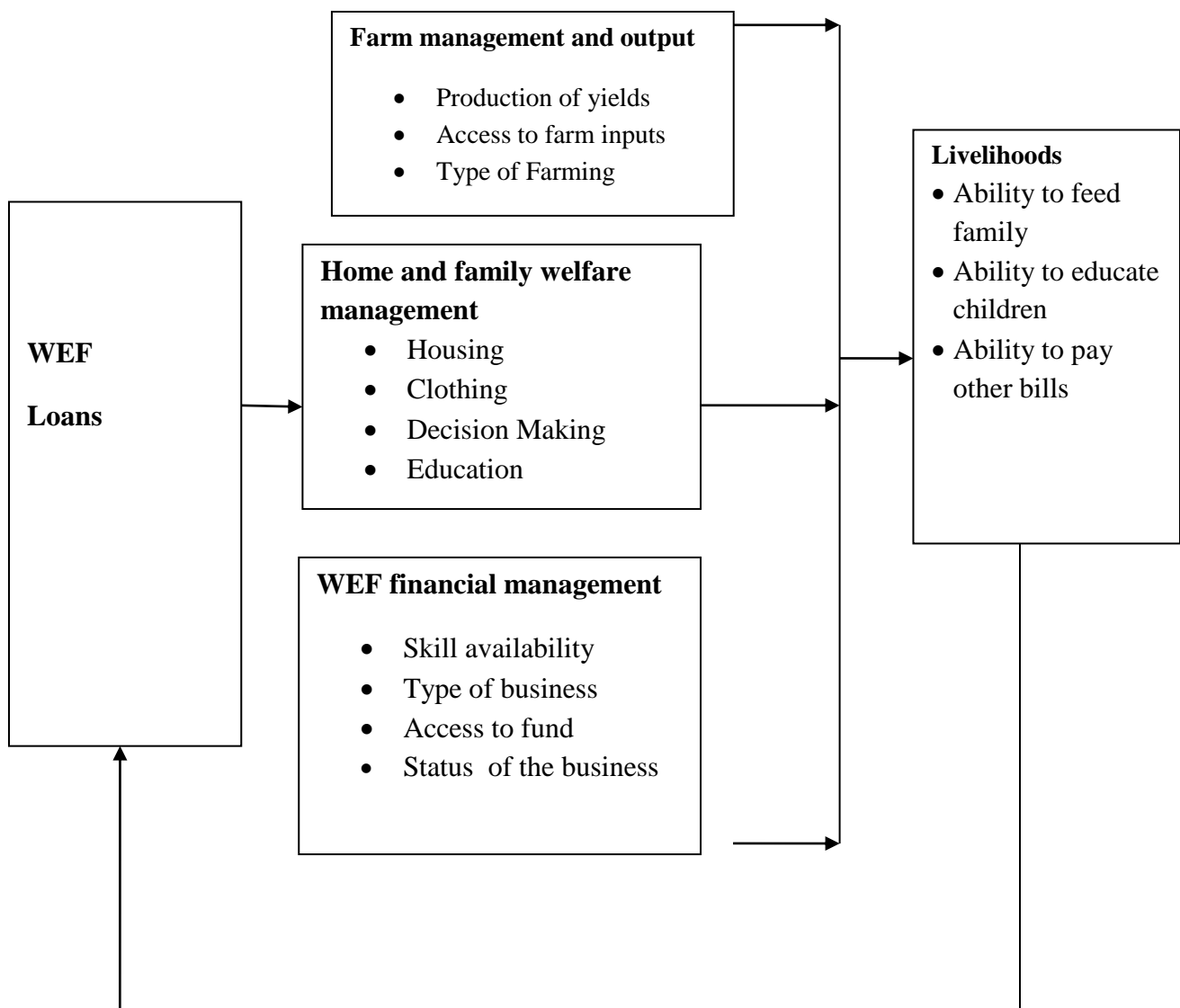
Manga Sub-County contribute food security at the household level, education for children, decision making, and household sustenance.

According to this theory a relationship does exist between women groups, livelihoods of women and women enterprise fund. They made it possible to model WEF as stimulating of livelihoods of women through the perpetual information exchange that goes with WEF. Since learning is viewed as an externality, it will represent the non-consistent losses that outcome in long run development. Thusly, making development determinants, incorporating WEF endogenous in the model, long run impacts of WEF will take after.

However, in adopting endogenous growth theory the researcher does not ignore the shortcomings accompanied with the theory. The assumption is that beneficiaries of women enterprise fund still encounter difficulties in accessing the resource as the researcher points out to the livelihoods of women participants.

## 2.7 Conceptual Framework

The framework conceptualizes the contribution of women enterprise fund on livelihood outcome of women.



**Figure 2.1: Conceptual Framework**

**Source: Author, 2015. Figure 1 Study conceptual framework**

The Conceptual framework shows the relationship between the dependent variable and independent variable. These factors are classified into food security, participation in household sustenance, and businesses and livelihoods. These factors are influenced by other factors which are linked to dependent variable and intervening variable. They all influence whether or not the women beneficiaries are able to meet their livelihoods responsibility; ability to feed family, ability to educate children, ability to pay other bills and social protection.

The researcher identified the relationship between autonomous variable; Women Enterprise Fund and livelihood outcomes which promote or hinder the advancement women empowerment. These factors are classified into food security, participation in household sustenance and businesses supported by WEF loan factors.

These factors are classified into categories which are measured by providing credit to the women; empowering women. The intervening variables include planning. They all influence the decision making whether women will seek to advance their livelihood outcome by accessing WEF.

**Livelihoods:** Refers to increase in income and in this study, will be measured by:

**Ability to feed family** by buying more food items: Alludes to the distinction between the underlying and the consequent measure of sustenance items bought. The food item bought is seen in regard to how long it will sustain the family and its nutritional value to the wellbeing of members and the accessibility of the main food within the family.

Women are the backbone of agriculture and food production in Africa. In Nyamira County, WEF provide women with farm loans to boost their agricultural development.

The Women Fund provides women with power to purchase farm inputs and also determine the type of farming to be undertaken. Women Fund succeeds in strengthening women's ability to access farm inputs; better seedlings, fertilizer, farming tool, insecticide, pesticide and most importantly skills. In respect of the above Women Fund has been substantially praised as a contributor of high food production, which has improved the ability of women to feed their families, hence initiated food security within the household.

Production of high yields has not only ensured food security within the household. The surplus yields have been sold and the money thereafter has enabled women to pay back their WEF loan.

Ability to feed family by buying more food items alludes to the contrast between the underlying and the ensuing measure of food items bought. The food item bought is seen in regard of how long, it will sustain the family and its nutritional value to members and the accessibility of the main food within the family.

**Ability to educate children:** Refers to the improved ease of paying school fees, buying school uniforms, text books, pens and improved facilitation of the whole process of education where the exam fees is catered for, the end product of educating children is seen as absorption to job market.

**Ability to pay other bills:** Refers to the ease of meeting housing, medical, and clothing needs. Power to meet other financial obligations is core. Thus the financial power is observed from a point through which we are able to meet our day to day obligations activities without straining for the purpose of sustenance. We are able to meet our responsibility when we pay up our house rent where we shelter, access health facilities in times of need and buy clothes.

Women speak to countless in Kenya, create much riches and work and are viewed as fundamental in nation's economy. Women Enterprise Fund fuels livelihoods growth and drives future success within the family and is the engine that allows businesses to sustain their viability in global economy. This component of business funding by WEF has become the core component of economic success hence growth in skill advancement and nature of business has facilitated in access of funding and improved the status of business.

Thus the ability to pay other bills refers to the ease of meeting housing, medical and clothing needs. Power to meet other financial obligation is core. Thus the financial power is observed from the point through which we're able to meet day to day obligation activities without straining for the purpose of sustenance. We are able to meet our responsibility when we pay up our house rent where we shelter, access health facilities in times of need and buy clothes.



**Decision-making:** At the point when ladies begin to get and utilize credit to make a positive responsibility to the family and the gathering the acknowledgment toward them starts to change. Changes join both in the self-view of the ladies and also changes in the recognitions that others have on those ladies. Increments in the ladies' self-regard and fearlessness can prompt to a more dynamic part for the ladies in basic leadership both with the family unit and inside the group.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.0 Introduction**

The part displays a point by point portrayal of the examination approach and outline that was received for the study. The area involves the Introduction, Research Design, Site Description, Study Population, Sampling Design, Data Collection strategies, Research Instrument, Pilot Study, Validity and Reliability of the instrument, Ethical contemplations and Data Analysis Techniques.

### **3.1 Research Design**

As per Kothari (2004), inquire about blueprint is the strategy of conditions for gathering and examination of data in a way that hopes to solidify significance to the investigation prevail upon economy in method. The study received expressive overview plan, whose accentuation is on delivering information in view of certifiable perception through a deliberate and requested approach (Denscombe, 2003).

Expressive research configuration was esteemed most fitting for this study. Utilizing this plan the analyst endeavored to discover answers to questions by breaking down particular factors whereby for the situation depicted the commitment of WEF on enhancing occupations of ladies in Manga Sub-County. The outline was fitting since the specialist looked for data without controlling the factors.

### **3.2 Research Site Description**

The objective populace of this study secured Nyamira County, which involves 901 sq Km arrive territory with an expected populace of 598,252 where 287,048 are men while ladies are 311,204 (Nyamira County Annual Development arrange 2014/2015).In Nyamira cultivating is predominately completed on little scale holding, be that as it may, they have some range under vast ranch settlement plan, for example, *Ngoina*.

### 3.3 Study Population

A populace is the aggregate arrangement of components about which derivations are drawn (Cooper and Schindler, 2005) while the study populace alludes to that gathering of individuals that will be the concentration of the study (Carter and Quick, 2003). The study populace for the study contained 71 ladies who had gotten miniaturized scale credit financing from WEF in Manga sub-district. The objective populace for this study contained 71 respondents of ladies recipients, 10 key witnesses and 6 center gatherings talk as demonstrated in the table underneath.

**Table 3.1: Study Population**

<b>Divisions</b>	<b>Study Population ( Women Groups)</b>
Kemera CWA	51
Manga CWA	12
Magombo CWA	8
<b>Total</b>	<b>71</b>

**Source:** Manga Sub–County Social Development Office, 2015.

### 3.4 Sampling Design

Sample is a subset of member affiliated to the population selected to represent the population in the study.

