

UNIVERSITY OF NAIROBI
DEPARTMENT OF SOCIOLOGY

**WOMEN ENTERPRISE FUND IN KENYA: A Study of Its Influence on Livelihoods of
Women Entrepreneurs in Kamukunji Sub-County, Nairobi**

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DECLARATION

DECLARATION BY CANDIDATE

I, Alambo P.A., hereby declare that this Research Project is my original work and has not been submitted for examination in any other University.

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DECLARATION BY SUPERVISOR

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

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DEDICATION

First and foremost, I wish to dedicate this work to Almighty God for giving me the determination to complete this programme. To my husband and sons, for their love and sacrifice due to my absence in the course of my studies.

I also dedicate this work to my friends and colleagues at work, for constant encouragement and advice throughout the duration of the programme. Their words of encouragement were a source of great motivation. Finally, I wish to dedicate this work to members of my class for being good companions throughout this long and intellectually stimulating journey.

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TABLE OF CONTENTS

DECLARATION.....	ii
DEDICATION.....	iii
ACKNOWLEDGEMENTS	iv
TABLE OF CONTENTS	v
LIST OF TABLES	xi
ABBREVIATIONS.....	xiii
CHAPTER ONE: INTRODUCTION.....	1
1.1 Background of the study	1
1.1.1 The Women Enterprise Fund: An Overview.....	2
1.2 Problem Statement	4
1.3 Research Questions	5
1.4 Objectives of the Study.....	5
1.4.1 The main Objectives.....	5
1.5 Scope and Limitation	6
1.6 Definition of Concepts.....	6
CHAPTER TWO: LITERATURE REVIEW AND THEORETICAL FRAME WORK.....	7
2.1 Introduction.....	7
2.2 Entrepreneurship.....	7
2.2.1 Concept of Women Entrepreneurs	7
2.2.2 Growth of Women Entrepreneurs	8
2.2.3 Problems of Women Entrepreneurs	9
2.2.4 Recent trends in the development of women entrepreneurs.....	11
2.2.5 Women Entrepreneurs in the informal sector.....	12
2.3 Role of Microcredit.....	15
2.3.1 Availability of Microcredit.....	15

2.3.2 Criticisms of Microcredit	16
2.4 Poverty Focus.....	18
2.4.1 Concept of Women Empowerment	18
2.4.2 Economic Status of Women in Kenya	19
2.5 Theoretical Framework.....	21
2.5.1 The Rational Choice Theory	21
2.5.2 Social Net-work Theory	21
2.6 Conceptual Framework.....	22
2.6.1 Operationalization of Variables	23

CHAPTER THREE: RESEARCH METHODOLOGY..... 26

3.1 Introduction	26
3.2 Site selection and Description.....	26
3.3 Research design.....	27
3.4 Units of Analysis and Observation.....	27
3.5 Target population	27
3.6 Sampling Procedures.....	28
3.7 Data collection and Analysis.....	29
3.7.1 Quantitative data	29
3.7.2 Qualitative data.....	29
3.8 Data Analysis	29

CHAPTER FOUR: DATA PRESENTATION AND INTERPRETATION..... 30

4.1 Introduction	30
4.2 Characteristics of WEF	30
4.2.1 Sources of Loans for Women Groups in Kamukunji Constituency	30
4.2.2 Services provided to the Respondents from WEF	31

4.2.3 Collateral Requirements.....	31
4.2.4 Women Groups in Kamukunji Constituency.....	32
4.2.5 Location of Business.....	32
4.2.6 Major achievements of WEF	33
4.2.7 Challenges in access of WEF Loans.....	34
4.3 Role of WEF in Building Capacity in Business Management	35
4.3.1 Training in Business Management.....	35
4.3.2 Professional skills possessed.....	35
4.3.3 Training in entrepreneurship after Loan Award	36
4.3.4 How Training has improved the Enterprise	37
4.3.5 Sources of Information on Business Enterprises	37
4.3.6 Additional Training required	38
4.4 Business Performance in improving livelihood of the WEF Loanees	38
4.4.1 Main Source of Income.....	39
4.4.2 Other Sources of Income	39
4.4.3 Amount of income from businesses.....	40
4.4.4 Procedures followed to access Loan.....	40
4.4.5 Length of Time to Access Loan.....	40
4.4.6 Opinion on Length of Procedure to Access Loan.....	41
4.4.7 Type of Enterprises	41
4.4.8 Duration in Business	42
4.4.9 Monthly Income of Women Groups.....	43
4.4.10 Value of Current Stock	43
4.5 WEF empowerment of the women entrepreneurs	44
4.5.1 Estimated income earned per Month	44

4.5.2 Whether profit was made from business.....	44
4.5.3 Reasons for businesses being sustainable.....	45
4.6 Level of Credit Accessed by Women Groups.....	46
4.6.1 Number of Times Loan Accessed.....	46
4.6.2 Amount borrowed as first Loan.....	46
4.6.3 Ability for Loan repayment.....	47
4.7 Characteristic and perceptions on WEF by Women Loanees.....	47
4.7.1 Perceptions on WEF.....	47
4.8 Characteristics of the women loanees.....	48
4.8.1 Age Category of Respondents.....	48
4.8.2 Marital Status of Respondents.....	48
4.8.3 Respondent's Level of Education.....	49
4.8.4 Position of Respondents in the Group.....	49
4.8.5 Respondents' Length of Residency.....	50
4.8.6 Suggestions to improve Loan Accessibility.....	50
4.8.7 Lessons learnt for future business success.....	51
CHAPTER FIVE: SUMMARY, CONCLUSIONS AND RECOMMENDATIONS	53
5.1 Summary of Findings.....	53
5.2 Conclusions.....	55
5.2.1 Negative impacts of the fund.....	55
5.3 Recommendations.....	56
REFERENCES	57
Appendix I: Interview Schedule for Women Entrepreneurs.....	62

ABSTRACT

The main objective of this study was to establish the impact of Women Enterprise Fund on the livelihood of women entrepreneurs in the informal sector in Kamukunji sub-county, Nairobi. The Women Enterprise Fund was launched by the Kenya government in 2007 with the principal objective of economic empowerment of women. A lot of resources have been put in the area of formal credit and financing without addressing other underlying factors that necessitates the small & medium (SMES) survival & growth. The study sought to investigate the influence of Women Enterprise Fund in improving the livelihood of women entrepreneurs as well as empowering them. The study had five specific objectives which were to examine the characteristic of Women Enterprise Fund, the role of WEF in building the capacity of women in business management, to assess the extent to which micro-credit from WEF has improved business performance, to establish the level of credit accessed and finally to examine women loanee perception of W.E. F. The study utilized two theories namely the Rational Choice Theory and the Social network theory. The site of the study was Kamukunji sub-county in Nairobi. The target populations were women groups in Kamukunji sub-county. A sample of 40 women responded was selected for interview in addition to 10 key informants, information was gathered using interview guides and questionnaires. The study was both qualitative and quantitative, data was coded and analyzed using SPSS computer package and finding made in the light of the objective of the study. The study established that livelihood of members improved as evidenced by improved living standards and improved self- esteem and also came up with challenges faced by the groups which included long duration of accessing loan and insufficient amount of loan that are granted which hinders women from engaging in desirable businesses. The study made various recommendations based on the findings which included the; need to create awareness about the loan at grass root level, need to increase the amount of loan and need to reduce conditions and terms of accessing the fund.

LIST OF TABLES

Table 4.1: Sources of Loans for Respondents	31
Table 4.2: Services received from WEF.....	31
Table 4.3: Collateral Requirements	31
Table 4.4: Whether Collateral Requirements were reasonable.....	32
Table 4.5: Respondents' Women Group.....	32
Table 4.6: Location of business	33
Table 4.7: Major achievements of WEF.....	34
Table 4.8: Challenges faced in accessing WEF Loans	34
Table 4.9: Training on business management before obtaining loan	35
Table 4.10: Professional skills possessed	36
Table 4.11: Training in entrepreneurship after receiving loan	36
Table 4.12: Practice of Entrepreneurship Training received	37
Table 4.13: Types of improvement in the Enterprises.....	37
Table 4.14: Sources of Information on Business Enterprise.....	38
Table 4.15: Additional Training required	38
Table 4.16: Main Source of Income	39
Table 4.17: Other Sources of Income	39
Table 4.18: Amount of income from businesses	40
Table 4.19: Procedures followed to access Loan.....	40
Table 4.20: Duration to receive loan.....	41
Table 4.21: Length of Procedure to Receive Loan	41
Table 4.22: Types of Enterprises	42
Table 4.23: Duration in Business.....	42

Table 4.24: Monthly Income of Women Groups.....	43
Table 4.25: Value of Current Stock	43
Table 4.26: Estimated income earned per month.....	44
Table 4.27: Way of using Profit.....	45
Table 4.28: Reasons for business being sustainable	45
Table 4.29: Number of Times Loan Accessed.....	46
Table 4.30: Amount borrowed as first Loan.....	47
Table 4.31: Ability for Loan repayment	47
Table 4.32: Perception on WEF.....	48
Table 4.33: Respondents' Age Category	48
Table 4.34: Respondent's Marital Status	49
Table 4.35: Respondent's Level of Education	49
Table 4.36: Respondent's Position	50
Table 4.37: Respondent's Length of Residency	50
Table 4.39: Lessons learnt for future business success.....	52
Table 4.38: Suggestions to Improve Accessibility	51

