

**RURAL WOMEN ACCESS TO INFORMATION: A CASE STUDY OF WOMEN
ENTERPRISE FUND**

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DECLARATION

This Research Project is my original work and has not been presented for a degree in any other University.

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This Research Project has been submitted for examination with my approval as the University supervisor

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ABSTRACT

The purpose of this study was to assess the rural women access to development Information with a focus on the Women Enterprise Fund. The specific objectives was to investigate the level of Rural Women Access to Development Information with a focus on the Women Enterprise Fund, to examine the impact of communication packaging on rural women access to development information with a focus on the Women Enterprise Fund, and to determine the timeliness of Rural Women Access to Development Information with a focus on the Women Enterprise Fund. The study applied descriptive survey design to assess the Rural Women Access to Development Information. The research targeted women in rural areas of Kenya specifically Kajiado Sub County. The total number of registered businesses was 3,811 with 1019 solely owned by women. These businesses were grouped according to their types. Stratified random sampling was used to obtain a 10% sample from each category to ensure fair representation. Therefore, a total of 105 women entrepreneurs formed the sample of the study. The study concluded that there was a high level of awareness of the women enterprise fund and that, a high percentage of rural women access development information. The rural women access information of various issues with the most outstanding being business, farming and religion welfare respectively among others. In relation to the communication packaging, the study concluded that communication media was the point of access of information on the women enterprise fund by respondents such as newspapers, radio and television. On the other hand, gatherings such as community groups and the church were also common points of access of information on the women enterprise fund by respondents. The study also concluded that communication packaging influences access to information by women especially the radio and television broadcasts which reach most people in the rural areas. The study concluded that rural women access development information is timely. Moreover, there exists a positive influence of timeliness on access to information by women..

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study

People require data for their everyday exercises and for the improvement of their condition and themselves. As per Weiss et al., (2001), data is the foundation of effective financial improvement since it assumes a noteworthy part in settling on choice. Suitable data enables individuals towards activities that can change lives, and takes into account a more noteworthy feeling of freedom Mchombu, (2000). Access to data is useful for an individual social, monetary, political, and social advancement as per Goulding, (2002).

In the everyday exercises individuals express broadened data needs. The requirement for data is characterized by Reitz (2010) as a hole in a man's learning that, when experienced at the cognizant level as an inquiry, offers ascend to a scan for an answer. These behavioral articulations altogether known as 'data looking for conduct' take after critical thinking or basic leadership forms where an individual recognizes conceivable sources, separates and picks a couple of sources, finds or reaches them, and connects with them to get the coveted data (Choo,2007).

Notwithstanding its key part in financial improvement, individuals in provincial territories in Kenya approach sufficient data. Much of the time, data arrangement in rustic regions happens through financial advancement ventures in spite of the fact that engineers don't see data arrangement as their first need (Meyer and Boon 174).

Suitable data engages individuals towards activities that can change lives and takes into account a more noteworthy feeling of autonomy. Rustic ladies require data of numerous types to enhance the nature of their life and their condition. Appropriate recognizable proof of the provincial

ladies data needs will decrease vulnerability and empowers them to distinguish elective answer for issues, satisfactory arrangement of data will likewise empower them to get more learning.

1.2 Statement of the Problem

The importance of data for human advancement and strengthening can't be over accentuated, in light of the fact that data has turned into a strong contribution of any improvement program. Van Lill, (2010) in his study in Kenya on women accessibility to information, found out that women in rural areas (44%) are among the poorest of the nation's population and are normally known to have a general deprivation of access to development information. Consequently, information concerning access to credit is rare to both the rural and urban poor, and also the women who run SMEs (Van Lill, 2010). The foundation of the Women Enterprise Fund in Kenya was an imaginative improvement by the administration to achieve the low-wage end of individuals and touch off cooperative energies that would upgrade business enterprise in the nation. The fundamental target of the women support was to build up a spinning store that would in this way decrease destitution through social monetary strengthening of women.

Kawira, Ibuathu, Kubaison and Guyo (2014) have scrutinized the effectiveness of the Kenyan Ministry of Gender in-house ability to encourage successful win-prevail upon associations with monetary suppliers all Kenya. They also questioned whether this was an indictment of lack of information by women to take it up. Against this backdrop, women are likely to continue experiencing development challenges unless the situation is addressed comprehensively. The Women, Youth, and PWDs constitute a large percentage of the population. The Uwezo Fund is a leader program for vision 2030 went for empowering women, youth and people with handicap access accounts to advance organizations and endeavors at the electorate level, in this manner improving monetary development towards the acknowledgment of the same and the Millennium

Development Goals No.1 (destroy outrageous destitution and craving) and 3 (advance sex equity and enable women)(UNesco,2015). However, sufficient information has not been documented on the level of awareness on Uwezo Fund programme, especially at the county level. This leads to lack of evidence generation that can support various interventions towards the accessibility and friendly environment for the women, youth and persons with disability to access Uwezo Fund opportunities.

The special groups face challenges in accessing the government credit opportunities. In the past, well established businessmen dominated the public access to government credit facilities. Men are aggressive in seeking business opportunities and are conversant with the requirements of establishing and running businesses. Traditions have always supported men to seek business opportunities. This is not the case with women, youth and PWDs. The special groups came to the government attentions recently and in particular in the last three years when the government enacted legislations that established the preference and reservation scheme.

1.3 Objectives

1.3.1 General objectives

The purpose of this study was to assess the Rural Women Access to Development Information with a focus on the Women Enterprise Fund.

1.3.2 Specific objectives

1. To establish the channels rural women use to access development information with a focus on the Women Enterprise Fund.

2. To establish the factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund.
3. To determine the effectiveness of communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund.

1.4 Research Questions

- i. Which channels do Rural Women use to access Development Information especially on the Women Enterprise Fund?
- ii. Which factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund?
- iii. How effective are the communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund?

1.5 Significance of the study

This study will be significant to various stakeholders. The study will help Government of Kenya especially the Ministry of Gender in providing guidance in ways to implement policy already formulated by the Ministry in relation to women accessing funds for setting up income earning activities or expanding their already existing businesses through the Women Enterprise Fund (WEF). Financial Institutions and communication/marketing institutions may understand the factors that contribute to low uptake of the WEF and strategize accordingly. Finally, future researchers in this field may find this research quite resourceful as part of their literature review in that it will help them in enriching their studies by providing important information regarding women entrepreneurship.

1.6 Justification of the Study

Women's education and empowerment have been critical social, financial, and political issues in the creating nations like Kenya and in the course of recent decades Kenya has made amazing increases in these zones. Women of Kenya are presently taking an interest in family basic leadership and in addition in national and global financial and political improvement. Women, independent of area, require information on family wellbeing, nourishment and sustenance, family arranging and youngster training, yet rural women additionally require information with respect to horticulture and creature farming for their contribution in financial development. In any case, the women who live in towns have absence of access to information assets and powerlessness to approach Information and Communication Technology. The rural women have unexploited abilities and the entire country would be profited in the event that they are legitimately associated with the improvement exercises plannedly (Agriculture Information Service [AIS], 2014). Library or information focuses can alleviate information needs of rural women through access to pertinent information and can empower rural women of Kenya partaking in the national monetary advancement.