#### 3.4.1 Sampling Frame

Sampling frame is a whole list of population members only (Cooper and Schindler, 2011). The researcher used a sampling frame drawn from the list of women loanees in Manga Sub-County who were the beneficiaries of WEF and they reside at Manga Sub-County. The sample size is composed of 60 respondents from Manga Sub-County as indicated in the Fisher Formula (Israel, 1992)

### 3.4.2 Sample Size Determination

Fisher Formula (Israel, 1992) was useful in determination of the sample size.

$$n = Z^2 pq / d^2 \quad \text{Where,}$$

n = Desired sample size

z = Standard normal deviation set at 1.96 (95% confidence level)

p = Proportion of the target population that have similar features in the study estimated at 50%. In this study those with this feature are women beneficiaries who have benefitted from women enterprise fund and reside at Manga Sub-County.

$$q = 1 - p$$

d = degree of accuracy set at 5% degree proportion of error accepted in this study (0.05) since the study is at 95% level of confidence.

$$\text{Desired sample } N = \{ 1.96^2 * (0.50 * (1 - 0.50)) \} / 0.05^2$$

$$n = \frac{(1.96 * 1.96) * (0.50 * 0.50)}{0.05 * 0.05}$$

$$n = 384$$

Since the total population of women beneficiaries in Manga Sub-County is less than 10,000 the researcher applied finite correction formulae (nf) that is applied together with Fisher Formulae.

$$nf = n / (1 + n/N)$$

$$n = 384$$

$$N = 71$$

$$nf = 384 / (1 + 384/71)$$

$$\text{Sample size} = 60$$

Proportionate sampling will be used to get the key informants from every county ward assembly

#### **Formulae**

Study population / Total of the study population multiple by the total sample population

$$51/71 * 60 = 43$$

$$12/71 * 60 = 10$$

$$8/71 * 60 = 7$$

**Table 3.2: Sample Population**

<b>Divisions</b>	<b>Study Population (Groups)</b>	<b>Sample population (Women)</b>	<b>KII</b>	<b>FGD</b>
Kemera CWA	51	43	4	3
Manga CWA	12	10	3	1
Magombo CWA	8	7	3	1
<b>Total</b>	71	60	10	5

**Source: Author (2015)**

### **3.4.3 Sampling Procedure**

Sampling procedures are methods a researcher uses to select items or things to study (Matthews & Kostelis, 2011). The study used random stratified sampling, proportionate sampling, purposive sampling and systematic random sampling. This ensured firstly, adequate representation throughout the Sub-County; secondly, women from all the regions were proportionately included; thirdly, data collection was eased and fourthly, biases never infiltrated the identification of respondent's process.

According to (Jackson, 2011), stratified examining considers the distinctive sub bunches in the populace and ensures that the example precisely speaks to the populace on particular qualities. Graverter and Forzano, (2011), contend that this procedure is especially valuable when there is have to portray every individual section of the populace or to think about fragments. However, the author observes that it tends to introduce a distorted view of the overall population. This study adopted stratified sampling technique to ensure representatives across heterogeneous population groups, which was classified according to regions. Groups from which respondents were to be drawn were identified by systematic sampling technique from each Stratum using.

$$N/n = K$$

Where

**N** = Sample Population      **n** = Sample size      **k** = Sampling interval

$$71/60 = 1$$

The respondents were randomly selected 1<sup>st</sup> and K<sup>th</sup> respondent on the sampling frame and then proceeded with selecting respondent at K interval. The respondent in this study were randomly selected at an interval of 1.

Purposive sampling was used because we are dealing with specific beneficiaries of a program. The researchers choose social officers who are knowledgeable, forthcoming and willing to discuss their lives in relation to the subject matter.

Key informants were selected purposively. The key informants in this study were; Divisional Constituency WEF (DCWEF) 1 officer, Micro Finance Institution (MFIs) 1 officer, the Ministry of Gender and Social Development officers, 3 area chiefs, an agricultural officer, 3 primary head teachers.

### **3.5 Data Collection Method and Research Instruments**

#### **3.5.1 Data Collection Methods**

The study utilized both Primary and Secondary information sources. Essential information was gathered specifically from the respondents. It included ladies recipients in gatherings, key sources including government authorities and monetary middle people. Optional information was accumulated through work area audit of pertinent archives. The study involved both qualitative and quantitative. The study used the following research methods.

#### **3.5.2 Survey**

This method uses questionnaire as the main tool of collecting data, where a set of written questions are administered to the respondent with the aim of eliciting responses in regard to the subject matter Mugenda and Mugenda, (1999). The personal interviews were conducted among women beneficiaries in Manga Sub-County. The survey made use of closed ended questionnaires for an interview program. The questions mainly focused on the demographic characteristics, food security activities, participation in household sustenance and, business and livelihoods. The respondents were drawn proportionately from a sample listing for the beneficiaries from Manga Sub-County Social Development office, 2015.

### **3.5.3 Key Informant Interviews**

A key informant interview is a special form of interview in which the respondent takes full participation in the area of study. The researcher took part in involving the respondent with the aim of gaining in-depth information on the subject matter of study. The researcher involved the respondent through face to face interview.

The research employed the use of key informant in order to elicit information that was useful in supplementing survey method of data collection. The key informants were drawn purposively from community leaders who are knowledgeable, forthcoming, enlightened and have insights within Manga Sub-County, they included: government officials, official of financial intermediaries disbursing the loans, chiefs, agricultural officers and primary school head teachers.

### **3.5.4 Focus Group Discussion.**

The researcher administered the guide to women beneficiaries in groups of between eight and 12 women. The researcher found it useful to use this technique since it improved the rapport with participants and provided opportunities to tap into their opinions and experiences with Women's Fund beneficiaries.

## **3.6 Research Instruments**

The researcher used various research tools.

This research preferred the use of questionnaires as it is an instrument that affords respondents with a generally straightforward errand of picking at least one answers that are spelt, consequently, evading potential blunders from varieties in the wording as factors are plainly spelt out. In addition, questionnaires are ease despite when the people is sweeping and comprehensively spread geographically; the method is free from inclination of the examiner as answers are in the respondents' own words, respondents have attractive time to give well completely considered answers (Copper and Schindler, 2005). The drawbacks of utilizing surveys included trouble as a part of evaluating respondents' inspiration that can influence the legitimacy of the reaction. Low rate of return of the appropriately filled surveys, polls must be

utilized when the respondents are instructed, and one can get questionable reactions from respondents (Kothari, 2004).

### **3.6.1 Questionnaire**

The questionnaires contained open and closed ended questions. The tool was structured in such a manner that there were three core objectives in the study that were to be captured. The questions focused on food security activities, household sustenance activities, business and livelihoods.

This study preferred the use of questionnaires as it is an instrument that affords respondents with a generally basic assignment of picking at least one answers that are spelt, in this manner, dodging potential blunders from varieties in the wording as factors are plainly spelt out. Moreover, surveys are negligible exertion despite when the people is broad and by and large spread geographically; the system is free from slant of the examiner as answers are in the respondents' own particular words, respondents have attractive time to give well completely considered answers (Copper & Schindler, 2005).

The core merit of questionnaires was that they were to be disbursed to a large population at the same time. They also have relatively high response rate from the key respondents. These questionnaires were to be filled by the interviewees who in this study are WEF beneficiaries with the assistance of the interviewer in unclear questions. Thus the questionnaires will be administered to 60 women beneficiaries of WEF.

### **3.6.2 Key Informant Interview Guide**

Key informant interview is a special mode of interview in which the interviewer takes part in the day to day activities to have insight information on the issue being studied. The Key Informant Interview made use of open ended questions. The questions mainly focused on livelihoods of women in regard to their ability to feed the family; ability to educate children and ability to pay other bills, in response to ascertain the effectiveness of food security activities, household sustenance activities, business and livelihoods. The researcher administered it to elicit information from; the area chief, a primary school teacher, MFIs officers, DCWEF officer and agricultural officer.



### **3.6.3 Focus Group Discussion Guide**

Focus Group involves a small group of about seven women per division for an in-depth discussion on the subject matter of study. This technique was employed by the researcher prior to its advantage of being interactive in nature. Focus group guide was administered to 6 groups of women who benefitted from WEF

### **3.7 Pilot Testing of the Instrument**

The questionnaire was first be piloted before the actual data collection was effected. The process involved experimenting with poll on a little gathering of people to get the sentiment how they respond to it before the last survey was produced (Stangor, 2010). The information gathering instrument was pre tried with 15 arbitrarily chosen respondents from the example populace which did not frame part of the chose test for study. As per Galloway (1997), it's hard to give correct number of pilot gatherings. Yet, with the administer of the thumb, it is prescribed the analyst pilot 5-10% of his last specimen. The research questionnaire and interview guides are piloted. As indicated by Teijlingen and Hundley (2001) Conducting a pilot study may give preemptive guidance about where the fundamental research could come up short, where the primary research conventions may not be taken after, or whether the proposed techniques for instruments are fitting or excessively confounded. In light of the pilot examine the poll was to be refined by evacuating any question that gave undesirable or immaterial data.

### **3.8 Validity and Reliability of the Instrument**

#### **3.8.1 Validity of the instrument**

The legitimacy is how much information gathered by instruments can be said to be substantial with the end goal of the investigation and making derivations from the information (Mugenda and Mugenda, 2003). Keeping in mind the end goal to guarantee content legitimacy, cross checking the particular target against the inquiries was essential. The survey made out of painstakingly built to maintain a strategic distance from uncertainty and with a specific end goal to encourage answers to all the examination questions. The legitimacy of the instrument was checked by my manager and a specialist in the field to build up whether they meet the goals of the study and if the inquiries mirrored the craved reaction. The legitimacy was enhanced before dispersion for real accumulation of information.

### **3.8.2 Reliability of the Instrument**

As indicated by (Mugenda and Mugenda, 2003), dependability is the degree to which inquires about instruments yield predictable results after rehashed trials. The Spearman's coefficient will be utilized to find out the dependability of the exploration instruments.

### **3.9 Ethical Considerations**

A letter was looked for from the University of Nairobi to encourage the application for an examination allow. Endorsement to embrace the exploration was then looked for from the Manga Sub-County organization office. Respondents were educated about the way of study, the goals and advantages of the examination and guaranteed that the discoveries of the study would be utilized entirely for scholastic purposes before it is completed, where they marked an educated assent. Data was private. This was done so as to guarantee that that the respondent comprehended the essentialness of the study. Interest was willful and members were permitted to pull back their commitments from the learner anytime without bias.