ABBREVIATIONS

C-WES	-	Constituency Women Enterprise Scheme
FIs	-	Financial Institutions
MDG	-	Millennium Development Goals
MGCSD	-	Ministry of Gender, Children and Social Development
MSMs	-	Micro, Small and Medium Enterprises
SMEs	-	Small and Medium Enterprises
UN Women	-	United Nations Entity for Gender Equality and the Empowerment of Women
WB	-	World Bank
WEF	-	Women Enterprise Fund

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Women have considerable potential to contribute to the development of the nation but face many challenges such as not controlling assets like land which relates to other vulnerabilities of domestic violence, HIV and AIDS. Poverty due to discrimination in education, healthcare, employment and credit is another challenge which women face (UN Women, 2010). A study conducted in rural Bangladesh revealed that isolation of women constrains potential to generate income (Schuler and Hashemi, 1994). Social exclusion and marginalization alienates women from mainstream society but social and economic costs of failure to include them in development are enormous (MGCSD, 2011).

Mainstreaming women in the financial services sector is therefore one of the ways to boost the critical role they play in socio-economic development (MGCSD, 2011). Those who go into entrepreneurship are inadequately prepared due to limited capital and low financial matter (UN Women, 2010). The Ministry of Planning and Vision 2030, through the Poverty Eradication Council has put aside funds for women and youth groups through constituency and district development offices (Nation Correspondent, 2011).

The women Enterprise Fund (WEF) was launched by the Kenya Government in 2007 with the principal objective of economic empowerment of women. WEF loans reach out the target beneficiaries through financial intermediaries and also directly through the Constituency Women Enterprise Scheme (CWES). Recent figures indicate that Ksh 1.2 billion has been loaned through 74 financial institutions and CWES to over 221,691 women. Similarly, 3,874 women have benefitted from training in business management facilitated by the fund. At the moment, Kshs 3 million is allocated to each constituency while the financial partners run another scheme called “Jiimarishu” which allows borrowing between Kshs 500,000 and Kshs 2 million, payable within 36 months (Ongiri, 2011).

WEF is especially useful to rural women by addressing the perennial challenges they face in their desire to venture into entrepreneurship development. Such challenges include cultural factors which do not allow women to own assets that are required as collateral by banks, high transaction costs in the form of interest rates and bank charges and access costs due to long distances from towns. Another challenge faced by women are myths attributed to banks such as banking being only for the rich and repossession of assets in case of default (MGCSD, 2011).

1.1 .1The Women Enterprise Fund: An Overview

WEF was conceived by the government of Kenya in 2006 and was officially launched in 2007 with the principal objective of economic empowerment of women. WEF loans reach the target beneficiaries through partner financial intermediaries and directly through Constituency Women Enterprise Scheme (CWES) (MGCSD, 2011). The fund is intended to enable the government realize the 3rd MDG on “Gender equality and empowerment of women”. As a flagship project under the Social Pillar in the Vision 2030, it is expected that WEF will play a catalytic role in mainstreaming women in the financial services sector (Ibid).

The Government created WEF in order to assist women entrepreneurs with micro credit to boost their enterprises and also to create more opportunities for self employment in the informal sector. WEF is mandated to provide money for on-lending to women enterprises through financial institutions and directly to women through CWES and to facilitate investment in commercial infrastructure beneficial to women enterprises such as business markets and business incubators. WEF supports women oriented micro, small and medium enterprises (MSMs) to develop linkages with large enterprises and facilitates local and external marketing of products made by women. WEF also supports capacity building of the beneficiaries of the fund and their institutions (MGCSD, 2011).

WEF has two types of loans namely Jiiमारिशे Loan and Tuinuke Loan. Jiiमारिशे Loan is the on-lending component of the Fund which works through Financial Intermediaries such as banks, Non Governmental Organizations (NGOs), Savings and Credit Cooperatives (SACCOs), Faith Based Organizations, and Micro Finance Institutions (MFIs). Women access funds directly either as individuals or women owned enterprises or other organized entities such as women groups

and women owned companies. The Tuinuke Loan is a loan product at the constituency level otherwise known as Constituency Women Enterprise Scheme (CWES) offered to registered women groups interested in expanding or starting new businesses.

WEF has registered achievements such as the disbursement of Ksh 801 million through Financial Institutions to over 25,000 women entrepreneurs across the country and Ksh 289 million through CWES to all constituencies thus benefitting 180,900 individual women organized in Self-Help Groups (MGCSO, 2011). Other achievements include training of the Divisional Constituency WEF Committees, women entrepreneurs expanding and starting new businesses thereby creating new jobs for themselves, families and other Kenyans and the establishment of an operational secretariat with own staff (Ibid).

WEF faces constraints such as low financial literacy among women, slow creation of awareness, negative perceptions like that the fund is a grant or loan, myths about borrowing and the existing economic slowdown (MGCSO, 2011). In addition, the efforts of the WEF board are impeded by low public awareness despite WEF's existence for the past four years and politics through a misconception on the fund's rationale that it is a political fund. For this reason, the fund needs to be insulated from politics. Another drawback facing the board comes in the form of the costs of accessing the loans and repayments as exhibited by women travelling long distances to access information and the mediums of loan disbursement (Ibid).

Other constraints which face women entrepreneurs are complaints of stringent conditions by some financial intermediary partners, drought and insecurity for majority of rural women beneficiaries practicing subsistence agriculture. It is therefore important to find ways to improve use of farm inputs to increase yields in order to promote food security and improve livelihoods (MGCSO, 2011). Those beneficiaries that are already in business face challenges that stifle growth and survival such as marketing in form of lack of market information which leads to exploitation by middle men and high transport costs due to poor roads (Ibid). Other challenges are production of products with low standards from using rudimentary tools and technology which makes products uncompetitive. There is also lack of affordable and suitable premises since business premises in suitable locations are too expensive (MGCSO, 2011).

1.2 Problem Statement

Women lag behind men in access to land, credit and decent employment even though a growing body of research shows those enhancing women's economic options boosts national economies. Women face the challenge of poverty due to discrimination in education, employment and credit hence resulting in poor means of livelihood (UN Women, 2010). WEF was created by the Government to assist women entrepreneurs with micro credit to boost their enterprises and also create more opportunities for self-employment in the informal sector. WEF has the mandate of providing money for lending, facilitating investment in commercial infrastructure beneficial to women enterprises and supporting women oriented micro, small and medium enterprises to develop linkages with large enterprises. WEF facilitates local and external marketing of products made by women micro, small and medium enterprises and also support capacity building of the beneficiaries of the fund and their institutions (MGCSO, 2011).

There has been increased attention and focus put on Small and Medium Enterprises (SMEs) investments survival and growth in Kenya as an important sector that can accelerate sustainable economic growth and help the country reach the Vision 2030 objective of being a middle level income country by year 2030. Much effort and resources have been put on the area of formal credit and financing without addressing other underlying factors such as WEF that necessitate the small and medium enterprises survival and growth. In addition, some financial intermediary partners have exhibited stringent conditions in disbursement of funds. Researchers such as Nzomo (1986), Morris and Somerset (1971) and Kilby (1982) have identified capital shortages as a major difficulty faced by entrepreneurs in starting businesses but have not studied its influence in improving the livelihood of women entrepreneurs.

Despite the positive impact that was envisioned, complaints and questions have been raised regarding its influence on livelihoods. Some of these complaints include inadequate training in financial matters, slow creation of awareness about WEF and costs of accessing the loan. It is therefore imperative to study the influence of WEF in improving the livelihood of women entrepreneurs in the informal sector. The study also explores opportunities that can be enhanced to improve on the fund disbursement and sustainability.

1.3 Research Questions

The study was guided by the following research questions:

- a. What are the characteristics of WEF?
- b. What is the role of WEF in building the capacity (know-how and skills) in business management?
- c. To what extent have micro credit from WEF improved business performance and livelihood of women entrepreneurs?
- d. What is the level of credit accessed?
- e. What are the women loanee characteristics and perception of WEF?

1.4 Objectives of the Study

1.4.1 The main Objectives

To establish the influence of the Women Enterprise Fund on Livelihoods of women entrepreneurs in Kamukunji, sub-county Nairobi.

Specific Objectives

- a. To examine characteristics of WEF.
- b. To establish the role of WEF in building the capacity (know-how and skills) of women loanees in business management.
- c. To assess the extent to which the micro credit from WEF has improved business performance and livelihood of women entrepreneurs.
- d. To establish the level of credit accessed.
- e. To examine women loanee characteristic and their perception of WEF?