1.7 Scope of the Study

The study sample population was derived from women who operated business in rural Kajiado County

The study focused on only women who operated both small, medium and large business with the Kajiado County regardless of their parity and whether they were single, married divorced or diseased.

The study focused on the role communication plays in empowering women on enterprise fund, how such fund can be used to empower them in growth of business. The study also focused on the role various channels of communication affected women access to development information.

1.8 Definition of Terms

WEP-Women enterprise fund

PWDs- People with disability

SMEs- Small and medium sized enterprises

UNESCO-United nations, scientific and cultural organizations

CHAPTER 2: LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.0 Introduction

This literature presents theories, models, and conceptual approaches on access to development information for rural women and how such information can be used to empower women. It draws from communication and mass media theories and sociological, psychological, social-psychological, political science, and community development perspectives, as well as from marketing and public relations strategies.

Access to information exposes people to the various talents, ability to innovate that helping people to advance and develop community.

In rural areas, information needs emerge from the everyday exercises they include themselves in. These information requirements for rural groups can be sorted into wellbeing; farming; instructive, lodging work, transportation, religion welfare and family, and lawful information (Harande, 2009). Other information required may identify with wrongdoing and security, arrangements and government, land and human rights. Besides, rural individuals require information on business sectors, wellbeing, civics, political, credit, scholarly, cultivate inputs, recreation, farming cultivation practices, and worldwide news (Mtega, 2012).

Bray (2001), Wambui (2007) argues that access to information, particularly financial, is increasingly recognized as a main barrier for women development explains that information is the power that drives any form of development be it economic, social, or even political. Information accessibility therefore becomes the indispensable component of development, which facilitates assembly of knowledge into comprehensive form, and then on application by the user, it is able to yield great success over what one was not able to do there before. Other than giving

aptitudes and abilities to perform, learning is likewise known to give the beneficiary trust in their life interests. In a research carried out by Ekpe et al., (2010), he found that information helps one take feasible financial initiatives which otherwise could have been dismissed as risky.

Mohan and Glangovan, (2006) argues that one of the problem faced by women entrepreneurs is lack of information. According to Wube, (2010) women have fewer business contacts, which limit their growth. Since a large portion of them work on a little scale and are not individuals from proficient associations or some other systems, they frequently think that its hard to access information. Absence of systems denies them of mindfulness and presentation to great good examples.

According to Brush (2006) of particular relevance in this context is the use of formal and informal networks. Networking is an important mechanism for the, exchange of tacit and explicit knowledge in general as well as establishing and growing a business in particular (Brush, 2006). Fletschner and Kennedy (2011), states that in social cultural setups where norms restricts women mobility, hence inhibiting their interactions, access to information, institutions and markets is compromised. In other words the larger the network, the better the access to resources that the entrepreneurs do not possess themselves. A quantitative study of self-employed women provided evidence that women did not seem to engage heavily in developing their professional networks since they were very satisfied with, their personal networks, which generally consists of their husbands, extended family and friends (Nielsen & Kjeldse, 2000).

2.1 Access to development information by local women for empowerment

Neuman (2016) argues that the will for information to flow freely has been proliferated as key to straightforwardness and more noteworthy responsibility, especially vertical responsibility amongst nationals and government. Be that as it may, for responsibility to prosper, satisfactorily created systems of authorizations, access to equity, managed media and common society engagement and straightforwardness measures, (for example, the privilege of access to information) should likewise be available among rural women everywhere. Regardless of whether as a methods for inciting majority rule or social responsibility or as the satisfaction of a basic human right, access to information is basic.

Furthermore Neuman (2016) says that if information is a cornerstone of responsibility, cooperation and subject voice, at that point women are in extraordinary need of it, as a hypothetical appropriate, as well as one that can be for all intents and purposes practiced and that prompts genuine change. With access to information, women would be managed another instrument to add to conquering the sexual orientation differences and conventional limitations that have historically kept them undermined and disappointed.

As indicated by Eyben, Kabeer and Cornwall (2008) women strengthening can take many structures, and it is frequently portrayed as social, monetary or political. Social strengthening centers around one's place in the public arena, and one's energy to transform it, while political strengthening identifies with value of portrayal in political organizations Economic strengthening, then again, generally concerns the issue of asset and resource proprietorship and administration. While access to information is significant for every one of the three types of strengthening, this article will concentrate on information for financial strengthening and the security and advancement of human rights.

There is developing accord on the need to engage women monetarily with a specific end goal to enhance their nearby and worldwide status. Through more noteworthy monetary strengthening, women's rights can be acknowledged and more extensive improvement objectives accomplished (Government of Canada 2014). As per the International Center for Research on Women (ICRW), 'financial strengthening is a standout amongst the most capable courses for women to accomplish their potential and propel their rights... Discrimination against women is monetarily wasteful. National economies miss out when a significant piece of the populace can't contend fairly or understand its maximum capacity.' Moreover, 'women who are monetarily engaged contribute more to their families, social orders and national economies. It has been demonstrated that women put additional salary in their youngsters, giving a course to supportable improvement' (Golla et al. 2011: 3).

Also, when women are engaged monetarily it encourages them to take part more completely in broad daylight life. As wage and organization expands, women's convictions and understanding identified with issues, for example, training, wellbeing, marriage, family, governmental issues and the economy can extend, empowering them to take more control of their lives and settle on more educated choices. Moreover, this financial strengthening for women spans sex holes and move control all the more intently toward balance. Significant ideal to noteworthy information is basic for women's financial strengthening.

At the point when women can access information, they turn out to be all the more successfully in taking part in instructive open doors for themselves and their kids; comprehend and conjure their rights to land, and access capital and settle on educated choices identified with beginning a business and cultivating. Hillary Clinton, previous US Secretary of State, noted at the 2011 Asian-Pacific Economic Cooperation Summit, that there is have to rectify the issue of

information asymmetry to ensure women are educated about open doors for exchange and arranging specialized help programs so they serve women and in addition men do (Lemmon 2011).

One it conflicts with standard deduction in microfinance that does not support open sector contribution in retail credit conveyance other than through government banks; on the other is has introduced a twofold execution procedure as assets are mostly set with presumed monetary foundations, (KIPPRA, 2010, Abel and Oketch, 2009).