### **3.10 Data Analysis Techniques**

#### **3.10.1 Quantitative Data Analysis**

Information examination alludes to the way toward filtering through information and sorting them out as numerical proof about an exploration request (Marsh & Elliot, 2009). The collected data from the questionnaires underwent the process of editing, cleaning, collating, feeding the data into the data analysis software and coding. They were then coded for analysis using Statistical Package for Social Sciences (SPSS) computer package. Inferential statistics and descriptive statistics; percentages and frequency were employed to present quantitative data in tables and charts.

#### **3.10.2 Qualitative Data Analysis**

Data for this study were qualitative or in text form. The qualitative data in this study were analyzed through reading and re-reading the data generated in order to develop the emerging patterns and themes arising from the study. These patterns were then linked to the quantitative data.

## CHAPTER FOUR: DATA ANALYSIS AND PRESENTATION OF FINDINGS

### 4.0 Introduction

This chapter provides the findings of the study from the data collected and analyzed according to the research instruments. This chapter is organized into the following sections: demographic characteristics, contribution of WEF to livelihoods of women beneficiaries, food security situations of WEF beneficiaries, participation of WEF beneficiaries in household sustenance and how the business supported by WEF loans affects the livelihood of women beneficiaries.

### 4.1 Demographic characteristics

The study sought to identify demographic characteristics of respondents and it includes age, gender, marital status, and number of children, level of education, occupation, monthly income and religious affiliation.

#### 4.1.1 Distribution of respondents by age

The study sought to know the age bracket of the respondents. From the findings the age distribution is shown in Table 4.1 below.

**Table 4.1: Age of the respondents**

Age of the Respondents	Frequency	Percentage
20-24	5	8.3
25-29	6	10.0
30-34	7	11.7
35-39	9	15.0
40-44	6	10.0
45 and above	27	45.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From table 4.1 above, the study found out that 45% of the respondents were above 45 years, 15% of the respondents aged between 35-39 years, 11.70% of the respondents were aged between 30-

34 years, 10% of the respondents were age between 25-29 and 40-44 years while 8.30 % of the respondents aged between 20-24 years.

At the age of 45 and above most women were more focused since their children were either in high schools or collage and they need to work hard in order to support the family where are supplementing what their husbands are doing. Most self-help groups for women, have members aged 45 and above since the young married ladies they don't want to mingle with older women.

Data from KI indicated as follow:

*“Most of women who are in chama groups are those who have taken their children to school and had experienced fees problem and are forced to join this groups which give them soft loan to curb their immediate problem.”*

The women of 45 years and above are mostly active in their families compared to those newly married who in most case they do not face the fees problem since their children are small and if they are schooling they are in primary level which need small amount of money.

#### **4.1.2 Respondents' Gender**

The study sought to know the gender of the respondents and from the findings was found out that all the respondents (100%) were female since the study was concerned with the WEF beneficiaries who are women.

#### **4.1.3 Marital status of the respondents**

The study looked to discover the conjugal status of the respondents and the discoveries are appeared in Table 4.2 beneath.

**Table 4.2: Marital status of the respondents**

<b>Marital status</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Married</b>	36	60.0
<b>Single</b>	5	8.3
<b>Divorced</b>	4	6.7
<b>Widowed</b>	12	20.0
<b>Separated</b>	3	5.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From table 4.2 above the findings shows that 60.0% of the respondents were married, 20.0% of respondents were widowed, 8.3% were single, 6.7% were divorced, and 5.0% of respondents were separated.

In Kisii community marriage is paramount and everyone values marriages so much. For those who are single are not regarded as complete and in some aspects are seen as young people always. Also those who are not married are condemned and looked down upon.

Data from FGD indicated as follow:

*“The most important thing in our society is seeing your children being married and lives happily. Even if one is well educated without family is useless and no one will respect him/her.”*

The kisii culture advocate for family unity and it is so much respected sometimes it’s like a taboo if one is not married.

**4.1.4 Number of Children**

The respondents were solicited to show the number from youngsters they have and the discoveries are introduced in table 4.3 beneath.

**Table 4.3: Distribution of numbers of children of respondents**

<b>Number of children</b>	<b>Frequency</b>	<b>Percentage</b>
1	4	6.7
2	3	5.0
3	9	15.0
4	14	23.3
Above 4	30	50.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the table 4.3 above the study established that 50.0% of the respondents had 4 and above children, 23.3% had 4 children, 15.0% had 3 children, 6.7% had 1 child while 5.0% had 2 children.

Most people in the rural communities mostly have 4 children and above. They believe that children are source of pride and wealth if are well empowered. In Nyamira County the case is the same since most of parents above 45 years have more than 4 children.

#### **4.1.5 Level of Education**

The study sought to determine the education level of the respondents. The results are shown in Table 4.4 below.

**Table 4.4: Respondents' level of Education**

<b>Education level</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Primary</b>	16	26.7
<b>Secondary</b>	20	33.3
<b>Diploma</b>	7	11.7
<b>Degree</b>	2	3.3
<b>Others</b>	15	25.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From table 4.4 above the findings shows that 33.3% of the respondents had attained secondary level, 26.7% of the respondents had attained primary level of education, 25.0% were on others, 11.7 % diploma level while 3.3% had attained degree level.

Most of the people have tried to educate their children and the education is considered as remedy of everything in every individual life. In most cases the women who are in groups are mostly educated with good experience of life and what to be done in order to improve their livelihood.

#### **4.1.6 Occupation of respondents**

The study tried to decide the control of the respondents. The discoveries from the study are appeared in Table 4.5 beneath.

**Table 4.5: Distribution of respondents' occupation**

<b>Occupation</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Farmer</b>	34	56.7
<b>Business</b>	14	23.3
<b>Informal employment</b>	5	8.3
<b>Formal employment</b>	7	11.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the table 4.5 above the findings shows that 56.7% of the respondents were farmers, 23.3% were business women, 11.7% formally employed while 8.3% were in informal employment.

In Nyamira county majority of the people are farmers mostly are small scale farmers and they supplement their farming with business which is doing very well. There are cash crops like tea and coffee which is doing well also they plant food crops and they engage on agri-business.

#### **4.1.7 Respondents' Monthly Income**

The study looked to decide the month to month salary of the respondents. The discoveries from the study are appeared in Table 4.6 underneath.

**Table 4.6: Respondents' Monthly Income**

<b>Monthly income</b>	<b>Frequency</b>	<b>Percentage</b>
<b>0-10000</b>	44	73.3
<b>10001-20000</b>	9	15.0
<b>20001-30000</b>	4	6.7
<b>30001 and above</b>	3	5.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the table 4.6 above the findings shows that majority (73.3%) of the respondents earns between 1-10000, 15.0% earns between 10001-20000, 6.7% earns between 20001-30000 while 5.0 % earns 30001 and above.

Majority of rural people earn little amount of money per month since most of the people are small scale farmers and even if they engage on small business the income they get still is too little. Those who earn more money are the professional ones like teachers, medical personnel and others who reside in the rural area.

#### **4.1.8 Respondents' religion**

The study discovered that every one of the respondents were Christians since the study was led in country range of Nyamira County where in any event all individuals are Christians.

#### **4.2 Contribution of WEF to Livelihoods of women beneficiaries**

There was contribution of WEF from the data it was indicated that WEF had contributed a lot to women livelihood and this has been basis of many development women are experiencing and empowering the community at large.

From the study finding women felt the need to provide household goods; blankets; *sufurias*; out of the need to support their own family through providing their household necessity. These lead to start saving towards achieving this, through their saving they were informed by social welfare officer that the government was giving money to women group through Women Enterprise Fund to groups that were formed by women.



Data from FGD indicated as follow:

*“We real felt the need to provide household goods like blankets, sufurias and other household commodities since our husbands were not keen on household items, and when your friends come to visit as woman you are the one who is ashamed of the house.”*

Since there was that self-gratification 0women are forced to be equal with others in form of houses, household items and life style at large this leads to positive competition which leads to development.

Further the data from FGD indicated that Women by themselves they could not be able to do a lot for things and were for the idea to form groups this enabled them to sensitize for poverty eradication. Poverty being the core factor that brought women together, women felt the need to empower themselves through saving. Another major factor that attributed women to access WEF was seminars that were held by social welfare and administration from Manga Sub County. Through this seminars women felt the need to join WEF to help themselves through poverty eradication programmes.

Most of the women attributed the renewal of certificates and doing of their returns annual in the right manner as the major course of accessing WEF. Women felt that doing of things together was the core motivational factor to accessing funds from the government and the knowledge for filling the application of WEF forms.

The fact that WEF does not attract any interest rate, instead they are only charged administrative fee attribute most of the women to from groups so as to be able to access WEF. Most women pointed out that the relationship between the government officers was enabling unlike bank whose interest rate remained high and the environment was not accommodative to women who had not saved within the institution for the last 6 months.

Since the core criterion that was used to disburse the WEF was women had to form a group of at least ten women in order to be given priority they were motivated to form groups together with the idea of improving their own livelihoods.

#### **4.2.1 The respondent's life before WEF**

The study found out that women faced numerous challenges notwithstanding, that finding of this study posed that, women have faced numerous challenges in their day to day endeavor, their ability to purchase and be independent by themselves was in question.

Data from KI indicated as follow:

*“ most women were poor and living below their own means characterize by difficulty means of living, this forced them to indulge in day to day casual work in other community members farms where they were paid as little as 50/= which they said its insufficient to buy their daily household goods.”*

Before WEF most women were poor since they lacked resources to expand their business and even to venture into well-paying business since the good paying business needs good capital which they lacked.

The study established that women are facing difficulties in accessing the basic necessity like food, clothing, school fees, household goods that is; cups, plates, *sufurias*, thermos, blankets adjusting to difficult life and balancing family responsibility affected most families' stability. Additionally, poverty has attributed to indulge in unhealthy and illegal business, in attempt to support their own family, women made *Busaa* out of poverty to give support to their families. In addition, the women who participated in the study alluded that their life was miserable, full of distress and characterized by poverty, which were the main obstacle that inhibit progress in their livelihood.

#### **4.2.2 Livelihood status after receiving WEF**

The study established that there was an immense improvement on their livelihood whose attributes can be associated with WEF. Further the study found out that the livelihood of women who benefited from WEF had improved greatly after accessing WEF. Further the findings of the study illustrated that women had found it easier to develop themselves through incoming generating activities with funds from WEF, Participants established that the commonly used mode of improving livelihood by women to change their livelihood was doing business. In pursuit of doing Agri – business; tea planting, sugar cane, chicken farming, tomato farming,

Napier grass farming, women were able to buy household goods; sugar, salt, cooking oil, clothes, blankets and pay school fees for their children to pursue studies. Most participants attribute good livelihood to WEF, creation of new job opportunities through businesses supported by WEF, increased the participant power of being independent through paying school fees for their children.