Rationale

WEF was launched in 2007 with the objective of empowering women economically through enabling them start SMEs and improve existing ones. Despite this importance of SMEs to women empowerment and the problems inherent, very limited research has been done to assess the impact of WEF in improving the livelihood of women. There is little information on the relationship between micro credit and employment creation. The study will inform on the

effective strategies for empowerment and provide information to policy makers and stakeholders and also create opportunities for further research.

1.5 Scope and Limitation

This study focused only on women entrepreneurs in Kamukunji Constituency due to limitation of funds. The study examined empowerment of women by focusing on women owned SMEs and by examining the amount of business income after credit from WEF. It also looked into their ability to meet basic needs, their entrepreneurial skills, marketing and social status after the credit.

1.6 Definition of Concepts

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

Women empowerment ; to give power to women, in order to make choices and be in control of their lives.

Effectiveness: Refers to level of access to WEF and Capacity building of women entrepreneurs.

Capacity building: Refers to the know-how and skills of women in business management. It also refers to the type and length of business training offered, entrepreneurship skills or business management training.

Livelihood: Refers to income of women entrepreneurs for buying more items, food, pay school fees, pay other bills and meet other financial obligations.

CHAPTER TWO

LITERATURE REVIEW AND THEORETICAL FRAME WORK

2.1 Introduction

This chapter reviewed both published and unpublished literature that is relevant to the study topic and objectives. It summarized existing information on the key characteristics of women entrepreneurs in the informal sector, the role of WEF in building the capacity of women in business management and the extent of how the micro credit from WEF has improved business performance of women entrepreneurs. It also touched on the effect of WEF in improving the livelihood of women entrepreneurs.

2.2 Entrepreneurship

2.2.1 Concept of Women Entrepreneurs

Women constitute around half of the total world population, which is the same for Kenya. They are also regarded as the better half of the society. In traditional societies, they were confined to the four walls of houses performing household activities but in modern societies, they have come out of the four walls to participate in all sorts of activities. Currently, women have been performing exceedingly well globally in different spheres of activities such as academics, politics, administration and social work. They have started plunging into industry and running their own enterprises successfully.

Women entrepreneurs are women or a group of women who initiate, organize and run a business enterprise. In terms of Schumpeterian concept of innovative entrepreneurs, women who innovate, imitate or adopt a business activity are called women entrepreneurs. The government of Kenya has defined women entrepreneurs based on women participation in equity and employment of a business enterprise. That is, an enterprise owned and controlled by a woman having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women. Women entrepreneurs are those who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

As an entrepreneur, a woman entrepreneur has to perform all the functions involved in establishing an enterprise. These include idea generation and screening, determination of objectives, project generation, product analysis and determination of forms of business organization. It also includes completion of promotional formalities, raising funds, procuring funds, machine and materials and operation of business. Fredrick Harbison has enumerated five functions of women entrepreneurs. They include exploration of prospects of starting a new business enterprise, undertaking of risks and the handling of economic uncertainties involved in business. Others are introduction of innovations or imitation of innovations, co-ordination, administration, control, supervision and leadership.

2.2.2 Growth of Women Entrepreneurs

In the official proclamation, they are at par with men but in real life, the truth is far from reality. Our society is still male-dominated and women are not treated as equal partners both inside and outside the four walls of the house. In, fact, they are treated as weak and dependent on men. As such, the Kenyan women are in a disadvantageous status in the society. The age- old socio-cultural traditions and taboos confine the women within four walls of their houses also make their conditions more disadvantageous. These factors combined serve, as non-conducive conditions for the emergence and development of women entrepreneurship in the country. Due to these unfavorable conditions, the development of women entrepreneurship is low in the country. A cross-country comparison reveals that emergence and development of entrepreneurship is largely caused by the availability of supporting conditions in a country. With improving supporting conditions, the share of women owned enterprises has globally risen significantly.

In Kenya, women entry into business is a new phenomenon. Women entry into business entrepreneurship is traced out as an extension of their kitchen activities . Women in Kenya plunged into business for both pull and push factors. Pull factors, the factors which encourage women to start an occupation or venture with an urge to do something independently. Push factors refer to those factors which compel women to take up their own business to ride over their economic difficulties and responsibilities. With growing awareness about business and spread of education among women over the period, women have started shifting and have now excelled in other activities. Examples are women entrepreneurs manufacturing solar cookers in

Gurajat, small foundries in Maharashtra and T.V capacitors in Orissa which have proved beyond doubt that given the opportunities, they can excel more than their male counterparts.

Kerela is a state in India with highest literacy, including women literacy which reflects a congenial atmosphere for the emergence and development of women entrepreneurship in this state. The number of women's units in Kerala was 358 in 1981 which rose to 782 in March 1984. These 782 units included 592 proprietary concerns, 43 partnership firms, 42 charitable institutions, 3 joint stock companies and 102 co-operative societies covering a wide range of activities. On the whole, proper education of women in Kerala resulted in high motivation among them to enter into business. The financial, marketing and training assistance provided by the state government also helped motivate women to assume entrepreneurial careers. Women's desire to work at their place of residence, difficulty of getting jobs in the public and private sectors and the desire for social recognition also motivated women in Kerala for self-employment. Similar to Kerala, an increasing number of women in Kenya are entering the business sector in various part of the country.

2.2.3 Problems of Women Entrepreneurs

Women entrepreneurs encounter two sets of problems; general problems of entrepreneurs and the problems specific to women entrepreneurs. These are financial problems, scarcity of raw materials, stiff competition and limited mobility. Others are family ties, lack of education and a male – dominant society. In problems of finance, finance is regarded as “life-blood” for any enterprise, be it big or small. However, women entrepreneurs suffer from shortage of finance on two counts. First, women do not generally have property registered in their names to use as collateral for obtaining funds from external sources. Thus, their access to the external sources of funds is limited. Secondly, the banks also consider women less credit-worthy and discourage women borrowers on the belief that they can at any time leave their business. Given such a situation, women entrepreneurs are bound to rely on their own savings, if any, and loans from friends and relatives which are expectedly meager and negligible. Thus, women enterprises fail due to the shortage of finance.

In scarcity of raw materials, most of the women enterprises are plagued by the scarcity of raw material and necessary inputs. In addition are the high prices of raw materials, on the one hand, and getting raw materials at the minimum of discount, on the other. The failure of many women co-operatives in 1970 engaged in basket-making is an example how the scarcity of raw material sounds the death –knell of enterprises run by women. Stiff competition is revealed by women entrepreneurs not having organizational set-up to pump in a lot of money for canvassing and advertisement. Therefore, they have to face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises. In limited mobility, unlike men, mobility for women in Kenya is highly limited due to various reasons. A single woman asking for a room in a hotel is still looked upon with suspicion. The involving exercise of starting an enterprise and the humiliating attitude by officials towards women compel them to give up on the idea of starting an enterprise. Family ties problems are revealed in Kenya, it is mainly a woman's duty to look after the children and other members of the family. Men play a secondary role . In case of married women, she has to strike a fine balance between her business and family. Her total involvement in family leaves little or no energy and time to devote for business. Support and approval of husbands seem necessary condition for women's entry into business. Accordingly, the educational level and family background of husbands positively influence women's entry into business activities. In lack of Education, around 60 percent of women are still illiterate in Kenya.

Illiteracy is the root cause of socio-economic problems. Due to the lack of education which is also too qualitative, women do not have business, technology and market knowledge. Lack of education also causes low achievement motivation among women. Thus, lack of education creates problems for women in the setting up and running of business enterprises. Kenya is still a male – dominant society whereby male chauvinism is still the order of the day in Kenya. The constitution of Kenya speaks of equality between sexes. But, in practice, women are looked upon as weak in all respects. Women suffer male reservations about a woman's role, ability and capacity. In the male-dominated Kenyan society, women are not treated equal to men and this serves as a barrier to women entry into business.

2.2.4 Recent trends in the development of women entrepreneurs

Days are gone when women in Kenya remained confined to the four walls of their homes and their immense strength and potential remained unrecognized and unaccounted for. Women are increasingly participating in all activities. The citadels of excellence in academic, politics, administration, business and industry are no longer the prerogatives of men in Kenya. The general consensus that is emerging in all discussions relating to the development of women is that promotion of women entrepreneurs should form an integral part of all development efforts. The experience of the United States where the share of women-owned enterprises is continuously on an increase strengthens the view that the future of small-scale industries depends very much on the entry of women into industry.

Several national and international organizations and agencies have appreciated the need for and importance of developing women entrepreneurs in recent years. A brief review of this is as follows:

- i. With a view to develop the better half of the society, the United Nations declared the decade 1975 – 85 as the Decade for women.
- ii. UNIDO Preparatory Meeting on the *Role of Women in Industrialization in Developing Countries* held at Vienna on 6 – 10 February, 1978 identified several constraints such as social, attitudinal and institutional barriers, inadequate employment opportunities, inappropriate and inadequate training, and insufficient information which held women back from participating in industrial activities.
- iii. The World Conference of the United Nations Decade for Women held at Copenhagen in Denmark on 30th June, 1980 also adopted a programme aimed at promoting full and equal opportunities and treatment of women in employment and their access to non-traditional skilled trades.”
- iv. The First National Conference of Women Entrepreneurs held at New Delhi in November 1981 advocated the need for developing women entrepreneurs for the overall development of the country. It called for priority to women in allotment of land, sheds, sanction of power, and licensing.
- v. National Alliance of Young Entrepreneurs (NAYE) held in 1989 New Delhi also adopted certain declarations involving women’s participation in industry.