Further, Sessional paper No. 2 of 2005 states that advancement of balance of chance and end of all types of segregation in view of sex is a useful advance that gives important conditions to powerful improvement (RoK, 2008). Experimental examinations demonstrate that women are more defenseless against interminable neediness on account of sexual orientation disparities, for example, access to credit, access to and control of property and earned salary and lacking access to instruction. This is regardless of expanding women investment in MSEs, in that capacity sessional paper No. 2 of 2005 prescribes that the administration seek after approaches to engage women, increment their access to credit by urging them to frame SACCOs, advance systems administration with formal banks and smaller scale back organizations (KIPPRA, 2010).

This reserve, The Women undertaking Fund helps women in grass root monetary advancement of a nation and women business visionaries add to the financial improvement of their families. Women business visionaries need sufficient physical capital, for example, credit which compels them into mission for miniaturized scale money related from the endeavor support help and development of their business (Kuzilwa, 2005). Failure to access credit for business is

occasioned by factors, for example, absence of benefit as insurance, societal separation, neediness and joblessness among others (Ekuman, 2001).

2.2 Information needs and seeking of rural community

Leak & Kurbanoglu (2008), contends that learning produced by client studies can create information frameworks and information benefit. This is genuine when we take a gander at information needs and the conduct of specific individuals. In his meaning of information Ocholla (2009) rehashes that it is a procedure that starts with the difficulties and issues that actuate the information searcher to search for information. Break and Kurbanoglu (2008) gives a more extensive perspective by isolating the terms. Break and Kurbanoglu (2008) contend that information inside the setting of client thinks about is utilized to mean verifiable information or exhortation or feeling, physical protest, for example, a book or diary or the channel through which a message is passed on. In any case, inside the setting of library and information science, information is characterized as any boost that decreases vulnerability (Leak and Kurbanoglu, 2008).

Wilson in Leak and Kurbanoglu (2008) says, information looking for conduct comes about because of the acknowledgment of a few needs characterized as any movement of a person that is embraced to personality a message that fulfills an apparent need. It can accordingly be included that information looking for starts when somebody sees that the present condition of had learning is not as much as that expected to manage some issue' (Leak and Kurbanoglu, 2008).

The story of worldwide system is a fantasy to such a group. In this manner, information is looked for from individuals, Lundu and Milimo (2000). Lindu and Milimo (2000) contend that as far as

the communication of thoughts and information trade, the rural groups depend generally, if not by any means, on oral and visual guides.

2.3 Women Enterprise Fund Access in the Rural Areas of Kenya

Women Enterprise Fund was brought about by the legislature of Kenya in 2006 and was authoritatively propelled in 2007 with the foremost goal of financial strengthening of women. WEF credits achieve the objective recipients through accomplice monetary middle people and specifically through Constituency Women (Nation journalist 2010)

Endeavor Scheme (CWES) (MGCSD, 2011). The store is proposed to empower the legislature understand the third MDG on "Gender balance and strengthening of women". As a lead venture under the Social Pillar in the Vision 2030, it is normal that WEF will assume a reactant part in mainstreaming women in the money related administrations sector (Ibid).

2.4 Recent trends in the development of women entrepreneurs in Kenya

Alambo Pamela (2009) contends that days are gone when women in Kenya stayed bound to the four dividers of their homes and their colossal quality and potential stayed unrecognized and unaccounted for. Women are progressively taking an interest in all exercises. The bastions of perfection in scholarly, governmental issues, organization, business and industry are not any more the privileges of men in Kenya. The general agreement that is rising in all dialogs identifying with the improvement of women is that advancement of women business visionaries should frame a vital piece of all improvement endeavors.

The experience of the United States where the offer of women-claimed endeavors is ceaselessly on an expansion fortifies the view that the eventual fate of little scale enterprises depends particularly on the section of women into industry.

In Sessional Paper 1402 of 2005, the legislature of Kenya additionally focused on the requirement for proceeded with extraordinary business enterprise improvement programs for women with a view to urge women to enter the business. Item and process-arranged courses empowering women to begin little scale businesses are likewise prescribed in the approach proclamation. There are a few institutional plans both at the middle and at the state levels like business banks, state monetary partnerships, state modern organizations, region industry focus' and deliberate offices which have been occupied with ensuring and creating women enterprise in rural and urban regions

2.5 Limitations to information accessibility by local women

There are a number of factors that thwart/confine women to access improvement information. Significantly, information is accessed from radio, TV, books, magazines, blurbs, church, wellbeing focuses, group gatherings and clubs. Notwithstanding, absence of education, neediness, joblessness and poor foundation, upset rural group to access information (Carter and Shaw, 2006)

Lion's share of the rural occupants don't have formal instruction. Olawale and Garwe, (2010) says that radio and transmissions that could contact a great many people worldwide are additionally influenced by neediness in such groups. Furthermore they contend that couple of individuals from rural groups can bear to purchase batteries for the radio on uncommon events, along these lines don't keep radios in their homes. The greater part of them don't have TVs in

their homes. The utilization of broadcasting for information scattering is thusly unimportant (Olawale and Garwe, 2010). The utilization of iconography and pictography is likewise restricted. The useful blurbs are glued on the shafts or trees around the place for a significant long time with put filling its need of spreading information.

As indicated by Mchombu's and Kagan (2008) Disability is extremely regular to poor groups. Visually impaired, maturated, physically debilitated individuals with polio contamination, and different infections, similar to HIV/AIDS, Tuberculosis, hypertension, and numerous others, are run of the mill in such groups. These individuals hence can't move around rapidly to search for required and significant information.

2.6 Improving the availability and exploitation of information by the rural women

Mhlongo (2005), defines an open library as neighborhood wellspring of information and records accessible to the overall population. Open library give access to information assets of a district or even a country. It empowers common individuals without or with negligible cost to access materials from which they may pick up learning, information, social experience, and excitement.

This foundation of rural libraries in rural territories give information, which is an essential to all improvement (Dasgupta, 2009) to rural tenants, therefore giving the advancement they require. The library must be helpful to the rural groups in the event that it is nearer to the general population living there, and presented to their information needs appropriately accommodating their needs.

2.7 Theoretical Framework

2.7.1 Uses and Gratifications Theory

The Uses and Gratifications Theory was presented by Blumler and McQuail (1969). Blumler and McQuail (1969) considered the expectations and the desires of individuals when watching legislators on TV amid the General decisions in Britain in 1964. They likewise examined what influenced individuals to abstain from seeing different government officials amid similar decisions. The hypothesis concentrates on how individuals utilize the broad communications. Likewise, the Uses and Gratifications Theory features two central point: First, the reasons why gatherings of people open themselves to various broad communications implies; TV, radio, printed material and web (Luo, 2002). The hypothesis was first used to clarify how individuals utilize broad communications amid political communication crusades, managing groups of onlookers as voters.

The hypothesis underpins the possibility that the mental and social needs decide the distinctive examples and desires of the general population from the media. Katz, Gurevitch and Haas (1973) characterized five center social and mental needs that broad communications satisfy crowd with. To begin with, they characterized the psychological need where they contended that Mass media has a capacity to fulfill group of onlookers mental necessities to make them ready to comprehend the encompassing occasions, existing conditions and to accomplish information for more subjective strength.