Data from FGD indicated that:

*“Women have been able to provide for their family the core basic needs; food, shelter and through business supported by WEF, this has improved our livelihood and enabled us to live a better life than we did before we accessed WEF. We have been the main beneficiary to our families through fund from the government they have attributed an immense improvement to our livelihood and those of other community members.”*

The money the beneficiaries get from their business had enabled them to provide for their family the core basic needs. This has improved their livelihood and enabled them to live a better life than it was before. Women have been the main beneficiary to their families through fund from the government they have attributed an immense improvement to their livelihood and those of other community member

#### **4.2.3 The role of WEF in economic empowerment**

From the study, it was found that most participants sought to uplift their livelihood through Agri – business. Most of the women who participated in this study had initial challenges in their day to day activities but majority had uplifted their way of life through indulging in business as one way of generating income for them. It is important to note that the participants have been able to empower themselves economically through starting small business from funds of WEF. Further the study Majority of women who have benefitted from WEF have indicated a desire to improve their own livelihood through business, if funds from WEF were increased, the few who have benefitted have shown an immense improvement in their livelihood. Most participants with the assistance of WEF have been able to economically empower themselves through income generating activities which mainly has been business, among the key economic activities that have been undertaken by women to generate income are Agri-Business; chicken farming, vegetable business, tea planting, whose returns have been used to educate their children.

Additionally, women admit that their lives have changed since undertaking various economic activities whose influence can be attributed to their livelihood change, they have not only improved their lives but they have also enabled the participant to be self-reliant financially and be able to undertake day to day endeavors.

Data from KI indicated that:

*“Most participants with the assistance of WEF have been able to economically empower themselves through income generating activities which mainly has been business. These had improved their life and are able even to support their children in their basic needs.”*

WEF had played big role in improving the livelihood of women in rural societies. Currently many are able to pay school fees and provide other basic needs for their families.

#### **4.2.4 WEF on developing living standards of the beneficiaries**

The participants of this study agree that WEF has transformed their standards of living to the positive side of their livelihood. The results indicated that women had an abundant improvement in their livelihood. This may be due to access to WEF and it being a main source of money, with which women depended on to support their household, requiring more financial assistance to uplift their standards of living. Majority of the women seeking to upgrade their wellbeing, cited standard of living as the main factor that made them to seek WEF while a few cited that accessibility to fund did not improve their way of living.

It is important to note that women, in this study sought to improve their way of living through indulging in business activities supported by WEF, That is, most participants through their businesses were able to provide the basic needs for themselves and for their families which in turn upgraded their way of living. Through these business women were able feed their own families, educate their children, buy clothes for their children, to buy household goods, strived to have a balanced diet and to acquire tea plantations on lease basis, all these were the activities that participants indulged in attempt to improve their livelihood and way of living.

These study had this positive attribute of livelihood, these key factors, the study established that there were social, moral, spiritual and mental aspects that were as a result of influence from WEF.

Data from FGD indicated that:

*“Our main contribution to our families is food production, there is increase of food production as the main outcome of WEF contribution to us, and also nutrition within the household is as the result of increase of food production.”*

In most cases many people were forced to go all day without breakfast and lunch which is not healthy to them but most of the participants support WEF in regard to good nutrition.

Besides, women cited education as the key to prosperity in this regard women participated in economic activities; business with aim to empower their children with knowledge, women in this study had difficult times in educating their children, but with the inception of WEF majority have been able to educate their children. Majority of women were fighting to eradicate poverty within self, though poverty level among women have declined with women fighting to become self-reliant, this has motivated participant to participate in profit business with the aim of making profit to uplift their way of living and become self-reliance in this way women are fighting the stigma of poverty associated with them. In attempts to overcome this, women have been seen paying bills; paying school, buying household good, leasing small farms to practice subsistence farming.

In addition, women indicated that their health has improved, abundantly; participants noted that their health had deteriorated before; this was as a result of ill health associated with stress, poverty and misery. Participants associated poverty to the main reason behind ill health among women since it was the main root of poor health among women in this study. But with WEF from government women health has been improved.

Comparatively, majority of women cited that the beneficiary were much better than their counter patterns in terms of way of living, they noted their lives were much better in comparison to non-beneficiaries of WEF. Among the key factors that came up in attempt to justify their wellbeing was that; most of the participants were too preoccupied with their day to day life with their business which has been the main source of self-employment among women that were as the result of fund from the government unlike their counterparts who were preoccupied with time wasting activities such as gossiping; unemployment, hunger within the household, financial instability that made them dependent to the husbands.

In addition, the participants have been able to nourish their souls spiritually, Christianity has become the outcome of WEF in the community, women have been involved in most of the church building activities among the key involvement in key church activities has been, singing in the choir, giving tithe, and preaching the gospel to other members to transform their own lives.

They cited their business as the main source of peace amongst the household, which in return they expressed through giving tithe to the church as a way of thanks giving. In reference most of them said that their lives before used to be similar to the non-beneficiaries since, most of the time they never used to go to church, they noted that they were too preoccupied with doing illegal business of making *Bussaa* even on the Sabbath day, but ever since their lives changed abundantly this was in reference to expressing how their lives were much better than the non-beneficiaries who still indulge in such business, necessarily.

Data from KI indicated that:

*“Majority of women strive to gain the financial independence in their household and also at the community at large, their lives have been transformed by funds set aside for women.”*

WEF has been important pillar for the women in Kenya since it has enabled most women to be empowered and self-reliant. Also through WEF are able to be financially stable and took good care of their families.

Participants in this study cited their lives were much better than their counterparts, they noted that the main factor that led to financial independence were businesses that were started and supported by WEF fund, in addition their businesses have generated profit which has enabled most women to educate their children, enlarge their business, buy household items; plates, cups, cabinet seats, spoon blanket, mattress, buy clothes, Furniture and build good house structure. The participants attributed all these to financial independence. Majority of women noted that most women who had not joined their *chamaa* were living miserable lives, they had difficulties in educating their children, buying household goods, having good clothes were among the factors that were raised by women.

Majority of participants, cited empowerment as the core contribution to their way of lives, most women were empowered through training by social service officers, this enabled most women to

gain information which is hardly found among women at the community, and others cited agricultural training to the transformation of most women livelihood. Despite these non-beneficiaries participants lack knowledge and training that hold them back in their day to day livelihood.

#### **4.2.5 The contribution of WEF to women's livelihood and community development.**

Most of the women who participated in the study had initially improved their way of livelihood as contributed by WEF, but transformation of the majority can be clearly seen in the development of the community attributed to improved livelihood which is associated with the wellbeing of the community in terms of development. Majority indicated a progressive shift in terms of development upon receiving WEF. The major livelihoods contribution in regard to community development has been creation of employment. Most business owned by women have created new job opportunity through self-employment, the businesses have been put within the reach of the community members at the door step of their homes, this has saved members of the community time to walk long distance to market place and enabled them to do other constructive things with their time. It is important to note that women have been negative with their business rather than wasting their time gossiping about others, not forgetting that women have employed others to work in the small scale farming business.

Data from FGD indicated that:

*“Most of the agri business we undertaken have increased our power to provide food for our households, pay school fees, and able to construct good structures from grass thatched homes to semi permanent this has improved the levels of education among community member and also improved the level of food security amongst community members.”*

The major livelihoods contribution WEF has been creation of employment among women, also their business have created new job opportunities through self-employment, livelihood improvement, education and food security since they have money undertake their day to day activities.

Besides, participants' have been able to come together to discuss matters of the wellbeing of the community together. Women have been able to live together with their female counterpart in

harmony, and share the little they have with others. Interestingly enough through these groups women have been able to come together and undertake table banking, merry go round with the main aim of uplifting the lives of their members, through this groups women mobilize resources that has helped every member to have household goods. This has improved unity and cooperation within the community to note the levels of insecurity has declined since every member has every household item though small, this cooperation amongst themselves has motivated members to be self-reliant and be content with what they have. Participants of this study have been able to be involved in making key decision in regards to matters of WEF within the community because of the unity amongst themselves.

We all learn through practice, listening and exchanging views, participants of this study have been able to empower other women of the community to form their own groups in order to improve on their livelihood, this has seen a positive trend within the community with women forming their own groups. These new groups have been associated with the mother group in ways of doing things, most women group participate in chicken farming business which has transformed through the entire community because of the benefit associated with such activities, this has attracted new members to start their own group, in this view more women have been seen to be their own source of self-employment and to the community at large.

#### **4.2.6 WEF and other factors which contribute to livelihood of beneficiaries**

Majority of the participants in this study prefer WEF to other, they attribute the merit to the main cause of them participating in the government disbursed fund, most of the women preferred WEF to other factors since it was interest free, Few women felt that other factor were suitable to WEF, they proposed *Njaa Marufuku* and AMREF this according to them were found to be useful since they were grant free. Even though different women preferred the ones suitable for them they all shared the common interest and challenge that funds from various organizations were not sufficient to undertake any meaningful project. They also pointed out that the time limit set aside to repay back the loans was inadequate.



### 4.3 Food security situations of WEF beneficiaries

#### 4.3.1 Main food item used in families

The study required to determine the main food item used by respondents. The results are shown in Table 4.7 below.

**Table 4.7: Main food item used in families**

<b>Food item</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Ugali</b>	45	75.0
<b>Banana</b>	7	11.7
<b>Potatoes</b>	3	5.0
<b>Millet</b>	5	8.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

The study found out that 75.0% of the respondents their main food item is *ugali*, 11.7% of the respondents' uses bananas, and 8.3 % uses millet while 5.0% uses potatoes.

In the Gusii community, the basic and main food is *ugali* other food stuffs are not regarded as food. Most people in the area they plant maize for consumption and in case of surplus they sell it out.

#### 4.3.2 Access of main food items used in families

The study required to determine how the main food item is accessed by respondents. The results are shown in Table 4.8 below.

**Table 4.8: Access of main food item used in families**

<b>Access Food item</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Farm</b>	33	55.0
<b>Market</b>	17	28.3
<b>Aid</b>	2	3.3
<b>Others</b>	8	13.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

The study found out that 55.0% of the respondents access their main food item from their own farms, 28.3% from market, 13.3% from others while 3.3% from aid.