In Kenya the government has been increasingly assigning importance to the development of women entrepreneurs in the country in recent years. The sixth, Five Year Plan, for example, proposed the promotion of female employment in women-owned industries. The government moved a step forward in the Seventh, Five Year Plan by including a special chapter on Integration of Women in Development. The chapter suggested treatment of women as specific target groups in all development programmes and devising and diversifying vocational training facilities for women to suit their varied needs and skills. It also suggested promoting appropriate technologies to improve their efficiency and productivity, providing assistance for marketing their products and involving women in decision making process.

In Sessional Paper 1402 of 2005, the government of Kenya further stressed the need for continued special entrepreneurship development programmes for women with a view to encourage women to enter the industry. Product and process-oriented courses enabling women to start small-scale industries are also recommended in the policy statement. There are several institutional arrangements both at the centre and at the state levels like commercial banks, state financial corporations, state industrial corporations, district industry centre's and voluntary agencies which have been engaged in protecting and developing women entrepreneurship in rural and urban areas.

2.2.5 Women Entrepreneurs in the informal sector

The informal sector is regarded in terms of economic activities undertaken, mode of production, organization and scale of operation (Sethureman, 1991). In Kenya, the informal sector is a predominant feature in the economy and is developed out of the people's efforts to generate income and employment opportunities. Women entrepreneurs in the informal sector operate under a dynamic sector which takes advantage of locally available resources for purposes of economic survival (Were, 2005). The informal sector where they operate is a product of rapid urbanization and increased unemployment (ibid). Coughing and Ikiara (1996:310) describe the informal sector as semi organized and unregistered activities undertaken by self employed persons in the markets, stalls, street pavements in urban centers and in uncompleted buildings.

The informal sector is an economically efficient system supporting a large population in Kenya and those employed by the sector are engaged in small activities mainly for survival. Sethureman (1991:17) describes the sector as consisting of small scale units engaged in the production and distribution of goods and services with one primary goal of generating employment and incomes to participants notwithstanding the constraints of capital and both physical and human know how. With looming unemployment crises the government has recognized the vital role of the sector in income generation, employment creation and the creation of an enabling environment. The government hopes to tap potential within the sector to facilitate economic development and industrialization (Himmerstrand et al., 1994). The sector has a free entry and easy exit due to minimal capital required to set up an enterprise and many entrepreneurs in the sector see it as a means of earning a livelihood in the absence of formal employment.

Due to dynamism in the sector, there is minimal government regulation and monitoring which gives room to haphazard business practices. The sector depends on inter-firm linkages and individual networks in marketing, has very little record keeping hence has difficulty in computing annual profits while over half of the entrepreneurs have no bank accounts thus have little access to formal credit provision (K-REP, 1999). The sector is faced by challenges such as limited access to infrastructure while being operated without security of tenure hence running a risk of displacement on a daily basis. This limitation inhibits the practice of the entrepreneurial role to its full potential (Muller and Bokea, 1995:5). The oppressive business environment in which the sector operates makes the sector to focus on flexible market specialization as a way of risk management. This enables the entrepreneurs to manage risks of operation and minimize expenses (McCormic, 1996). Though there has been little structural implementation in tapping the potential of the sector by the government, the informal sector is rich in diversity of initiative and operations which has made it flexible and dynamic.

North (1990) identifies the rules of the financial game to include various institutions, the first being the societal constraints that shape human interaction and encompassing a wide range of formal and informal rules in business. The other group of institutions concerns business credit whose markets are doubly stratified by size. The rules of the financial game are heavily weighed in favor of large business enterprises and individuals with collateral to back up their loans.

Collateral is defined in terms of physical assets and immovable assets such as land and buildings are preferred. Special banks and NGO loan programmes for small enterprises offer more favorable terms but reach a tiny minority of enterprises. Many of these programs are therefore secured by social, rather than physical capital (Langenau, 2005). KIPPRA (2001) from its survey results show that SMEs are unattractive to lenders due to their low incomes. Banks perceive SMEs as bad credit risks or not stable business to base borrowing and can therefore not satisfy collateral requirements. They also believe that small loans are costly since larger loans mean bigger returns. However, the financial crisis experienced in economies all over the world has changed this perception.

Many women entrepreneurs lack entrepreneurship skills, adequate management education and capital necessary for successful business. Rare education among the SMEs may act as a constraint to the success of the entrepreneur as it isolates her (Nzomo : 1986, Leildholm and Mead : 1986). However, the relationship between the level of education and successful management of SMEs is positive but weak (Chuta and Lieldholm, 1985). According to Curtes, Berry and Ishaq (1989), the success of the firm as defined by benefit-cost ratios is significantly related to education and skills. Participants such as women entrepreneurs in the informal sector lack requisite skills and the low levels of education among them cause poor perception of the monetary economy (Kabwegyere, 1978).

The above is evidenced in the example of university educated entrepreneurs who employ a wide range of techniques whereas entrepreneurs with only elementary education tend to choose the simplest techniques which can have an effect on the performance and growth. However, capital plays a vital role in determining the chances of success and growth though this relationship is not linear (Olahanpo, 1968). Capital on its own may not lead to success if not wisely handled therefore highlighting the importance of entrepreneurial skills and capabilities together with other factors (ibid). According to Wahome and Ngethe (1987), education in Kenya may not be a major factor given that most entrepreneurs are primary school leavers whose education may not have a great impact on the profits. Majority of these entrepreneurs are apprentices whose level of education is very low and yet very successful. This implies that it is the training that one gets and not his education that has an effect on business performance.

2.3 Role of Microcredit

2.3.1 Availability of Microcredit

Microcredit can create considerable opportunities for people to utilize lumps of money to improve incomes and reduce vulnerability. It can also have positive or negative impact. Studies by both ILO (1972) and Nzomo (1986) have given prominence to factors such as capital shortages which is identified as a major constraint for business growth. Availability of capital is therefore closely related to availability of credit facilities which is cited by Morris and Somerset (1971) as a major difficulty faced by entrepreneurs in starting businesses. Curtes, Berry and Ishaq (1987) hold the same view and argue that access to a particular source of finance is probably as much a consequence as a cause of SMEs success. Kilby (1982) also concurs and cites lack of cash and working capital as some of the major handicaps facing SMEs.

Morris and Somerset (1971) opine that some of the problems that Africans face in entering business are capital, working capital and lack of knowledge and training in business management. According to Daniels, Mead and Musinga (1995), only a small number of SMEs in Kenya have benefited from any form of credit or non-financial assistance. To them, most enterprises solely relied in their personal savings and re-invested their profits to finance their enterprises. This is consistent with House (1984) who states that the performance of SMEs in Nairobi's informal sector is influenced by the amount of capital growth since the business was started among other factors.

In the informal sector, the need for an improved informal sector financing is stressed and by implication, the existence of a desired level of capital or savings is accepted (King and Abuodha 1991). This implies that informal sector entrepreneurs cannot finance their own investments. Credit is needed to finance the difference between actual savings and desired level of capital or savings. According to Ngethe, Wahome and Ndua (1987), both the rural informal sectors as well as the urban informal sector finance most of their investments from agricultural incomes, from profits, gifts and loans from spouses and relatives and to a limited level, loans from agencies (King and Abuodha 1991). Perhaps the mushrooming of Microfinance institutions in Kenya and the success of banks focusing on Small and Micro Enterprises in Kenya has made microfinance one of the principal development topics in Kenya (McCormick, 1998).

In the recent past in Kenya therefore, the perceived obstacle has been taken to be that poor access to formal credit sources constrains Small and Medium Enterprises (SMEs) growth. However, empirical evidence supporting such an assumption has been weak if not lacking. Nevertheless, millions of shillings have been spent on programs that seek to mitigate this perceived obstacle. Programs such as WEF were specifically tailored to mitigate this perceived obstacle (McCormick, 1998). Microcredit such as WEF can create considerable opportunities for people to utilize lumps of money to improve incomes and reduce vulnerability. WEF was launched in 2007 with the objective of empowering women economically by enabling them start SMEs and improve existing ones. WEF assists women entrepreneurs in expanding and starting new businesses thereby creating new jobs for themselves, families and other Kenyans.