2.8 Gaps in Knowledge

The above literature identified the relevance of information to development, citing reasons such as meaningful decisions, exposure of people to the various information needs for community

development, awareness and keeping up to date with what is taking place in the world (Swanepoel & De Beer, 2007). It goes on to point out the information needs by rural communities as documented by various scholars (Donohue in Pienaar, 2005; Van Lill, 2010; Maveneka (2011). Access of the Women Enterprise Fund Access in the Rural Areas of Kenya is also looked at in details with women groups carrying the day in terms of utilization of the intended purposes of the fund (KIPPRA, 2010). The literature review also delves in the problems affecting the accessibility of information to the rural community. Factors influencing access to information were identified as illiteracy, poverty, unemployment and poor infrastructure (Carter & Shaw, 2006). However, there was a knowledge gap in relation to how the rural women access to development information. This study hence sought to fill in this gap by assessing the Rural Women Access to Development Information such as the Women Enterprise Fund.

CHAPTER THREE: RESEARCH METHODOLOGY

3.0 Introduction

This section presents the strategies that were utilized to gather information and from there on play out an examination. It incorporates inquire about outline, target populace, inspecting methodology, information accumulation strategies, pilot testing and information investigation techniques.

3.1 Research Design

The study applied descriptive survey design to assess the Rural Women Access to Development Information with a focus on the Women Enterprise Fund. According to Orodho (2009), survey methods is the most proper for social examinations including accumulation of assessments and propensities. The technique is anything but difficult to utilize and permits the utilization of research instruments like questionnaire. The design enabled collection of opinions from women in rural areas on assess the access to development information with a focus on the Women Enterprise Fund.

3.2 Target Population

The research targeted women in rural areas of Kenya with a focus on Kajiado North Sub County in Kajiado county. It focused on women with various entrepreneurial activities being carried out in the County. The total number of registered businesses in Kajiado North sub county is 3,811 with 1019 solely owned by women. The kind of enterprises are as follows: Large retail stores, wholesales, shops, kiosks, hawkers, service providers, transport, storage facilities, bars, hotels, schools, technical services, transport and butchery (Kajiado North Sub County; 2012).

3.3 Sampling Strategy

According to Mugenda and Mugenda (1999), for a descriptive study, at least 10% of accessible population is sufficient for the study. A list of registered businesses was obtained from the Kajiado North Sub County and businesses solely owned by women compiled. These businesses were grouped according to their types. Stratified random sampling was used to obtain a 10% sample from each category to ensure fair representation. Therefore, a total of 105 women entrepreneurs formed the sample of the study as shown in the table below.

Table 3.1: Sample size

Types of business	Total population	10%
Large retail stores	3	1
Shops	416	41
Kiosks	32	3
Wholesale	31	3
Hawkers	137	13
Service providers	93	9
Transport	15	2
Storage facilities	15	2
Agricultural processes	2	1
Restaurant with bar	8	1
Hotel	8	1
Butchery	1	1
Bar	1	1
Catering /Accommodations,	7	1
Technical services	240	24
Education Institutions	7	1
Total	1019	105

3.4 Validity and Reliability

The researcher conducted a pilot study to ensure the research instrument fully addressed the objectives of the study. Five women in rural areas not taking part in the actual study were picked for piloting using purposive sampling procedure. The purpose of the pilot was to validate the research instruments. According to Mugenda and Mugenda, (1999) validity is how much outcomes acquired from the investigation of information really speak to the wonder under examination. The unwavering quality of thee inquire about tools was tried utilizing the test-retest strategy.

Table 3.2: Summary of Reliability Results (Cronbach's Alpha)

	N	Cronbach's Alpha Based on	
Cronbach's Alpha		Standardized Items	No of Items
.819	5	.100	5

From the findings, the alpha value was higher over 0.5, suggesting that the investigation instruments yielded exceptionally solid and substantial information for this exploration, accordingly measuring the relationship between independent variables (communication packaging, timeliness and level of access) and the dependent variable (development information). After the analysis, it was found to be giving consistent results it was adopted for the final study.

3.5 Data Collection Method

Questionnaires with open and closed ended were utilized to gather the required information. The instrument was picked as a result of its credit for adaptability in making testing inquiries not past the concentration of the investigation. The researcher first got an introductory letter from the University before proceeding to the field. Then questionnaires were directly administered and collected to enhance respondents' participation and minimize the distortion of responses (Saunders et al, 2003).

3.6 Data Analysis

The raw data collected was edited, coded and then entry done. Descriptive statistics were utilized to examine information for each of the factors. Information investigation bundle, Statistical Package for Social sciences (SPSS) was utilized. The scientist at that point arranged the reactions from the exploration instrument and computed rates where vital. Recurrence tables, diagrams, and pie graphs were utilized. Reactions that featured mindfulness and state of mind were translated and condensed. The subsequent information was exhibited in notes in view of these discoveries. The researcher then gave suggestions and recommendations for future action.

3.6 Ethical Considerations

The researcher explained the implications of the study to the respondents. No respondent was forced to complete the questionnaire. The scientist was not to lead the respondents to a coveted result of the investigation targets. All information put together by the respondents was viewed as private. The respondents' availability and limited time was taken into account by having short and understandable questions to complete in approximately 10 minutes.

CHAPTER FOUR: DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.0 Introduction

Data was analyzed and tabulated in form of tables and charts. Qualitative method of data was also used and analyzed.

Data was collected from women from rural areas who do business and are beneficiaries of Women Enterprise Fund. A total of 105 questionnaires were administered. 93 questionnaires were responded to and returned for analysis of data representing 88.5% of the total number of questionnaires. A questionnaire return rate of 50% is adequate for analysis and reporting. A questionnaire return rate of over 70% is very good for analysis, Mugenda and Mugenda (2003). Therefore 88.5% is adequate for analysis. Therefore 88.5% is adequate for analysis.

4.1 Social demographic aspects of the respondents

In social demographic aspects of the respondents, various issues were put into consideration in order to understand the respondents appropriately. Among the issues discussed in this section were age, education level, marital status, type of business they do, the period within which they have been doing business and whether their business is registered or not.

4.1.1 Age of the respondents

In this question the respondents were asked to state their age. The chart below shows the age of various respondents.

Table 4.1: showing ages of the respondents

Age Cohorts	Frequency	Percent (%)
Below 20 year	4	4.3
21-25 years	10	10.75
26-30 years	17	18.28
31-35 years	18	19.35
36-40 years	21	22.58
Over 40 years	23	24.73
Total	93	100

Source: *Researcher 2017*

Majority of the respondents interviewed about women enterprise fund were the ages of over 40 years age with 24.73 percent. This shows that some of these women have been long in the business and understood well and had benefited more in women enterprise fund.