In Nyamira County the climate is favorable for farming. People plant maize, bananas, potatoes, sweet potatoes and other food products. The main access of food is from their farms and when their food is over they opt to buy from the market.

#### **4.3.3 Period food last in families**

The study required to know how long the food last in by respondents household. The results are shown in Table 4.9 below.

**Table 4.9: Period food last in families**

<b>Food period last</b>	<b>Frequency</b>	<b>Percentage</b>
<b>3 months</b>	25	41.7
<b>6 months</b>	20	33.3
<b>9 months</b>	9	15.0
<b>Over one year</b>	6	10.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

The study found out that 41.7% of the respondents say that food lasts them for three months, 33.3% food lasts them for six months, 15.0% lasts them nine months while 10.0% lasts them over one year.

The land portion in Nyamira County is small and the population is high even if the people are practicing farming it's in small scale and the produce they get like maize is not enough and it last them for short period.

#### **4.3.4 What did you buy using WEF**

The study examined what respondents bought using WEF. The results are shown in Table 4.10 below.

**Table 4.10: What did you buy using WEF?**

<b>Item bought</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Seeds</b>	8	13.3
<b>Fertilizer</b>	18	30.0
<b>Green house kit</b>	0	0.0
<b>Food</b>	13	21.7
<b>Paid Laborers</b>	21	35.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

The study found out that 35.0% of the respondents used WEF to pay the laborers, 30.0% was used to buy fertilizer, 21.7% was used to buy food while 13.3% was used to buy seeds.

The money from WEF had enable beneficiaries to access the household items, food and other immediate necessities in their families. Also they have been able to purchase the farm inputs which had enabled them to expand their farming activities.

#### **4.3.5 Availability of WEF increasing food production**

The study required to determine how WEF had led to increase of food production from the respondents. The results are in table 4.11 below.

**Table 4.11: Availability of WEF increasing food production**

<b>WEF increasing food production</b>	<b>Frequency</b>	<b>Percentage</b>
Yes	49	81.7
No	11	18.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study it was found out that 81.7% of respondent indicated that there was availability of WEF increasing food production while 18.3% indicated there is no availability of WEF increasing food production.

The funds from WEF have enabled participants to buy farm inputs; seeds and fertilizer thus increasing food security within the household and the community at large. Participants have been able to lease land and plant fodder crops which thereafter is sold to the dairy farmers thus increasing the production of Milk in their household and community at large, others have been able to plant tree seedling and make bricks which they sell and the funds obtained have been used to buy household food. Beneficiaries have been able to start small business such as chicken farming whose by products were eggs and meat which are rich in protein.

Data from FGD indicated that:

*“For money from our vegetable business supported by WEF, we use the funds in buying dairy cow which has enabled us to feed our household. Most of us have been able to provide for our families with ease and we find a relationship in our families.”*

The money from WEF had really improved the standard of living to many compared what they used to be, before the access of WEF.

The participants also noted they had difficult times with providing food for the visitors since they had nothing before, but now they are free even if visitors come along in their homestead they can provide food for them.

#### **4.3.6 Food security situation for women since accessing WEF**

Majority of women cited an interlinked relation between WEF and food security, most participants noted that funds from the government have enabled women to start small business, which have grown and expanded to become huge business. This has contributed to increase of food production within the community for household consumption. Most women who are chicken farmers have attributed the chicken business to food security. Participants have been able to have access to a balanced diet within their household, it is important to note that women have played a very crucial role in providing food items to their families. In this study women have been able to access adequate food that enable them to get them to get strength to do work which is attributed to food production.

Data from KI indicated that:

*“The businesses supported by WEF had enabled most beneficiaries to buy huge stocks of food products such as maize, beans within their homestead, and food storage facilities to facilitate good storage that can last to a period of more than 2 years.”*

This storage facilities have facilitated the availability of food throughout the year thus enabling food security within the family and the community in large. And all this was achieved because of WEF.

Further, the study found out that women do not sleep hungry since they have money to buy food for the family, unlike before where women used to have difficulties in accessing food to an extent of going the whole night without food. In respect to this the level of poverty have declined immensely with every household having at least something to feed on, the participants noted that there is no hunger within the family.

Participants acknowledged that the availability of WEF increased food production. In support of the said statement they noted that the funds enabled them to purchase more food to the household, most of the participants cite that money from WEF enable them to start Agri business such as chicken farming through this most women were able to get manure from their animal which then afterwards they used as fertilizer in planting their crops these increased the harvest thus also improving the food production within t the family.

A considerable number of women who participated in this study also used the funds from the government to lease land which they used to plant maize, in this way they were able increase food production within the household and the community at large. These funds have enabled women to buy enough food for their household and at the same to eradicate poverty hunger amongst them. In addition majority of the participants have been able to access variety of good quality of seeds and fertilizer that led to an increase of food production

Participants have been able to purchase farm inputs; Fertilizer, Seeds, Millet, Maize seeds and *Sukuma wiki* seedling, through right practices of farming participants have been able have huge harvest for their own family use and for the community. The funds have enable beneficiaries to buy sacks of maize which they use for the household and the rest they sell to other community members.

The funds have enable participants to be able to have chicken, whose products are eggs rich in protein, the eggs have been used within the family and sold to other community members, the money from their business have enable them to buy other household food products; sugar, salt, flour, maize sacks and vegetable.

Performance, it was noted that shortage of food in the household was proportionate to the daily performance in schools. The findings pointed out that when students are starving they face difficulties in concentrating in class which can be associated with their academic performance.

The findings pointed out that 10% of the whole school were more likely to be affected by hunger, of which 10% were from either single parent or orphaned families. The head teacher also pointed out that poverty among the key reason of students hunger in school, this denied them the ability to access the key basic necessity of life; food, shelter which was out of ignorance from the parents. Though as a way of addressing the problem the participants had proposed to the NGO by name *Njaa Marufuku* to provide breakfast which is yet to be implemented.

#### **4.3.7 WEF in improving food security**

The study required to determine how fund from WEF had improved food security for the respondents. The results are in table 4.12 below.

**Table 4.12: Fund from WEF in improving food security**

<b>Funds from WEF</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	52	86.7
<b>No</b>	8	13.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study was found out that 86.7% of respondent indicated that funds from WEF has improved food security while 13.3% indicated there was no relation to food security.

The funds from WEF had improved food security for beneficiaries since most of beneficiaries are engaging different incoming generating activities and on the process they are able to sustain their living. Hence even they are able to have enough food and increase on food security.

#### **4.3.8 WEF access to farm inputs**

The study required to determine how fund from WEF had led to accessing farm inputs for the respondents. The results are in table 4.13 below.

**Table 4.13: WEF access to farm inputs**

<b>WEF access to farm inputs</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	50	83.3
<b>No</b>	10	16.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 83.3% of respondent indicated that WEF has helped them to access farm inputs while 16.7% indicated that WEF had not helped them to access farm inputs.

On the farming inputs factors, the study findings indicated that, the most participants used funds from WEF to purchase farm inputs for to allow smooth running of farming, among the key inputs that were bought using financial assistance from Women Enterprise Fund were; Fertilizer and Seedling, followed by farm tools; *Jembes*, *Panga*, watering cans, tea plucking baskets,

feeders and drinkers. In addition the funds facilitated women to access better technical assistance, most participants felt that farm inputs would help them increase their production yields and improve food security. These among others were challenges experienced by women before they accessed financial assistance from the government; the participants were unable to access farm inputs, farm tool, pesticide and technical assistance to do farming because they lacked financial assistance.

In addition most of the animals that were purchased using WEF contributed abundantly to farm inputs. That is most, of the participants had chicken in their homestead whose waste was used as manure. Manure a key ingredient of farm input that was used in farming helped to increase the production of yield in the region.

#### **4.3.9 The WEF influence on the type of farming practiced**

Majority of the participants agree that the type of farming has been compromised by WEF, most of the women in the region used to practice subsistence farming but since then they have diversified to cash crop farming. There has been seen a shift of practice from household production to commercial farming. Women attribute financial assistance to the shift. This has seen enabled participants to lease cash crop plantation such as tea, napier grass, maize most women in this study associate the type of farming they are undertaking to financial assistance.

Data from FGD indicated that:

*“Our type of farming has been influenced positively by WEF, it has enabled us to expand our farming, it has continued the expansion of our farming ideas and some of us have started rabbit farming business to large scale, besides this we have bought cows for dairy farming. To chicken farmers, it has enabled us to buy more chicken that produce a lot of yields in terms of eggs and meat.”*

This funds have abundantly influenced the type of farming women undertake, the financial assistance has enabled participants to be able to buy the key farm inputs used in farming among the inputs that have been bought using this funds are; seedling, farm tool and most importantly this funds have enabled women to pay labor to those working in their farms.



A number of women were noted saying that the funds have enabled them to buy fertilizer to improve the soil fertility so as to increase production. This among other factors has influenced the type of farming and also at the same time improved the farming outputs in terms of production yields. Majority of women acquired their knowledge on farming through WEF training which according to them can be proportionately linked to good yields. Notwithstanding, that a few participant did not accord any influence of WEF in there farming, a sick ling women pointed out that because of her health condition she could not practice any kind of farming instead what he does with the money, she buys sacks of maize and sell instead.

#### **4.3.10 The main reasons for food security in the community**

Women in attempt to address food security in this study they cited WEF to be the most commonly used mode to address food security. Most of the participants used the funds to do business and profits that were realized in the process of doing business were used to buy food in the community. Interestingly the *chama* were adversely used by women, in attempt to address food security to elaborate most of the women within their groups used to come together and after accessing funds from WEF they bought sacks of maize which were thereafter divided equally amongst the members of the group who represented different region of the community in this way food security was assured within the family. With the role of providing food being bestowed upon women, they worked tirelessly to be productive in small ways activities in order to provide food for their children since it was key to concentration in the school environment. Not to forget good storage facilities have been mentioned by a number of participant that to be the main aim behind good food security.

Majority of the participant noted that funds from the WEF were mainly used in purchasing farm inputs in order to improve the production of yields, Most of the women cited among other key farm inputs that were bought using WEF were fertilizer, seeds and watering can. Beside, farm inputs women used the funds to purchase sacks of maize. All this that were purchased by participants had an abundant contribution to the massive harvest. Most of the funds from WEF were used by women to buy chicken, rabbits and livestock this animals were the main source of inorganic manure from chicken farming, livestock farming and rabbit farming there wastes were used in planting crops, as pesticide this in the community this improved the yields of production.