2.3.2 Criticisms of Microcredit

The Coordinating Group to Assist the Poor (CGAP) in *The Role of Governments in Microfinance* (2004) states that four types of intervention are considered harmful. The first is to invoke interest ceilings for the domestic sector at large, which is not the case in Kenya. The second is the provision of credit at the retail level, because government ministries and project management units usually lack the technical skills and political independence needed to manage microcredit programs. Third, the subsidization of credit is disapproved because subsidized lending is usually associated with high default levels and it absorbs scarce public resources that need constant replenishment. Furthermore it distorts markets, hampering the development of sustainable lenders and encourages rent-seeking behavior. The WEF does subsidize interest rates in both channels. Fourth, CGAP warns against government interference in governance or management of private sector institutions. This is not the case in Kenya although the WEF does invite managers of private and semi-private MFIs to lend to clients at below-market interest rates (GoK, 2009).

While this perception can be considered consistent and logical, it does not answer the question how to reach poor people that have no access to non-subsidized MFIs. The above does not offer a real answer to that, except for waiting for these MFIs to gradually reach these clients as these institutions become more effective and increase their outreach until the market does its work.

CGAP (2004) argues that microcredit is not appropriate for everyone or every situation and that the hungry or destitute who have no income or means of repayment need other forms of support before they can make use of loans. The assessment report observes that in Kenya, the situation is more complicated than that. The point is that many poor are not unable to repay loans, but have difficulties accessing loans on terms they can handle, meaning that the market has not reached them effectively. Waiting for that to happen is a sensible strategy from a supply side perspective, but may be considered politically or socially inopportune from a demand side perspective.

FinAccess's *Financial Access in Kenya, Results of the 2006 National Survey* (2007) focuses on the demand side in the sector and shows that the majority of Kenyans have no access at all, or only access to informal systems. Lack of access, however, does not directly translate into unmet demand. Not all Kenyans without access are of the opinion that they would benefit from access, either because they would not know what to use a loan for or how to repay it or out of fear of indebtedness. The document convincingly shows that even though the microfinance is growing exceptionally fast, there are still many white spots on the map. Renée Chao-Béroff et al (2000) in *A Comparative Analysis of Member-Based Microfinance Institutions in East and West Africa* compares the development of the SACCO sector in both regions and concludes that in East Africa progress and policy development was considerably slower in terms of adopting a gender focus, broadening the traditional rural client base, male cash crop farmers, and linking up with new solidarity-based savings and credit systems.

Johnson's (2004) *Tackling the 'Frontier' of Microfinance Provision in Kenya: Reaching Remoter Areas with Financial Services and Gender Norms in Financial Markets: Evidence from Kenya*, analyzes in detail gender-related obstacles at various levels such as household, community and society at large and advocate in favor of level-focused intervention strategies. Adeleye-Fayemi (2008) in *Establishing 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* reveals some of the institutional intricacies inherent from the combination of running a fund professionally and at the same time ensuring that gender-relevant considerations will not be overshadowed by the demand for institutional professionalism.

2.4 Poverty Focus

2.4.1 Concept of Women Empowerment

In its broadest sense, empowerment is the expansion of freedom of choice and action and means increasing one's authority and control over resources and decisions that affect one's life (World Bank, 2005). Empowerment has both social and economic dimension whereby women earn cash income through self employment activities (Schuler and Hashemi, 1994). Their enhanced contribution to their families' incomes is believed to strengthen women's bargaining position within households so that they are able to make independent decisions (ibid). Economic activity is therefore the foundation for empowerment of both women and men (ibid).

According to Pigg (2000), empowerment basically means to give power to another or provide means of accessing power. Empowerment falls under three categories namely self-empowerment through individual action, mutual empowerment that is interpersonal and social empowerment in the outcomes of social action (Pigg, 2000). Empowerment involves the ability to make choices and entails a process of change from being without power or sufficient power to make choices to having to do so (Kabeer, 1999 in Pigg, 2000:2). Social empowerment as an attempt to assist social groups to gain increased control over their lives' barriers that impede access to certain spaces and that prevent active participation therefore have to be overcome.

Empowerment of a community involves making them to be in control of their environment and destiny (Pigg, 2000:2). It must address inequalities in the distribution of resources and experiences that confer power such as education, income and financial credit among others. Empowerment is about change, choice and power. It is a process of change by which individuals or groups with little or no power gain the power and ability to make choices that affect their lives (Hope International, 2002:2 cited by Nyandiwa, 2004). Economic activity is the foundation to empower women and tapping their enterprising nature is a key approach in empowering them. The basic theory is that micro-finance empowerment and economic empowerment will generate increased self-esteem, respect and other forms empowerment (Cheston et al, 2002:34). According to ILO (2003) micro credit initiatives address social and psychological issues that hinder people from realizing their potential since a steady income, a savings account, training

and discipline to honour loan repayment usually raise the self-esteem and status in societies where women are often treated as second class citizens.

Some of the policies and programs that support women empowerment include the 1965 Sessional Paper No. 10 on Africa Socialism and its implications to planning in Kenya which focused on ignorance, poverty and disease as the main challenges to be addressed. The assumption here was that increasing employment and income generating opportunities could reduce poverty. Others were the District Focus for Rural Development (1983), the Sessional Paper No. 2 of 1992 on Small Scale Enterprise and *Juakali* Development, Economic Recovery and Employment Strategy of 2003 and the Kenya Vision 2030 of 2007 all of which were geared towards achieving the same goals as the above mentioned 1965 Sessional Paper No. 10.

2.4.2 Economic Status of Women in Kenya

For a long time, the contribution of women in economic development was not recognized even though they constitute about 50.5% of the total population. Socio-cultural practices have contributed to the economic isolation of women. These practices deny many women the right to ownership of property and other productive assets. Some of the laws in Kenya discriminate against women (e.g. the customary law) when it comes to inheritance of property. The female gender largely accesses resources through parentage or marriage but with no ownership, control or decision-making power.

Further, many women are left destitute in the society after the death of their husbands or parents exposing them to threats and hostility from their in-laws. Many succumb to the threats and hostility and are forced to move away from their homes to live in abject poverty. This makes them face economic difficulties, especially in accessing financial services from financial intermediaries who require them to provide some form of collateral.

Gender disparities in terms of access to education, retention in school, transition from one level of education to the other and academic performance remains one of the challenges facing girl-child in the country. These disparities may be attributed to various factors, among them, societal beliefs and practices. Many women, especially in rural areas, therefore find themselves

disadvantaged in establishing and running successful businesses due to lack of technical qualifications and inadequate market information.

According to a survey conducted in 2006 on the well-being in Kenya, women constitute 29% of formal wage employment. The low formal wage employment may be attributed to low education attainment and is one of the reasons for disparities in income. The report found out that 50.8% of females are poor with 31.2% of poor households being female headed (GoK, 2009 Women Enterprise Fund Strategic Plan 2009 - 2012).

Poverty and inequalities have made groups unable to take advantage of opportunities that economic growth offers (WB, 2011). Duncan et al. (2011) found that children from poor families complete less schooling, work and earn less and experience poor overall health. Poor males are more than twice as likely to be arrested while for females, poverty is associated with a more than fivefold increase in the likelihood of bearing a child out of wedlock prior to age 21 (Duncan et al. 2010).

Duncan et al. (2010) state that families with greater economic resources are better able to provide for their children's development through nutritious meals, enriched home learning environments and child care settings outside the home, safe and stimulating neighborhood environments, higher-quality schools and post-secondary education. Socially, the quality of family relationships is improved by higher incomes which may also improve parents' psychological well-being and family processes such as the quality of parents' interactions with their children. The stresses of poverty may increase low-income families' chances of going through marital transitions such as divorce or separation, which themselves can have detrimental impacts on children (Duncan et al. 2010).

Most African countries have low HDIs with Sub-Saharan Africa having an average HDI below the world average. Kenya, for example, had an HDI of 0.509 and a mean duration of schooling of 7 years in 2011 (UNDP, 2011). The country also recorded a Gross National Income (GNP) per Capita of USD 1,492 in 2011 (UNDP, 2012). Almost half of sub-Saharan Africa still lives in extreme poverty. Again, Kenya had a poverty rate of 17.6 percent for women and 18.0 percent

for men in 2005 (ILO, 2012). The incidence of poverty in the country has also been found to be higher in the rural areas at 49.1% as compared to urban areas at 33.7% (GoK, 2012). It also follows that the share in Sub-Saharan Africa of employed people living below the poverty line or the “working poor” remains the highest in the world (UNDP, 2012).

2.5 Theoretical Framework

All empirical studies should be grounded in theory (Singleton et al; 1988; 40). A theory is a body of knowledge that attempts to explain a given social reality. It is a way of making sense of a disturbing situation. It specifies the relationship between variables with the purpose of explaining the problem in question.

2.5.1 The Rational Choice Theory

George Homans states that this theory models social and economic behavior, and a paradigm in micro-economics. In rational choice theories, individuals are seen as motivated by the wants or goals that express their preferences. Rational theories hold that individuals must anticipate the outcomes of alternative courses of action and calculate that which is best for them. Rational individuals choose the alternative that is likely to give them the greatest satisfaction (Heath 1976; page 3, Carling 1992; page 27 and Coleman, 1973). Women in Kamukunji make rational choices by forming groups with the main aim of not only socializing but accessing micro-credit which they utilize in improving their livelihoods. The promise of reward according to Homans motivates people to strive in order to receive reward i.e. inducement in the conditioning of human behavior i.e. business enterprises, women groups, political parties etc.