Those between the age cohorts of 36-40 years were represented by 22.58 percent. Those between the ages of 31-35 years of age with 19.35 percent. Ages 26-30 years were represented by 18.25 percent. Consequently those between the ages of 21-25 were represented by 10.75 percent while those who were below 20 years but had attained the age of 18 years and were doing business were represented by 4.3 percent.

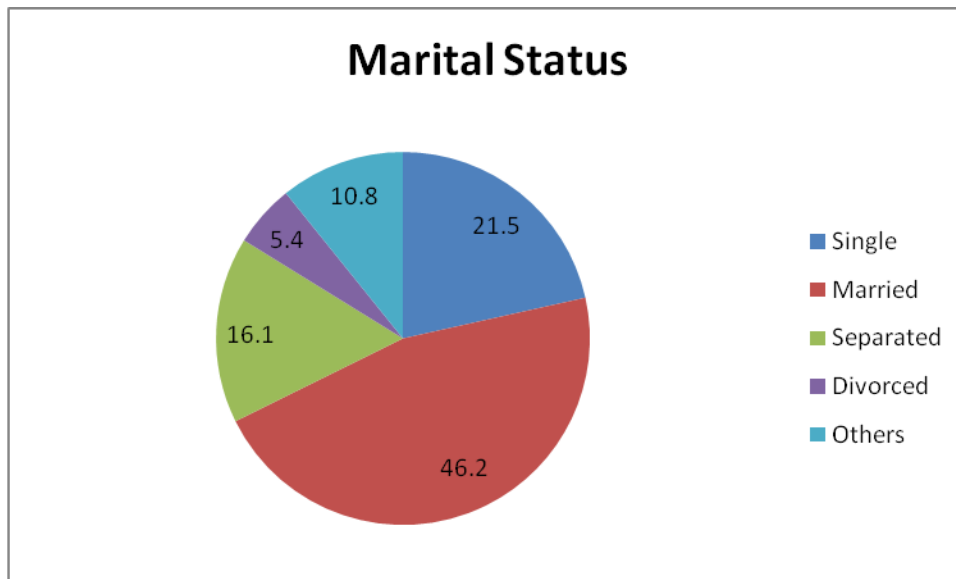
Age is very important in determining how the rural women were exposed to development information and access women enterprise fund. This study found out that majority of women were 40 ages and above. This can be used to deduce that they were more exposed to information

over a long period of time than those who were between the ages of 21-25 and 20 years and below.

4.1.2 Marital status of the respondents

This question sought to find out the state of the family within which the women fall, whether it's a polygamous, monogamous, single, divorced widowed or separated kind of family.

Chart 4.1 Showing marital status of women in business



Source: *Researcher 2017*

Majority of the respondents were married who were represented by 46.2 percent. This high percentage of majority of the respondents being married indicated that they valued family life which was a major support in their business. This was followed by 21.5 percentages of the single women. However, this was majorly on the women youth who argued that despite not being married they belonged to a family lineage.

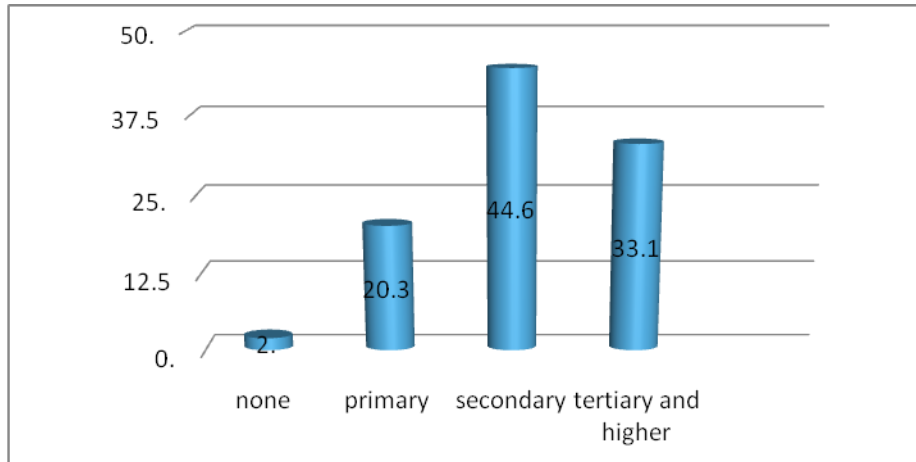
16.1 percent represented those who were separated while those who indicated others were represented by 10.8 percent. These are women who for example indicated they belong to a polygamous family. Those divorced were represented by 5.4 percent.

The study revealed that most rural women interviewed in this study were married. This can be interpreted that rural women value family and they put their family first before anything else. They believe in the local community and especially the Masai whom this paper sought their views see family as the key to development and empowerment hence making them hold tight to the family tree. Socially acknowledged standards of conduct like marriage and kid bearing and raising are the parts women play in their families and effectsly affect the kind of monetary exercises in which women can be included, the advancements accessible to them, the general population and organizations with whom they can communicate, the spots they can visit, the time they have accessible and the control they can utilize over their own particular capital. The African culture still places a lady in the kitchen together with dealing with the kids.

4.1.3 Education level of the respondents

In this question the respondents were asked to state their education level. This was a very important question since it would bring an understanding of the business the women were engaged in. The chart below shows the variation in education level of the various respondents.

Chart 4.2 Showing education level of the respondents



Source: *Researcher 2017*

Most of the respondents had attained a secondary school education as from the data analyzed. This was represented with 44.6 percent. Those who had attained tertiary education were 33.1 percent. The tertiary education included having undergone a vocational training in a college or university. It is only 20.3 percent who had just attained a primary school education while it was only 2 percent who had not attained any form of education.

4.1.4 Period within which the business have been in existence

Since this paper sought to understand the accessibility of information on women enterprise fund, this question was very important in understanding for how long the respondents had been doing their business.

The table below shows clearly the period which each respondent has been operating their business.