Data from KI indicated that:

*“Most women used the funds from WEF to purchase parcels of land at the same time lease some land, this according to a number of women the land portions in the Gusii regions are quite minimal and not enough, this made women to seek another option in attempt to increase production of yield and on the process they had enough food for their families.”*

Buying land and leasing enable most of women to have much yield from those land and on the process the food security was fully addressed. Also the surplus from their farms they sold it to make them financial stable.

Business supported by WEF were also associated with increase of production this according to the participants, profit from such business were used to buy of maize sack, to pay laborers who cultivate huge traits of lands whose returns could be linked to increased production of yields. These funds were used to buy diary feeds; this increased the production of milk within the household.

#### **4.3.11 WEF’s help to have food security**

Women in the region associate food security to an outcome of WEF, through various training that have been undertaken to benefit women in the region have been fruitful, most participant have been able to gain knowledge on good practices of farming through education carried out by Women Enterprise Fund employees. The core sessions of training have been on good farming practices and storage facilities, participant noted that they have been able to put this into practice and they never lacked food throughout the year since they have good storage facilities after good harvest.

Most of the participants in the region are farmers, with favorable climate condition of highlands weather, the soils in the region have continued to be unproductive though, women practice subsistence farming in the region, these funds have enabled them to have access to other farm inputs and at the same time diversify on other forms farming, this have seen more women indulging in chicken farming and profit from this business has enabled women to buy food for their families and also stocks for tomorrow use. Most importantly the businesses supported by WEF have enabled women to have food in the homestead level.

Through ideas shared amongst themselves when in their respective groups has enabled them to have good food security since in such venues members are usually trained by experts on good method so farming, through sharing members are able to share with one another on different ways of ensuring food security

#### **4.4 Participation of WEF beneficiaries in household sustenance**

##### **4.4.1 Type house before WEF**

The study required to know the house of respondents before WEF. The outcomes are in table 4.14 beneath.

**Table 4.14: Type house before WEF**

<b>Type house before WEF</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Permanent</b>	11	18.3
<b>Semi-permanent</b>	18	30.0
<b>Grass thatched</b>	24	40.0
<b>Mud structure</b>	7	11.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

The study found out that 40.0 % of the respondents had grass thatched houses, 30.0% had semi-permanent, 18.3% had permanent while 11.7% were mud structured houses.

The major reason why there are changes in the structures of their houses was due to the assistance from the government (WEF) and their houses structure have been improved. Shelter is among the key basic necessity for human beings, of which house structure provide shelter to its member however most of the house structures before were in poor conditions that were characterize by heavy leakage during rainy season. But with accessibility to funds from government most of the house structures have improved since women had access to the funds, there has been a shift from grass thatched structure to iron sheets roofs in most households, most participants cited an improved structure, women were able to renovate their house by painting, buy. Majority of women in this study have been able to change the structure of their houses to

better ones, most of the women were living in grass thatched house but with assistance from the government there has been a shift to semi permanent and permanent houses most of this house structure have been improved.

Data from KI indicated that:

*“Women have been able to pay their own bills, pay school fees; hospital bills. They have been able to buy domestic animal such as dairy cows which has enabled them to improve their household building, Most of the women have been able to purchase storage tanks for their families. Additionally they have been able to buy household goods; plate’s blankets; mattress; sofa sets.”*

Beneficiary of the project attributed this fund to education improvement within the sub county. The participant was able to take her child to Gusii Institute of Technology with Funds accessed from WEF to pay school fees.

The literacy level have improved, the beneficiaries have gained the knowledge of reading and writing through record keeping. Women are in position to provide food for their own families, though parcels of land remain minimal the money from WEF has enable women to buy large sum of food stuff for their families

It has uplifted the standards of living, their life was a bit low but ever since accessing the funds they were able to lease Napier grass farm, tea plantation farms and also to plant maize. This fund has importantly created opportunity amongst women through self-creation job during harvesting the work is distributed equally amongst the members of the group.

It has improved the lives of women groups have been able to buy seats and tents which they let at a fee during burial ceremonies, wedding ceremonies and communal meetings. Chicken business have been supported through this funds which has not only been the source of protein to the family household but also the community at large through selling eggs and their manure is used a fertilizer to plant vegetable. Participant noted that she used to use 10% of the profit from business supported by WEF to buy household foods; salt; sugar; soaps; *sufurias*; cups; plates and thermos among other household utensils.

#### 4.4.2 WEF leads to house improvement

The study required to know how fund from WEF had improved houses of respondents. The outcomes are in table 4.15 beneath.

**Table 4.15: WEF leads to house improvement**

<b>WEF on house improvement</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	47	78.3
<b>No</b>	13	21.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 78.3% of respondent indicated that funds from WEF has improved their houses while 21.7% indicted that WEF had not improved their houses.

The house structure that the women were living in were grass thatched. But with assistance from the government, there has been a shift to semi permanent and permanent houses most of this house structure have been improved.

#### 4.4.3 WEF to have good clothes

The study required to determine how fund from WEF enabled the respondent to have good clothing. The results are in table 4.16 below.

**Table 4.16: WEF to have good clothes**

<b>WEF access to good cloths</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	52	86.7
<b>No</b>	8	13.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 86.7% of respondent indicated that WEF help them to have good cloths while 13.3% indicted that WEF had not helped them to have good cloths.

The money obtained from their business enabled the beneficiaries to access good clothes for themselves and for their family members through the profits that they obtained from their day to day business.

#### 4.5.4 Respondents access to clothes

The study required to determine how the respondents access their clothes. The results are in table 4.17 below.

**Table 4.17: Respondents access to clothes**

Access to cloths	Frequency	Percentage
Market	38	63.3
Shops	11	18.3
Gifts	4	6.7
Hawkers	7	11.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 63.3% of respondent indicated that they access their clothes from market, 18.3% from shops, 11.7% from hawkers while 6.7% gifts.

The money from business enables the beneficiaries to buy good clothes for themselves and for their family member from the market. Sometimes like for parents their children or relatives give them clothes as gift or sign of appreciation.

Data from FGD indicated that:

*“Women Enterprise Fund has enabled us to have good outfits that make us presentable; we attribute good clothes to funds from the government. Our business has grown and we are able to use the profit to buy good clothes for our families.”*

Majority of the participants who had invested their money in business were able to access good clothes for themselves and for their family member through the profits that they obtained from their day to day business. Business entrepreneur who sells clothes was able to buy some clothes

for the family through the profit she made when selling clothes, others were able to buy clothes for the family through their posh mill business. Most of the women attributed income from poultry farming compliments the family income and through saving they are able to spare some little money to purchase clothes. In addition most women have been able to access suits through their day to day small trade and merry go rounds. In addition most of the participants notably used the fund from WEF to buy good clothes for themselves and for their children. In respect to this there has been an interlink between good clothes and WEF. However, few women argued that the funds have not enabled them to have access to better clothing since the funds are insufficient to even enable them buy good clothing for themselves and for their family members

#### **4.4.5 Types of clothes of the respondents**

The study required to decide sort of garments the respondents wear. The outcomes are in table 4.18 underneath.

**Table 4.18: Types of clothes of the respondents**

<b>Type of clothes</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Secondhand</b>	28	46.7
<b>New</b>	18	30.0
<b>Custom</b>	14	23.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 46.7% of respondent indicated that they wear secondhand clothes, 30.0% new while 23.3% wear custom made clothes. Most of people in Kenya use secondhand clothes and this implies even those in Nyamira county use secondhand clothes also in most cases.

#### **4.5 The business supported by WEF loans and the livelihood of women beneficiaries**

##### **4.5.1 Status of business for WEF beneficiaries**

The study required to know business status of WEF beneficiaries and how had improved their livelihood. The results are in table 4.19 below.

**Table 4.19: Status of business for WEF beneficiaries**

<b>Business status of beneficiaries</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Sole proprietors</b>	40	66.7
<b>Family business</b>	14	23.3
<b>Limited company partnership</b>	6	10.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 66.7% of respondent indicated that were involved in sole proprietor business, 23.3% family business while 10.0% were in limited company partnership. The money from self-help groups enables women to run their own small business. Most women they like doing sole business since they are forced always to use the money from business to support their families compared if they were in partnership which is not easy to use the money without the consent of others.

#### **4.5.2 Monthly income from business before WEF**

The study required to know monthly income of business before WEF. The results are in table 4.20 below.

**Table 4. 20: Monthly income from business before WEF**

<b>Monthly income</b>	<b>Frequency</b>	<b>Percentage</b>
<b>0-10000</b>	39	65.0
<b>10001-20000</b>	11	18.3
<b>20001-30000</b>	6	10.0
<b>Above 30001</b>	4	6.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**



From the study 65.0% of respondent earns KSH 0-10000 per month, 18.3% earns 10001-20000 per month 10.0% earns 20001-30000 while 6.7% earns above 30001. The monthly income before WEF was little, since the beneficiaries had low source of income and were forced to run small business hence most of them had little monthly income.

#### 4.5.3 Monthly income from business

The study required to know monthly income of business after WEF. The results are in table 4.21 below.

**Table 4.21: Monthly income from business after WEF**

<b>Monthly income</b>	<b>Frequency</b>	<b>Percentage</b>
<b>0-10000</b>	27	45.0
<b>10001-20000</b>	21	35.0
<b>20001-30000</b>	8	13.3
<b>Above 30001</b>	4	6.7
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 45.0% of respondent earns KSH 0-10000 per month, 35.0% earns 10001-20000 per month, 13.3% earns 20001-30000 while 6.7% earns above 30001.

Most of the participants had difficult life full of challenges. They were in the dark, there life was characterized with full of illiteracy, through their own ignorance they lacked information. They also pointed out that the structure of the house were grass thatched signifying poverty amongst members. But since accessing the fund from WEF the levels of literacy have improved immensely, since most of the participants are able to read and write and keep their own business record. Most of the house structures for the participants have been improved from grass thatched to iron sheet roofing this has positively reduced the levels of poverty among beneficiaries.

Data from KI indicated that:

“Most of the participant did not own anything but their lives have improved they now own tea plantation farms, Napier grass farms and tea plantation. They used to spend most of their time gossiping about the welfare of other in the community. But the funds have created opportunity for women since they are in position to provide for themselves and their families through their business that also engage them to busy and spend their time wisely.”

Involvement in women groups had led to self- actualization to many women who used to use their free time doing nothing. For now the participants are so much focused and they use their free time to empower themselves.