As outlined, the theory is pertinent to this study given that people are motivated to pursue goals they have chosen. They act rationally by examining alternative choices of all with a view to maximizing benefits from such action.

2.5.2 Social Network Theory

A social network theory according to Richard Emerson is a social structure made of individuals or organization ties. This theory views relationships in forms of nodes and ties. Relationships of different kinds exist between actors i.e. Business networks, peers, companies and women

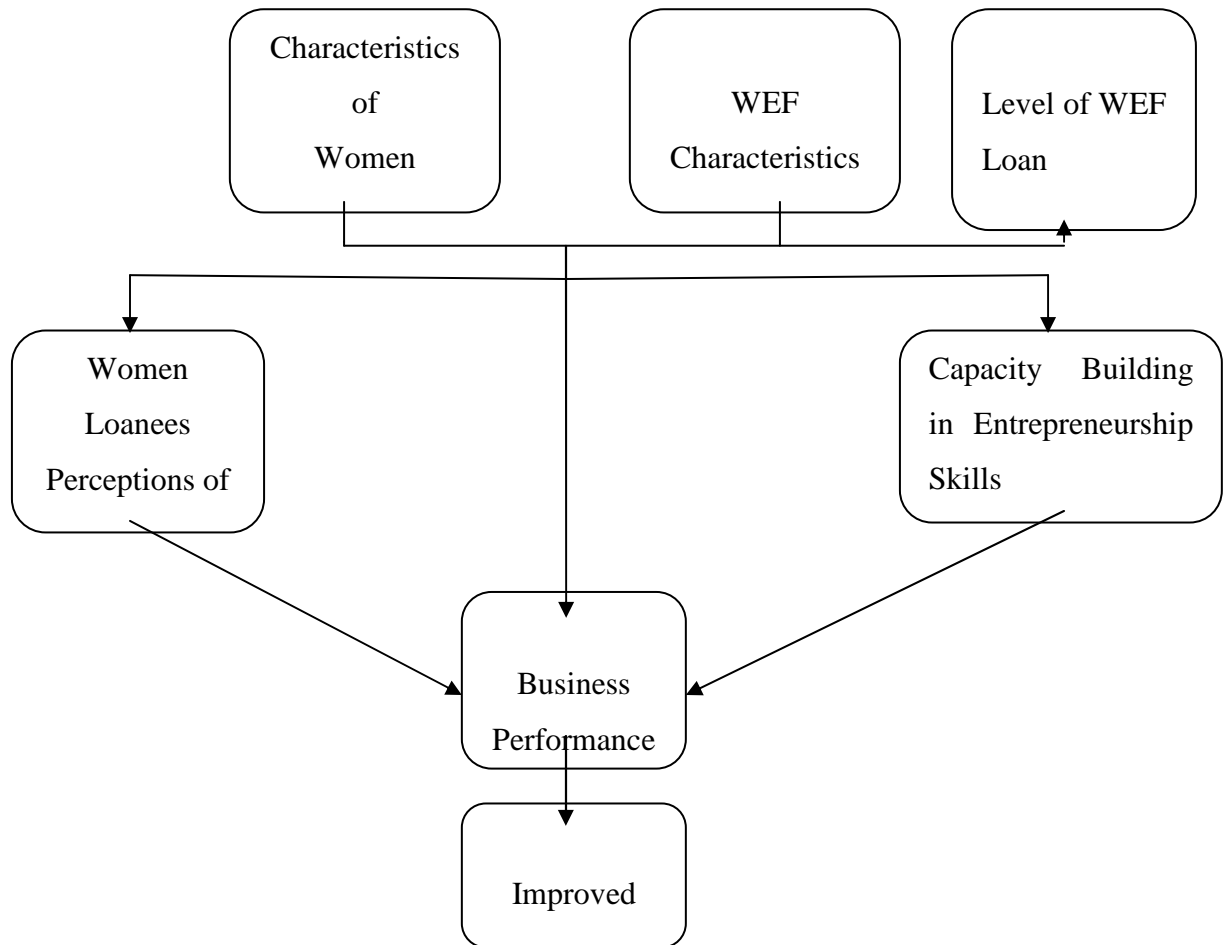
group members. Among the women group members, there exists a relationship between the members and the other group members. Social net-work play a role in group organization and structure. i.e. Assessing loans as a group and also in re-payment, individual members who are part of a registered group apply for a loan which they utilize in their business but repay through the group.

Networks with big, open ties and connections have been found to be more useful to an individual. The theory states that a project that socializes norms determines behaviour by looking at the extent to which the structure and composition of ties affects norms, through table banking women groups offer loans to members and repay loans to WEF accounts. The government in this context is encouraging women entrepreneurs in Kamukunji and other constituencies to take opportunities in the informal sector and initiate small enterprises by providing micro credit to boost their businesses.

2.6 Conceptual Framework

The conceptual model illustrates the main variables of the study. Women Loanees are characterized by unemployment and poverty while the characteristics of WEF require women entrepreneurs in the informal sector to have certain levels of schooling, innovativeness which influence them to apply and access the micro credit from WEF. Capacity building in entrepreneurship skills will enable the women to access and effectively utilize the credit, leading to improved business performance. This will lead to viable and profitable enterprises, increased income, and improvement of living standards of women entrepreneurs.

Figure 2.1: Impact of Women Enterprise Fund (WEF) in improving the livelihood of Women Entrepreneurs



The study therefore strove to look into the impact of the Women Enterprise Fund on Livelihoods in Kamukunji, Nairobi County.

2.6.1 Operationalization of Variables

According to Mugenda and Mugenda (1998:56), a variable is defined as a measurable characteristic that assumes different values among subjects. The Independent Variable was operationalized as follows:-

In this study, the independent variable, impact of WEF was indicated by the characteristics of women entrepreneurs in the informal sector, their access to WEF and Capacity building of the women entrepreneurs.

Women Loanee Characteristics was measured by:

Level of education: Refers to years of schooling up to the highest attained standard. Age: Refers to the number of years for an individual since birth.

Marital status: Refers to whether an individual is single, married, divorced or widowed.

Innovativeness: Refers to the ability to discover and introduce new ideas in business.

Experience in business: Refers to the period spent in business.

Occupation: Refers to day to day engagements for earning income.

Income: Refers to monetary gain obtained from any occupation.

Characteristics of WEF was measured by:

Number of women: Refers to the number of women obtaining microcredit from the fund.

Time: Refers to the time spent to get the micro credit or duration between applications and disbursement of the loan.

Criteria for selection and Collateral requirements: Refers to the requirements to be fulfilled by applicants for the loan.

Capacity building through WEF was measured by:

The type and length of business training offered: Refers to the type and length of entrepreneurship skills/business management training.

Business advice: Refers to timely information sought from experts.

Access to other sources of information: Refers to the ease of obtaining timely input from other stakeholders.

In this study, the dependent variable, business performance was indicated by increase in stock, increase in profit margin and increase in the number of the employed. It was also indicated by increase in equipment and tools and improvement in business premises. Improved livelihood may or may not result from the business.

Performance of business: In this study was measured by:

Increase in stock: Refers to the difference between the initial and the subsequent amount of stock in the business.

Increase in profit margin: Refers to the difference between the initial and the subsequent profit in the business.

Increase in number of the employed: Refers to the difference between the initial and the subsequent number of the employees in the business.

Increase in equipment and tools: Refers to the difference between the initial and the subsequent number of equipment and tools in the business.

Improvement in business premises: Refers to the difference between the initial and the subsequent rent payable for the business premises.

Improved livelihood: Refers to increase in income and in this study, was measured by:

Ability to buy more food items: Refers to the difference between the initial and the subsequent amount of food items bought.

Ability to pay school fees: Refers to the improved ease of settling school fees obligations.

Ability to pay other bills: Refers to the improved ease of meeting housing, medical and clothing needs.

Ability to meet other financial obligations: Refers to the ability to attend to emergencies that require finances.

Level of WEF loan; Amount of loan in ksh accessed by loanees.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter looked at the methods that were used to gather data in the study and outlined the research site, research design used, sample design and the methods of data collection and analysis which were utilized.

3.2 Site selection and Description

The site of the study was Kamukunji Constituency in Nairobi County. The constituency was purposively selected because of its high number of women yet a very low percentage has received the fund. Though the constituency has been ranked first among other constituencies in Constituency Women Enterprise Scheme (C-WES) loan repayment, loan uptake has not been satisfactory (WEF, 2011). There are only 51 women groups in Kamukunji which have borrowed Kshs 2,950,000 of the Kshs 4,000,000 allocated for the constituency. These groups have a loan balance of Kshs 816,077 thereby achieving a 84 percent repayment rate (ibid).