Table 4.2 Showing number of years in business

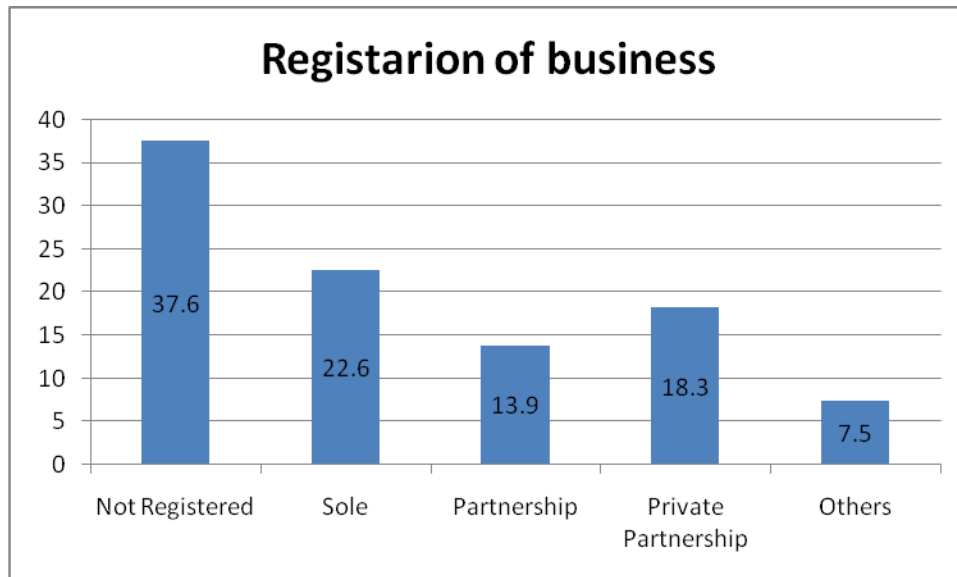
Number of years	Frequency	Percent
1-5 years	6	6.5
11-15 years	30	32.3
6-10 years	24	25.8
16-20 years	33	35.5
Total	93	100.0

Majority of the respondents said that they had been in business between 16-20 years who were represented by 35.5 percent. This can be deduced by the fact that considering the age group of those women in business these were between and above the ages of 30 years. This means they were risk takers and understood well the business environment. This was followed by those who had been in business between 6-10 years who were represented by 25.8 percent. 11-15 years was represented by 32.3 percent while lastly those who were in business between 1-5 years were represented by 6.5 percent.

4.1.5 Registration of business

This question sought to establish whether the business there was operated by the women in rural areas. The chart below shows how the results were deduced.

Chart 4.3 showing number of business registered



Source: *Researcher 2017*

Most of the business according to the respondents were not registered which was represented by 37.6 percent. Those who had a sole business was represented by 22.6 percent while those who were in partnerships were represented by 13.9 percent. Private partnerships were represented by 18.3 percent while those unspecified were represented by 7.5 percent.

4.1.6 Knowledge about women enterprise fund

Since this paper sought to understand the accessibility of information on women enterprise fund, the researcher sought to know whether the respondents knew about women enterprise fund. 95 percent of the respondents said they have heard about women enterprise fund. Most information came from radio, women groups and community meetings which they would attend and be harnessed with information of the benefits of the fund. Only 5 percent did not know about women enterprise fund. This implies that there was a high level of awareness of the women enterprise fund which meant there is high access to information regarding the youth fund.

4.1.7 Role of women enterprise fund

This question sought to understand whether the respondents understood the role of women enterprise fund. From data analyzed majority of the respondents understood role the positive role the fund had played in their business life. Most said they understood the fund from the point of benefiting from it by being taught business skills, acquiring loans for their business. This came as a result of women organizing themselves in groups of not less than 10 where they would be taught various business skills and be given funds to boost their business and return interest free.

In the same regard the respondents were asked whether they agreed on women enterprise fund as a provision of affordable and accessible credit for women enterprise development. Majority of the respondents 80.5 percent said that they agreed that women enterprise fund has been used to access credit for development. Only 5 percent of the respondents agreed to a small extent that the fund has been accessible to women for development.

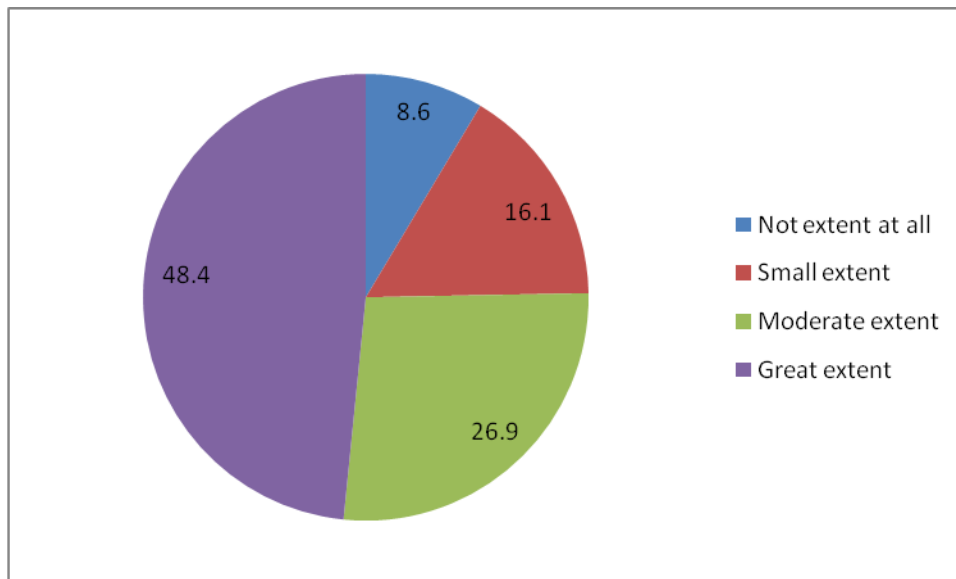
All respondents 100 percent agreed that the objective of women enterprise fund is used for building capacity for women beneficiaries and their institutions. Only 50 percent of respondents

agreed in relation to international marketing. This was mostly supported by the respondents whose business had been registered and had been educated on online marketing where they would market their produce. 20 percent agreed to a small extent and moderate extent while 30 percent did not agree at all. Majority of the respondents agreed to this in a greater extent with support of 80 percent. This is because it brought the women together in community groups to learn and enhance their business.

4.2 Extent of rural women access to development information.

This question sought to understand to what extent did women access development information. The chart below shows how they responded.

Chart 4.4 Showing extent of access to information



Source: *Researcher 2017*

Majority of the respondents 48.4 percent agreed to greater extent that rural women accessed development information. This was due to accessibility of major channel of communication that

is radio. Only 26.9 percent agreed moderately that development information was accessible. 16.1 percent of the respondents agreed to a small extent while only 8.6 percent of the respondents did not agree at all.

4.3 Most accessed development information

Majority of the respondents interviewed said that development information was accessible to greater extent. This question therefore wanted to know which kind of development information was most accessible to women. The table below illustrates how they responded.