Interestingly most of the women used to participant in illegal illicit *changaa* business in the community. Always on the run from the rule of the law and in attempt to avoid arrest from the law enforces they was forced to give all the money they had sold the *Busaa* to the police to avoid being arrested, most of them despite being Christian they never went to church

#### **4.5.4 Business improvement and power to pay bills.**

The study required to determine how WEF beneficiaries improved their business and power to pay their bills after WEF. The results are in table 4.22 below.

**Table 4.22: Business improvement and power to pay bills after WEF**

<b>Business improvement and power to pay bills</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	55	91.7
<b>No</b>	5	8.3
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 91.7% of respondent indicated that their business had improved and power to pay their bills too after WEF while 8.3% indicted that WEF had not helped them to improve their business and power to pay their bills.

The major reason why business improved for beneficiaries was due to money from WEF benefited them a lot by expanding their business and even venturing into other business apart from what they had. It enabled the beneficiaries to practice large scale farming in Kitale and Narok, this enabled them to have enough money to pay their bills.

#### 4.5.5 Paying WEF loan on time.

The study required to determine if the beneficiaries paid their WEF loans on time. The results are in table 4.23 below.

**Table 4.23: Paying WEF loan on time**

<b>Paying loan on time</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	42	70.0
<b>No</b>	18	30.0
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 70.0% of respondent indicated that they paid their loan on time while 30.0 % indicted that they didn't pay their loan on time.

WEF improved the business and life at large. The business ventures which the beneficiaries were involved were paying well and this enable them to pay their loans in time. Also paying loan on time enabled them to re-apply for more money hence most of the groups wanted more money and on the process they paid their loan in time.

Data from FGD indicted that:

*“We have been able to start small businesses such as vegetable selling which have not only reduced idleness among us and gossiping since we are busy doing our business thus we don't have time to gossip about each other welfare instead we are able to share ideas that will build us positively in their day to day endeavor.”*

The WEF has created employment opportunity amongst women in the community. Togetherness has enabled women to come together to discuss and broaden their mind on other business opportunity. Socialization women have been able to personally know each other strength and weakness through socialization.

Business has transformed women lives through what is commonly known as *chamaa* through which participants have used to help themselves economically. Participants noted that their business have not only reduced the distance of going to market which are far, to the nearest town such as *Nyaikuro* but also saved the time wastage since services are within the range and nearer to the homestead.

Women have been able to use the funds to buy food products when they are in season, since the prices are much low and resell them when the demands are high; this has enabled them to develop the culture of saving which has enabled them to return the funds obtained from WEF. Most importantly participants have developed the culture of giving back to the community, most group members noted that they give one tin of maize, soaps and firewood to the less privileged ( Orphans; widowed) within the community

Participants have created an attractive environment to which the rest of the member who are not in group to formulate the same, most importantly other members of the community have formulated the same culture of coming together hence promoting food security.

#### **4.5.6 WEF in changing beneficiaries' livelihood.**

The study required to find out how WEF beneficiaries their livelihood had changed after WEF. The results are in table 4.24 below.

**Table 4.24: WEF in changing beneficiaries' livelihood**

<b>Livelihood change</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Yes</b>	<b>58</b>	<b>96.7</b>
<b>No</b>	<b>2</b>	<b>3.3</b>
<b>Total</b>	<b>60</b>	<b>100</b>

**Source: Research (2016)**

From the study 96.7% of respondent indicated that their livelihood had changed after WEF while 3.3% indicated that WEF had not changed their livelihood.

Hardship characterized the whole image before the inception of WEF. That is most of the women had to go for casual just to provide food for their families even though themselves they could go whole night without having anything for supper.

Data from KI indicated that:

*“Most of the women were not in position to buy household utensils. Even taking their children to school was a major challenge. They pointed out that their life was indeed difficult within the family level, to some extent exchanging of abusive words emanated from partners this would later led to children even going to sleep without food to the better part they could only have water. But with the inception of WEF women are now in position to buy household foods for their families, buy good clothes for their children and beneficiary pointed out that even peace within the family has been a product of WEF.”*

The challenges the family experienced this attributed most children to an extent of dropping out of school since the level of concentration was minimal. But with the inception of WEF women are now in position to buy household foods, buy good clothes for their children and beneficiary pointed out that even peace within the family has been a produced of WEF.

Their level of poverty was high which was characterized by hardship in lives, they had no land. But over time with the access of funds from the government institution participants have been able to lease tea plantation and be able to indulge themselves in Napier grass farming, others have been able to undertake domestic animal business; dairy farming; chicken farming this has not only improved their own lives but the larger community as a whole. Women through this initiative they were able to buy vegetable together and sold among others in the community, this enabled them to have vegetable among themselves and the surplus food was sold to other members.

Life was stressful through going to long distance markets to buy vegetable and now participant don't spend a lot of money since she has his own farm of vegetable which she uses within the family and the surplus she sell to the community through the markets.

They did not have development and once they had accessed WEF they saw the light of development. Most of the participant did not have avenues of lending money to pay school fees for their children, because they did not have any saving where they could repay if they borrowed but WEF has provided them the best avenue since women now can lend amongst themselves and take their children to school without any difficulties

## CHAPTER FIVE

### SUMMARY, CONCLUSION AND RECOMMENDATIONS

#### 5.0 Introduction

This chapter presents a summary of the findings, conclusions and recommendations drawn from the study and future study area

#### 5.1 Summary of findings

The study found out that Women felt the need to provide household goods out of the need to support their own family through providing their household necessity. Women felt that they could hardly do a lot by themselves and also they lacked knowledge for filling the WEF loan forms.

The study found out that the funds from WEF have enabled participants to buy farm inputs; seeds and fertilizer thus increasing food security within the household and the community at large.

Money from vegetable business supported by WEF has been used in buying dairy cow which has enabled participant to feed their household. Most of the participant have been able to provide for their families with ease and they found an interlink relationship; they also attributed their standard of living to be fair unlike in the past.

Women have been able to pay their own bill; pay school fees; hospital bills. They have been able to buy domestic animal such as dairy cows which has enabled them to improve their household building. Most of the women have been able to purchase storage tanks for their families. Additionally they have been able to buy household goods; plate's, blankets, mattress, sofa sets.

The literacy level have improved the beneficiaries have gained the knowledge of reading and writing through record keeping. Women are in position to provide food for their own families, though parcels of land remain minimal the money from WEF has enable women to buy large sum of food stuff for their families. It has uplifted the standards of living, their life was a bit low but ever since accessing the funds they were able to lease Napier grass farm, tea plantation farms and also to plant maize.

Most of the participants had difficult life full of challenges they were in the dark life was characterized with full of illiteracy, through their own ignorance they lacked information. They also pointed out that the structure of the house were grass thatched signifying poverty amongst members. But since accessing the time of accessing the funding from WEF, the levels of literacy have improved immensely since most of the participants are able to read and write and keep their own business record. Most of the house structures for the participants have been improved from grass thatched to iron sheet roofing this has positively reduced the levels of poverty among beneficiaries.

Most of the participant did not own anything but their lives have improved they now own tea plantation farms, Napier grass farms and tea plantation. They used to spend most of their time gossiping about the welfare of others in the community, but the funds have created opportunity for women since they are in position to provide for themselves and their families through their business that also engage them to be busy and spend their time wisely.

Interestingly most of the women used to participant in illicit *changaa* business in the community. Always on the run from the rule of the law and in attempt to avoid arrest from the law enforcement they were forced to give all the money they had sold the *Busaa* to the police to avoid being arrested. Despite being Christian they never went to church.

Business has transformed women lives through what is commonly known as *chamaa* through which participants have used to help themselves economically. Participants noted that their business have not only reduced the distance of going to market which are far to the nearest town such as *Nyaikuro* but also saved the time wastage since services are within the range and nearer to the homestead.

Women have been able to use the funds to buy food products when they are in season, since the prices are much low and sell them when the demands are high at a favorable high profit to the same farmers who sold them at the cheap price, this has enabled them to develop the culture of saving which has enabled them to return the funds obtained from WEF. Most importantly participants have developed the culture of giving back to the community. Most group members noted that they give one tin of maize, soaps and firewood to the less privileged (Orphans; widowed) within the community



Participants have created an attractive environment to which the rest of the member who are not in group to formulate the same, most importantly other members of the community have formulated the same culture of coming to together hence promoting food security.

Hardship characterized the majority of women participants before the inception of WEF. That is most of the women had to go for casual jobs just to provide food for their families even though themselves they could go whole night without having anything for supper. Most of the participants were not in position to buy household utensils; cups; plates; *sufurias*; thermos; spoons. Even taking their children to school was a major challenge.

The participants pointed out that their life was indeed difficult within the family level, to some extent exchanging of abusive words emanated from partners this would later led to children even going to sleep without food to the better part they could only have water. This attributed most children to an extent of dropping out of school since the level of concentration was minimal. But with the inception of WEF women are now in position to buy household foods, buy good clothes for their children and beneficiary pointed out that even peace within the family has been a product of WEF.

Their level of poverty was high which was characterized by hardship in lives, they had no land. But over time with the access of funds from the government institution participants have been able to lease tea plantation and be able to indulge themselves in Napier grass farming, others have been able to undertake domestic animal business; dairy farming; chicken farming this has not only improved their own lives but the larger community as a whole. Women through this initiative they were able to buy vegetable together and sold among others in the community this enabled them to have vegetable among themselves and the surplus food was sold to other members.

Life was stressful through going to long distance markets to buy vegetable and now participants are don't spend a lot of money since she has his own farm of vegetable which she uses within the family and the surplus she sell to the community through the markets.

They did not have development and once they had accessed WEF development has been foreseen by members through various activities undertaken by women in the community. Most of the participant did not have avenues of lending money to pay school fees for their children,

because they did not have any saving where they could repay if they borrowed but WEF has provided them the best avenue since women now can lend amongst themselves and take their children to school without any difficulties

## **5.2 Conclusion**

In light of the study findings, the following conclusions can be made; First, majority of the respondents maintained that participants have been able to start small businesses such as vegetable selling which have not only reduced idleness among women and gossiping since participants are busy doing their business thus don't have time to gossip about each other welfare instead they are able to share ideas that will build them positively in their day to day endeavor, but also created employment opportunity amongst women in the community. Togetherness WEF has enabled women to come together to discuss and broaden their mind on other business opportunity. Women have been able to personally know each other strength and weakness through interaction.

## **5.3 Recommendations of the study**

### **5.3.1 Recommendation for policy**

The study recommends that the government should provide adequate WEF to that the beneficiaries since the number of women in groups are many they can get up to ksh 1,000,000. This will enable them to improve their business and livelihood in general.