The site is convenient to the researcher due to the researcher's knowledge of the area. According to the 2009 population census, Kamukunji covers an area of 1.4 Km² and has a population of 261,936 persons. There are 124,936 females out of the total population of Kamukunji. The area has a population density of 14,450 persons per sq.km which is much higher as compared to Nairobi County which has a density of 4,515 from a population of 3,138,369 persons and 695.1 Km² (GoK, 2010c). Majority of women in Kamukunji have only attained primary education, followed by those who have attained secondary education and attended tertiary institutions. A small percentage are university graduates respectively (GoK, 2010d).

Accessibility in all parts is excellent and there is a vibrant trading environment. Despite this, poverty is evident and unemployment is widespread within Kamukunji constituency (GK, 2010a and GK, 2009). Only 502,181 persons were recognized as formally employed in Kamukunji in 2009 (ibid). The contributory factors include insecurity, inaccessibility to credit due to high bank

rates and high costs of doing business such as lack of affordable premises in some areas which adversely affects the growth of Jua Kali and other small scale industrial activities. Inaccessibility to credit due to high bank rates also adversely affects SMEs.

Lack of entrepreneurial skills among women has also significantly contributed to the rise in levels of unemployment and poverty (GOK, 1991). Kamukunji constituency has a diversity of informal sector activities being undertaken by women. They include retail and wholesale shops, second-hand clothes, posho-mills and detergent making, saloons, food kiosks, cyber cafes, tailoring and hawking.

3.3 Research design

This research adopted descriptive type of design. This method was appropriate as the researcher went to the population of interest and they described the effects of WEF on improving the livelihood of women entrepreneurs.

3.4 Units of Analysis and Observation

According to Singleton et al (1988) the unit of analysis is what or who the researcher wishes to analyse. Mugenda and Mugenda (1998) opine that in majority of studies, the unit of observation is also the unit of analysis. These are the units that we initially describe for the purpose of aggregating their characteristics in order to describe some larger group or abstract phenomenon. The unit of analysis in this study was the WEF while the units of observation were women group entrepreneurs who have benefited from the WEF and directly through the C-WES and their businesses.

3.5 Target population

According to Mugenda and Mugenda(2003) target population is the set of individuals, cases or objects with same common characteristics from which a researcher wants to generalize the result of the study. There were a total of 400 women loanees who have received micro-credit from WEF and directly from financial intermediaries in Kamukunji, sub-county .However the study targeted 40 women entrepreneurs and 10 key informants.

3.6 Sampling Procedures

A sample is a small group of individuals obtained from an entire group or accessible population having a common observable characteristic (Mugenda and Mugenda, 1999). Sampling is therefore a process of selecting a sample from a population to become the basis for predicting the prevalence of an unknown piece of information, situation or outcome regarding the population (Kumar, 2005). Systematic random sampling and purposive sampling was employed to select women groups and individual respondents. and financial intermediaries disbursing the loans.

Women Loanee The sampling frame was drawn from the total number of women groups and individual enterprises that have accessed credit from the WEF through financial intermediaries and directly through the Constituency Women Enterprise Scheme (C-WES). The list was obtained from the District officer in charge Kamukunji-Ministry of Gender, Children and Social Development (MGCSD) and from the WEF Board's list of member groups which comprised of 40 women groups with a total of 400 loanees making up the sampling frame in Kamukunji. The loanees were sampled using systematic random sampling whereby the k^{th} person was calculated using the ratio;

$$k = 400/40 = 10$$

Therefore, every 10th person was selected from the sampling frame of 400 loanees to arrive at a sample of 40 loanees.

The women groups from whom data was collected include Kenya Women Destiny, Buruburu Anchor Women Group, One Faith, Poly Job Waumini, Solee Women Group, Mashallah Women Group, Container Welfare group, and Ujirani Mwema Group.

Key informants were selected using purposive sampling method from each of the following groups; The key informants were; Divisional Constituency WEF Committee - 3 officers; Micro credit institutions (MFIs) which administered the credit- 2 officers; the Ministry of Gender and Social Development (District and Division Gender officers and Social development officers)- 5 officers to bring a total of ten (10) key informants.

3.7 Data collection and Analysis

The study used both Primary and Secondary data sources. Primary data were collected directly from the respondents. This included women entrepreneurs in groups and individual enterprises, key informants who included Government officials and financial intermediaries. Secondary data was gathered through desk review of relevant documents to the study such as government reports, minutes, policy documents, World Bank reports and Bulletins and ILO documents. This study was both qualitative and quantitative and involved personal interviews and key informant interviews. The personal interviews were conducted among women entrepreneurs using structured and unstructured questionnaires. Face to face interviews using an interview guide were also done. In-depth information was obtained from the key informants by face to face interview. These included Government officials and financial intermediaries disbursing the loans.

3.7.1 Quantitative data

The personal interviews were conducted among women entrepreneurs using structured and unstructured questionnaires. Face to face interview guide were also done. In-depth information was obtained from key informants by face to face interview.

3.7.2 Qualitative data

This method was used to explore the subject matter and helped to verify issues noted in the questionnaires, it ensured a detailed qualitative data, indepth information was obtained through face to face interview from the key informants. Secondary data was gathered through desk review of relevant documents to the study such as government reports, minutes, policy documents, World Bank reports and Bulletins and ILO documents.

3.8 Data Analysis

The collected data in form of the completed questionnaires and interview schedules underwent editing to detect and correct errors and omissions. It was then put in categories or classes through coding, then tabulated and counted. Descriptive statistical tools such as percentages and frequency distributions was used to analyze quantitative data which was then presented in tabular form. The researcher then used SPSS computer package to organize, interpret and present the data.

CHAPTER FOUR

DATA PRESENTATION AND INTERPRETATION

4.1 Introduction

The main purpose of this study was to establish the impact of WEF in improving the livelihood and empowering of women entrepreneurs in the informal sector in Kamukunji constituency Nairobi County. The sample for the study included 40 respondents drawn from the 400 loanees from women groups within Kamukunji constituency. In addition, views from the ten key informants were also included in these results. This chapter reports on the results of analysis of data and its presentation covering the respondents' background information, the number of women groups that have accessed WEF loans in Kamukunji constituency and the businesses into which WEF loans were invested in. The chapter also looked into the extent to which businesses supported by WEF loans have helped in improving the livelihoods of women groups and the challenges in access to and use of WEF loans in Kamukunji constituency.

4.2 Characteristics of WEF

The first objective of the study was to examine the characteristics of WEF. The indicators under characteristics of WEF are sources of loans, services received from WEF, collateral requirements and women groups in Kamukunji, location of business, major achievements and challenges of WEF, women groups in Kamukunji.

4.2.1 Sources of Loans for Women Groups in Kamukunji Constituency

The sources of loans for the women groups in Kamukunji Constituency were as follows; WEF (22 or 55.0%), Equity (16 or 40.0%) and Kenya Commercial Bank-KCB (2 or 5%). These results imply that most of the groups borrowed loans from WEF directly due to zero interest and the ease of borrowing as compared to loans from banks.

Table 4.1: Sources of Loans for Respondents

Source of Loan	Numbers	Percent
WEF	22	55
Equity	16	40
KCB	2	5
Total	40	100

4.2.2 Services provided to the Respondents from WEF

Respondents indicated that the two services that they had received from WEF were receiving of loan (25 or 62.5%) and training, seminars and workshops on entrepreneurship (15 or 37.5%). Issuing of WEF loans is the mandate of the WEF board while training women groups on WEF is a requirement which ensures that the loan is properly utilized.

Table 4.2: Services received from WEF

Services received from WEF	Numbers	Percent
Received loan	25	62
Seminars and Workshops on entrepreneurship (Training)	15	37
Total	40	100

4.2.3 Collateral Requirements

Most of the respondents (26 or 65%) indicated that they were not asked for collateral when applying for alone while 14 respondents (35%) indicated that they were required to have collateral. This can be explained by direct WEF loans which do not require any collateral while the loans obtained through intermediaries required collateral.

Table 4.3: Collateral Requirements

Collateral requirements	Numbers	Percent
Yes	26	65
No	14	35
Total	40	100

Majority of the respondents (34 or 85%) said that the collateral requirements were reasonable while only 6 respondents (15%) indicated that the requirements were not reasonable. This was attributed to most respondents obtaining their loans directly from WEF while a few receiving theirs from financial intermediaries.

Table 4.4: Whether Collateral Requirements were reasonable

Whether collateral requirement were reasonable	Numbers	Percent
Yes	34	85
No	6	15
Total	40	100

4.2.4 Women Groups in Kamukunji Constituency

All the respondents indicated that the aim of starting their businesses was mostly economic. It was to improve their income hence eradicate poverty and be able to educate children among other things. The distribution of respondents in the women groups included Kenya Women Destiny Women Group (21 or 52.5%), Container Welfare Women Group (9 or 22.5%), Buruburu Anchor Women Group (5 or 12.5%) and Ujirani Mwema Group (5 or 12.5%).