Table 4.3 Showing most accesses development information

Information accessed	Frequency	Percentage
Health	10	10.6
Farming	20	21.5
Business	30	32.3
Educational	8	8.6
Family	25	26.9

Source: *Researcher 2017*

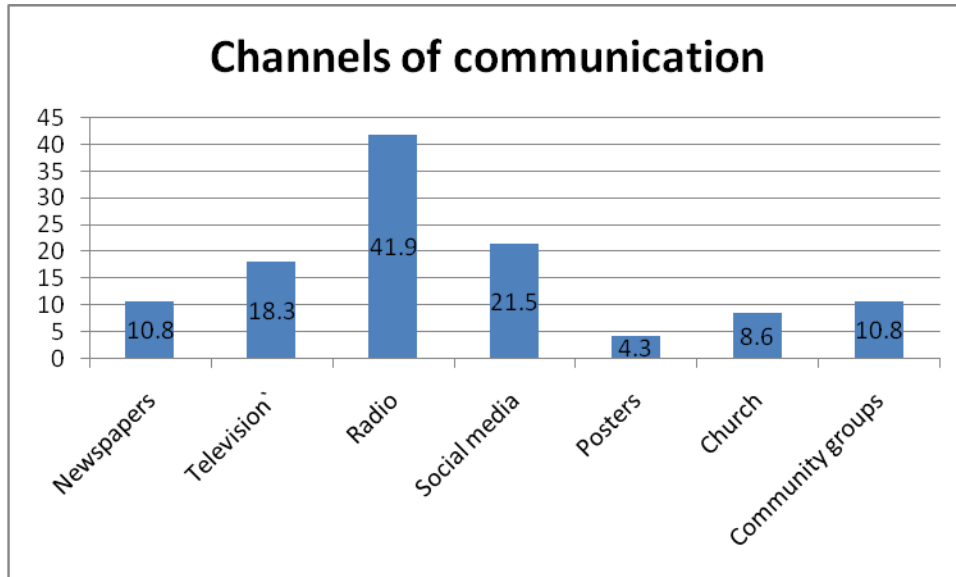
Majority of the respondents accessed development information on business which was represented by 32.3 percent. Those who accessed information on family was 26.9 percent while those who accessed information of farming were represented by 21.5 percent. Only 8.6 percent of the respondents accessed information on education.

4.4 Most used communication channel.

This question sought to know the most used channel of communication amongst the respondents.

The chart below shows how they responded.

Chart 4.5 Showing channels used for communication



Source: *Researcher 2017*

Radio is the most used channel of communication and information among the respondents. This was represented by 41.98 percent. This means that radio is the most accessible channel of communication among the respondents. Social media was the second most used channel of information among the respondents represented by 21.5 percent. With the advent of cheap and affordable smart phones have made information most accessible. Newspapers were represented by 10.8 percent as well as community groups. Church was represented by 8.6 percent while only 4.3 percent represented posters.

Radio is key to unlocking the future of women in Kajiado County. Literacy level in Kajiado has increased tremendously among women according to a survey done in 2011 that shows they are at 50.2%. This shows literacy has gone up hence access to information on development and funds to support their business have become easy.

4.5 Source of information most preferred

This question sought to understand the most preferred tool of communication. The chart below shows the results of respondents.

Table 4.4 Showing most preferred channel of communication

Channel of Information	Frequency	Percentage
Newspapers	15	16.1
T.V	13	13.9
Radio	49	52.7
Social media	10	10.8
Posters	2	2.1
Church	3	3.2
Community groups	1	1.1

Source: *Researcher 2017*

Radio is still the most preferred source of information amongst the respondents with a percentage of 52.7 percent followed by T.V with 13.9 percent. Social media was represented 10.8 percent

while newspapers were represented by 16.1 percent. Church meetings was represented by 3.2 percent followed by posters at 2.1 percent while only 1.1 percent of the respondents said they preferred community groups.

4.6 The effectiveness of communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund.

The respondents were requested to rate the extent to which rural women access development information from the government

Table 4.5 Showing effectiveness of communication channels used by rural women

Rate of effectiveness of communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund.	Percentage
Less effective	15.0%
Moderately effective	33.0%
Excellent effective	52.0%

Source; *Researcher 2017*

According to the findings, majority (52%) of the respondents stated that effectiveness of communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund is excellently effective, 33% stated that effectiveness of communication channels used by Rural Women to Access Development Information with a

focus on the Women Enterprise Fund is moderate effectively whereas only 15% stated that effectiveness of communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund is less effective This implies that a high percentage of rural women access development information and that channels used to communicate development information were effective.

4.7 Factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund.

The respondents were asked to indicate the factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund. The findings are tabulated below.

Table 4.6 Showing factors influencing rural women access to development information

Factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund.	Percentages
Communication Packaging	10.0%
Source of Information	22.0%
Timeliness	68.0%
Total	100.0%

Source: *Researcher 2017*

. The study sought to determine the factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund. Majority (68%) of the respondents stated that timeliness influences influencing rural women access to development Information with a focus on the Women Enterprise Fund, while 22% indicated that source of information influences their access to development Information with a focus on the Women Enterprise Fund and 10.0% were of the view that communication packaging influences access to Development Information with a focus on the Women Enterprise Fund. Implying that timeliness extensively influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund therefore rural women seek current development information to improve their lives and skills.

CHAPTER FIVE: SUMMARY, DISCUSSION CONCLUSION AND RECOMMENDATIONS

5.1 Summary of key findings

After close analysis and presentation of the data collected on the role communication plays in educating women on enterprise fund, here is the summary of data presented.

5.1.1 Channels rural women use to access development information

Data analyzed indicated that majority of women in rural areas had access to various channels that communicate to them about development and women enterprise fund. From the findings radio was the most preferred form of communication among rural women with over 50 percent. This implies that radio is the most effective and dominant channel of communication among rural women, and it would therefore be appropriate for advancing development in rural areas. Radio comes in various languages where information is able to get even to the uneducated. This is due to accessibility of radio in homes of a majority of the respondents. Social media was also preferred by women for development information.

Through the various channels used to communicate development issues among rural women were more aware about business, investment and how to acquire loans to boost their businesses.

5.1.2 Factors influencing rural women access to development information

The study further found out that timeliness influences access of development information by rural women. Likewise, Harande (2009) observes that information needs of rural groups can be classified into wellbeing; rural; instructive; lodging; work; transportation; religion welfare and family; and lawful information. The investigation at long last discovered that; proper information

enables individuals towards activities that can change lives. With the correct information discussed at the perfect time, accessibility to credit is upgraded. It opens a man to the different imaginative gifts and capacity of development that assistance in individual headway and group advancement. Give quick accessible and reasonable credits to help women extend or begin new organizations. Makes current mindfulness and one is dependably fully informed regarding what is occurring in connection to the reserve. Information changes people into capable natives who will co-work with national governments who are attempting to make a modern society individually. This is in agreement with Ekpe, et al., (2010) who notes that, using information to accept to take risks and also shed non-entrepreneurial mindset leads to discovery of entrepreneurial opportunity. In order for women to unlock the potential inherent in them, access to information and consequently knowledge is of essence so that they can actualize their capabilities.

5.1.3 Communication channels used by rural women to access development information.

The study revealed radio was the greatest mutual cause of information on the women enterprise fund by respondents at a level of 50.0% .Coming in next is social media, and television. Most programs aired on radio are of great help in giving the chance to rural women to access and use information. Information is delivered to them in their native languages.