The state should formulate a viable policy to necessitate faster allocation of funds so that those applied for the funds they get them in time. Also the government should implement the much needed policies so as to solve the delay of funds.

To enhance community participation, the government needs to encourage the women groups to focus big and even venture to provide opportunities so that they are well empowered all round.

The government should consider extending the loan payment period even to be two years so that beneficiaries could have enough time to make use of money and maximize on the profit before they pay back the loan.

### **5.3.2 Recommendation for further studies.**

A more extensive study is recommended on “the role of women in livelihood negotiation in rural communities in Kenya”.

The results of the study will shade light on how women in rural areas are the backbone to their family and community pillars in term of development and progress. This will contribute knowledge in the women and development in Kenya and world at large.

A more extensive study is recommended on the obstacle that undermines women towards achieving their own development.

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## APPENDIX I: QUESTIONNAIRE

### Instruction

Am Melchzedek Bosire Moseti a student from University of Nairobi doing masters in Sociology and as a requirement am required to conduct a field research as a core requirement. I request for your assistance in answering the questions below. What you're going to share and reveal to me in this study will only be used for academic purposes and will be kept confidential, to best of my knowledge.

### Introduction

Dear Respondent,

Read the instruction provided in some of the questions before answering them.

Please tick answer as suitable, and where explanation is needed be precise.

### Section A: Demographic Characteristics.

1. Name of the respondent.....
2. Date.....
3. What is your age bracket?  
20 – 24 yrs [ ]    25 – 29 yrs [ ]    30 – 34 yrs [ ]  
35 -39 yrs [ ]    40 – 44 yrs [ ]    45 yrs and above [ ]
4. What is your Gender?  
Male [ ]                  Female [ ]
5. What is your marital status?  
Married [ ]                  Single [ ]
6. How many children do you have?  
1 [ ]                          2 [ ]                          3 [ ]  
4 [ ]                          Above 4 [ ]                          Other (s) specify.....
7. What is your occupation?  
Farmer [ ]                          Formal employment [ ]  
Business woman [ ]                          Informal employment [ ]
8. What is the highest level of education of education attained?  
Primary level [ ]                  Secondary level [ ]                  Diploma [ ]  
Degree [ ]                          O level [ ]

9. What is your monthly income?

- 0 – 10000ksh [ ]                      10001 – 20000ksh [ ]  
20001 – 30000ksh [ ]                      Above 30001ksh [ ]

10. Which is your religion?

- Christian [ ]              Muslim [ ]              Others specify.....

**Section B: Contribution of WEF on Women Livelihood.**

11. How did you come to know WEF?

- Public announcement [ ]              Chamas [ ]              Churches [ ]  
Through a friend [ ]              Others Specify.....

12. How was your life before WEF? .....

13. How's your livelihood status since you joined WEF? .....

14. How has WEF improved your livelihood status? .....

15. What is the role of WEF in your economic empowerment? .....

16. Has WEF helped you to develop your living standards?.....

17. What aspects of livelihood have been contributed by WEF?.....

What are the major aspects.....

18. Are WEF beneficiaries better than non-beneficiaries?

- Yes [ ]      No [ ]

If yes in 18 How?.....

19. How livelihoods of women contributed by WEF changed the community development?.....

20. Between WEF and other factor which contribute to livelihood what do you prefer?.....

**Section C: Food Security**

21. What is the main food item used in your home?

- Ugali [ ]      Banana [ ]              Potatoes [ ]              Millet [ ]

22. How do you access the main food item?

- Own farm [ ]              Market [ ]              Gifts [ ]  
Aid [ ]              Others Specify.....

23. If from your own farm, how long does your harvest last?

- 3 months [ ]              6 months [ ]              9 months [ ]              over 1 year [ ]

24. What did you buy using the funds from WEF?  
 Seeds [ ] Fertilizer [ ] Greenhouse kit [ ]  
 Food [ ] Others specify.....
25. How has food security for women affected since accessing WEF?.....
26. Does availability of WEF increase food production at household level?  
 Yes [ ] No [ ]  
 If YES to 26, How.....
27. What were the main reasons that led to food security in the community?.....
28. Have funds from WEF improved production of yield?  
 Yes [ ] No [ ]  
 If Yes in 28, How? .....
29. How has WEF influenced the type of farming you're practicing?  
 .....
30. Does WEF enable you to access farm inputs?  
 Yes [ ] No [ ]  
 If yes in 30 which inputs have you been able to access? .....
31. How has WEF helped to have food security?.....

**Section D: Participation in Household Sustenance**

32. What was your house before WEF?  
 Permanent [ ] Semi Permanent [ ]  
 Grass thatched [ ] Mud Structure [ ]
33. Has your house structure improved or changed as you are accessing WEF?  
 Yes [ ] No [ ]  
 If yes in 33, How? .....
34. Is there any relationship between good household and WEF?  
 Yes [ ] No [ ]  
 If yes in 34, How?.....
35. Has WEF enabled you to have good clothes and to entire family?  
 Yes [ ] No [ ]  
 If yes in 35 How and why ?.....

36. How do you access clothes for yourself and the entire family?

- Market                       Gifts   
Shops                       Hawkers

37. Which type of do your family where?

- Second hand               New               Custom

38. Does WEF determine nature of clothes for your household?.....

39. How does WEF provide ability to pay school fees for your children?.....

40. How has WF influenced the level of education in your life and that of community at large? .....

### **Section E: Business and Livelihoods**

41. What is the status of your business?

- Sole proprietor                       Family business   
Limited company                       Partnership

42. What is your monthly income from your business?

- 0 – 10000 ksh                       10001 – 20000 ksh   
20001 – 30000 ksh                       Above 30001

43. What is your monthly income from your business after receiving WEF?

- 0 – 10000 ksh                       10001 – 20000 ksh   
20001 – 30000 ksh                       Above 30001 ksh

44. How has WEF benefitted your business in improving your livelihoods?

- I have been able to educate my children   
I have been able to feed my family   
I have been able to pay my bills   
I have been able to employ other others in my business

45. Has your business improved your power to pay bills?

- Yes                       No

46. If yes, which of these activities are you able to finance?

- Housing                       Medical   
Clothing                       Food

47. Are you able pay WEF loan on time and get profit at the same time?

.....

48. Has your livelihood changed after accessing WEF?

Yes [    ]

No [    ]

If Yes in 48 how? And why?.....

49. What are the major impacts of WEF in your community?.....

## APPENDIX II A: KEY INFORMANT INTERVIEWS (KII)

Am Melchzedek Bosire Moseti a student from University of Nairobi doing masters in Sociology and as the requirement we're required to conduct a field research as a requirement. Kindly assist me to answer the questions below. What we're going to share and reveal to me will only be used for education academic and will be kept confidential to the best of my knowledge.

This outline will be used to gather events of the Key informants. Explanations should be in depth and should reflect on the subject of the discussion, nonverbal elements of communication should be taken into consideration; Body movements and; facial expressions.

1. Name .....
2. Date.....
3. What efforts does the WEF management board undertake to encourage women's participation in in undertaking WEF?
4. How many groups of women have been given WEF?
  - (a) Was there a condition which was followed by women to access the fund with regard to the board of WEF?  
If yes, what are some of these specifications?
5. Did women posses this qualification
  - a) Are there situation where women completely ignored participating in WEF?  
If yes what was the causal reason?
6. What is the major contribution of WEF to the livelihoods of women beneficiaries?
7. What has promoted women to access WEF?
8. How WEF women beneficiaries influenced participation of women in the household sustenance?
9. How do you compare, household sustenance before and after accessing WEF?
10. What is the role of food security for women affected since accessing WEF?
11. How has WEF Influenced food security in the area?
12. How business supported by WEF loans has affected the livelihood of women in the community?
13. What was livelihood of women in the community before and after accessing WEF?



## APPENDIX II B: KEY INFORMANT INTERVIEWS (KII)

Am Melchzedek Bosire Moseti a student from University of Nairobi doing masters in Sociology and as the requirement we're required to conduct a field research as a requirement. Kindly assist me to answer the questions below. What we're going to share and reveal to me will only be used for education academic and will be kept confidential to the best of my knowledge.

This outline will be used to gather events of the Key informants. Explanations should be in depth and should reflect on the subject of the discussion, nonverbal elements of communication should be taken into consideration; Body movements and; facial expressions.

1. Name.....
2. Date.....
3. What is the major contribution of WEF to the livelihood of women beneficiaries?
4. What has promoted women to access WEF?
5. How WEF women beneficiaries influenced participation of women in the household sustenance?
6. How do you compare, household sustenance before and after accessing WEF?
7. What is the role of food security for women affected since accessing WEF?
8. How has WEF Influenced food security in the area?
9. How business supported by WEF loans has affected the livelihood of women in the community?
10. What was livelihood of women in the community before and after accessing WEF?
11. What is the major contribution of WEF to the livelihoods of women beneficiaries?

**APPENDIX II C: KEY INFORMANT INTERVIEWS (KII)**

Am Melchzedek Bosire Moseti a student from University of Nairobi doing masters in Sociology and as the requirement we're required to conduct a field research as a requirement. Kindly assist me to answer the questions below. What we're going to share and reveal to me will only be used for education academic and will be kept confidential to the best of my knowledge.

This outline will be used to gather events of the Key informants. Explanations should be in depth and should reflect on the subject of the discussion, nonverbal elements of communication should be taken into consideration; Body movements and; facial expressions.

- 1. Name.....
- 2. Date.....
- 3. What is the level of school drop-out within the institution?.....
- 4. What are the benefits of WEF in educating children?.....
- 5. What role of food security can be associated with academic performance of children?  
.....
- 6. What was the performance of children before and after accessing WEF?  
.....

### APPENDIX III: FOCUS GROUP DISCUSSION GUIDE

Am Melchzedek Bosire Moseti a student from University of Nairobi doing masters in Sociology and as the requirement we're required to conduct a field research as a requirement. Kindly assist me to answer the questions below. What we're going to share and reveal to me will only be used for education academic and will be kept confidential to the best of my knowledge.

3. Name.....
4. Date.....
5. What has promoted women to access WEF?
6. How WEF women beneficiaries influenced participation of women in the household sustenance?
7. How do you compare, household sustenance before and after accessing WEF?
8. What is the role of food security for women affected since accessing WEF?
9. How has WEF Influenced food security in the area?
10. How business supported by WEF loans has affected the livelihood of women in the community?
11. What was livelihood of women in the community before and after accessing WEF?
12. What is the major contribution of WEF to the livelihoods of women beneficiaries?