Over the globe, the most perpetual issues recognized by analysts are women's absence of certainty and challenges in gaining entrepreneurial aptitudes (Shah, 1996). Radio and especially vernacular radio stations help spread and teach women on business skills as well as empower them to ensure they excel in business. According to data analyzed radio has played a key role in

educating rural women on enterprise fund and how they can access such money for business purposes.

5.2 Conclusion

In conclusion, it can be said that, albeit some effective procedures have been advanced, much still must be done in the push to engage women by creating women business visionaries in rural areas. The study concluded that the channels most Rural Women use to access Development Information with a focus on the Women Enterprise Fund is radio the most predominant channel of information access among women. The rural women access information of various issues with the most outstanding being business, farming and religion welfare respectively among others.

In relation to the factors influencing Rural Women Access to Development Information with a focus on the Women Enterprise Fund, the study concluded that timeliness influences rural women access to information to a larger extent.

When it comes to the effectiveness of communication channels used by Rural Women to Access Development Information with a focus on the Women Enterprise Fund, informal community gatherings was considered timely on access to information by women. This is particularly the case with regards to empowering people towards actions that can transform lives as well as with the right information communicated at the right time, accessibility to credit is enhanced

5.3 Recommendations for further research

The study has revealed that information on women enterprise fund is well accessible among rural women.

This study focused on rural women only whereas issues of women enterprise fund are not only in rural areas but also in urban areas. It is however important to look holistically to the issue of accessibility to information across other regions on women enterprise fund to ensure they are well empowered.

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Appendix I: Questionnaire

SECTION A: SOCIAL DEMOGRAPHIC INFORMATION

1. Kindly indicate your age?

Below 20 years [] 21-25 years []

26-30 years [] 31-35 years []

36-40 years [] Over 40 years []

Others.....

2. What is your marital status?

Single [] Married []

Separated [] Divorced []

3. What is your education level?

No Education [] Primary Education []

Secondary Education [] Tertiary Education []

4. For how long have you been doing this kind of business?

1 – 5 years [] 11- 15 years []

6- 10 years [] 16 – 20 years []

More than 20 years []

5. How is your business registered?

Not Registered []]

Sole trader [] Private limited company []]

Partnership []]

Any other (specify).....

6. Have you heard of the women enterprise fund?

Yes [] No []]

From the Q6 above where have you heard about women enterprise fund?

.....

7. What do you think is the role of women enterprise fund?

.....

- a. To what extent do you agree with the following statements in relation to the objectives of the women enterprise fund? Where; 1= Not at all, 2= small extent, 3= Moderate extent, 4= Great extent, 5= very great extent.

	1	2	3	4	5
Provision of affordable and accessible credit for women enterprise development					
Capacity building of women beneficiaries and their institutions					
Promotion of local and international marketing					
Promotion of linkages of micro, small and medium enterprises owned by women					
Facilitate and support investment in infrastructure that support women					

SECTION B: Channels Rural Women to Access development Information

8. To what extent do rural women access development information?

Not extent at all []

Small extent []

Moderate extent []

Great extent []

Very great extent []

9. What development information do you access most?

Category	Tick as appropriate
Health	
Farming	
Business	
Educational	
Family	

10. In your view which is the most used channel of communication on women enterprise fund?

Newspapers []

Television []

Radio []

Social media []

Posters []

Church []

Community groups []

11. Which source of information do you most prefer?

Newspapers []

Television []

Radio []

Social media []

Posters []

Church []

Community groups []

a. For your channel above which type of information do you consider to learn most?

Business management Skills []

Financial planning and management []

Loans application and repayment []

Investment []

SECTION C: Factors influencing rural women access to development information

12. Which of the following do you use to access information on development?

Newspapers []

Television []

Radio []

Social media []

Posters []

Church []

Community groups []

13. To what extent do you agree with the following statements in relation to the influence of communication packaging on access to information by women? where; 1= Not at all, 2= small extent, 3= Moderate extent, 4= Great extent, 5= very great extent.

	1	2	3	4	5
The radio and television broadcasts reach most people in the rural areas					
The use of broadcasting for information dissemination is significant					
The use of iconography and pictography is also common					
I prefer word of mouth or oral transmission exchanges					

Information is delivered to us in our native languages					
Information is presented in a format that is accessible such as audio-visual					
Information is contextually appealing					
Meetings and workshops summoned and conducted by extension workers are of great help in giving the opportunity to rural women to access and utilize information					

14. To what extent is rural women access development information timely?

Not extent at all []

Small extent []

Moderate extent []

Great extent []

15. To what extent do you agree with the following statements in relation to the influence of timeliness on access to information by women? where; 1= Not at all, 2= small extent, 3= Moderate extent, 4= Great extent, 5= very great extent.

	1	2	3	4	5
With the right information communicated at the right time, accessibility to credit is enhanced					
Provide immediate accessible and affordable credits to support women expand or start new businesses					
Appropriate information empowers people towards actions that can transform lives					
It exposes a person to the various creative talents and ability of innovation that help in personal advancement and community development					
Creates current awareness and one is always up to date with what is taking					

place in relation to the fund					
Information transforms individuals into responsible citizens who will co-operate with national governments who are trying to create a modern society					

Section D: Effectiveness of Communication Channels used for development

16. In your view which is the most effective channel of communication on women enterprise fund?

- Newspapers []
- Television []
- Radio []
- Social media []
- Posters []
- Church []
- Community groups []

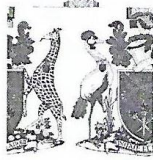
17. Which of the following aspects of women enterprise fund is most communicated to you?

- Business management Skills []
- Financial planning and management []
- Loans application and repayment []
- Investment []

18. Which mode(s) of communication is most used for your answer in Q18?

- Newspapers []
- Television []
- Radio []
- Social media []
- Posters []
- Church []
- Community groups []

Appendix II: Certificate of Field Work



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Kenya

REF: CERTIFICATE OF FIELD WORK

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Reg No: K50/70096/2013

Name: JERIPAH ANDATI

Entitled: RURAL WOMEN ACCESS TO DEVELOPMENT INFORMATION

DR HEZRON MUGAMBI
SUPERVISOR

Dr. Nditi Nditi
PROGRAMME COORDINATOR

Dr. Nditi Nditi
DIRECTOR

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28.9.2016
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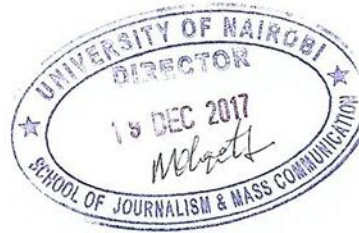
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Reg. No: KSO/70096/2013

Name: JERIDAH N. ANDAYI

Title: RURAL WOMEN ACCESS TO INFORMATION

A CASE STUDY OF WOMEN ENTERPRISE FUND

DR. HERON MUGAMBI
SUPERVISOR

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18.12.2017
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ASSOCIATE DIRECTOR

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