Table 4.5: Respondents' Women Group

Respondents women group	Numbers	Percent
Kenya Women Destiny	21	52
Buruburu Anchor Women Group	5	12
Ujirani Mwema Group	5	12.5
Container Welfare Women Group	9	22.5
Total	40	100

4.2.5 Location of Business

Most of the respondents indicated that they operated their businesses either in Buruburu, Muthurwa and Gikomba markets (18 or 45%) or at their homes (16 or 40%). The rest of the respondents operated their businesses from either Kitengela, Uhuru market or Jericho market (3

or 7.5% each). These results imply that respondents try to avoid rent and transport costs by operating from their home or nearby.

Table 4.6: Location of business

Location of business	Numbers	Percent
Buruburu Residence (Home)	18	45
Gikomba	16	40
Jericho market	3	7.5
Total	3	7.5
	40	100

4.2.6 Major achievements of WEF

All the respondents indicated that their livelihoods improved as evidenced by improved living standards. Access to microcredit and effectively utilizing it led to improved business performance, profitability and increased income. Subsequently, individuals realized improvement of their living standards by use of income to finance household consumption expenditures. This includes food, health bills, school fees, furniture and clothing and also in realizing savings, socio-cultural relations and control over assets. The most profound achievement of WEF was to empower women to improve their lives represented by 26 or 65% of the respondents. The other achievements of WEF were poverty eradication (9 or 22.5%) and creation of jobs or helping small-scale businesses (5 or 12.5%). Table 4.31 illustrates these results.

Table 4.7: Major achievements of WEF

Major achievements	Number	Percent
Empowered women to improve lives/provide skills	26	65
Created jobs/helped small-scale businesses	5	12
Poverty eradication	9	23
Total	40	100

4.2.7 Challenges in access of WEF Loans

The table below indicates that the most notable challenge faced by individuals in women groups was the long duration for accessing loans (19 or 55.5%) followed by little or no collateral (16 or 40%). Presently, the time taken between application for a loan and disbursement ranges between two and three months which is a relatively long duration for small scale entrepreneurs. Since they operate under market conditions which require immediate supply on identification of markets, business may not do well when funding is not received at the opportune time. Another challenge was insufficient amount of loan (5 or 12.5%) whose effect was failure of women to engage in desirable businesses.

Table 4.8: Challenges faced in accessing WEF Loans

Challenges faced in accessing loan	Number	Percent
Collateral requirement	16	40
Long duration before receiving loan	19	47
Insufficient Loan/amount	5	13
Total	40	100

In conclusion, from the above women from Kamukunji received loans mainly from WEF , they also received training on entrepreneurship skills which is a requirement before receiving the loan. The loanees did not require any collateral apart from belonging to a registered self –help group to receive the loan.

4.3 Role of WEF in Building Capacity in Business Management

The second objective of this study was to establish the role of W.E.F in building the capacity of women loanee in business management. The indicators include training in business management, professional skills possessed, training of the respondents on entrepreneurship how training has improved enterprise, sources of information on business and additional training required.

4.3.1 Training in Business Management

Majority of the respondents indicated that they had been trained on business management skills before obtaining the loan while only 8 or 20% did not. This is attributed to WEF ensuring that they educate loan recipients in order to maximize on loan utilization. The rest who did not receive training are those who sourced their loans from financial intermediaries.

Table 4.9: Training on business management before obtaining loan

Training on business management before obtaining loan	Numbers	Percent
Yes	32	80
No	8	20
Total	40	100

4.3.2 Professional skills possessed

The professional skills possessed by the respondents included business management (16 or 40%), secretarial (10 or 25%), record keeping (8 or 20%) and marketing/ teaching (3 or 7.5% each). Business management was impacted by WEF while the rest of the skills were possessed as a result of past training gained individually. All the respondents indicated that the skills that they possessed were useful.

Table 4.10: Professional skills possessed

Professional skill possessed	Numbers	Percent
Secretarial	10	25
Record keeping	8	21
Business Management	16	40
Marketing	3	7
Teaching	3	7
Total	40	100

4.3.3 Training in entrepreneurship after Loan Award

Majority of the respondents (34 or 85%) had received training in entrepreneurship after receiving loan while 6 or 15% had not. Again, it can be deduced that this majority and minority are attributed to loans from WEF and from financial intermediaries respectively.

Table 4.11: Training in entrepreneurship after receiving loan

Whether received training in entrepreneurship after received loan	Numbers	Percent
Yes	34	85
No	6	15
Total	40	100

The respondents indicated that the entrepreneurship training they received the most was business management or financial literacy (22 or 55%) followed by making detergent (18 or 45%). Both were important as the first informed the respondents on how to utilize WEF while the later was directly related to the respondents' enterprises.

Table 4.12: Practice of Entrepreneurship Training received

Type of Training	Numbers	Percent
Making detergent	18	45
Business management (financial literacy)	22	55
Total	40	100

4.3.4 How Training has improved the Enterprise

Most of the respondents (34 or 85%) indicated that the training they received from WEF resulted in improved business management leading to higher production and increased profits. The rest of the respondents (6 or 15%) said that the training improved their money management skills. It can be deduced that the training offered by WEF is geared towards improving business management skills of women group members.

Table 4.13: Types of improvement in the Enterprises

Type of improvement	Numbers	Percent
Business management hence more products	34	85
Money management	6	15
Total	40	100

4.3.5 Sources of Information on Business Enterprises

When asked on their source of information on business, the respondents indicated that their main source were trainers from WEF (19 or 47.5%) followed by Equity bank (9 or 22.5%), friends (7 or 17.5%) and Kenya Commercial Bank (5 or 12.5%). Since majority of the respondents sourced their loans directly from WEF, they also received business information from WEF. Others who obtained their loans from intermediaries such as Equity bank were taught about business by Equity bank employees while the rest depended on friends.

Table 4.14: Sources of Information on Business Enterprise

Sources of Information on Business	Numbers	Percent
Trainers from WEF	19	46
Equity bank	9	24
Friends	7	18
K.B.C	5	12
Total	40	100

4.3.6 Additional Training required

All the respondents indicated that they needed more training on entrepreneurship or business skills. The types of training that they needed were customer relations or marketing as chosen by 24 or 60% of the respondents, financial management (11 or 27.5%) and export or International business (5 or 12.5%). It can be deduced that most respondents faced marketing challenges while a few needed more business training to help them understand the various businesses that they were undertaking.

Table 4.15: Additional Training required

Training required	Number	Percent
Financial management	11	27.5
Customer relations/marketing	24	60
Export/International business	5	12.5
Total	40	100

In conclusion; WEF ensures that women are trained on entrepreneurial skills before disbursement of loan. Training improved their enterprises as indicated by the respondents, they also require additional trainings in book-keeping ,marketing ,customer relation and savings.

4.4 Business Performance in improving livelihood of the WEF Loanees

The third objective was the extent to which the micro-credit from W.E.F has improved business performance and improved livelihood The indicators under improvement of business performance by WEF were main sources of income, other sources of income, amount of income

from businesses, procedures followed to access loan and length of time to access loan, type of enterprises, duration of business, monthly income of women group and value of current stock

4.4.1 Main Source of Income

Most of the respondents (24 or 60.0%) indicated that their main source of income was the business followed by pension and farming (8 or 20% each). It can be deduced that groups largely depend on the businesses for their livelihoods.

Table 4.16: Main Source of Income

Main source of income	Number	Percent
Business eg savings	24	60
Farming	8	20
Pension	8	20
Total	40	100

4.4.2 Other Sources of Income

As shown in Table 4.19, the other sources of income by some women were farming such as poultry or tea and income from rent (9 or 22.5%) followed by other loans and pensions (3 or 7.5%). However, majority of the respondents (16 or 40%) did not have other sources of income. It can be deduced that women groups receive good incomes from the businesses hence the WEF loans have been utilized well.

Table 4.17: Other Sources of Income

Other sources of income	Number	Percent
None	16	40
Other loans	3	8
Pension	3	8
Farming (poultry,tea)	9	22
Rent	9	22
Total	40	100

4.4.3 Amount of income from businesses

The respondents who indicated that they had received incomes of between Ksh. 6,000 and Ksh. 12,000 were 16 or 40% followed by those who received incomes of between Ksh. 1000-5000 (12 or 30%) and over Ksh. 10000 (12 or 30%). It can also be deduced that women groups receive good incomes from the businesses hence the WEF loans have been utilized well.

Table 4.18: Amount of income from businesses

Income from businesses	Number	Percent
Ksh. 1000-5000	12	30
Ksh. 6000-10000	16	40
Over Ksh. 10000	12	30
Total	40	100

4.4.4 Procedures followed to access Loan

Results of the data analysis reveal that the criteria for award of a WEF loan were mainly application as a group having been duly registered (as chosen by 34 or 85% of the respondents) and training on entrepreneurship (6 or 15%). This indicates that application for WEF loans is simple as there are no collateral requirements except that groups must have 70% women membership and 100% women leadership.

Table 4.19: Procedures followed to access Loan

Procedures followed	Number	Percent
Application as a group	34	85
Training on entrepreneurship	6	15
Total	40	100

4.4.5 Length of Time to Access Loan

Majority of the respondents (30 or 75%) indicated that they accessed their loans in the duration of between 2 and 4 months followed by 6 months (7 or 17.5%) and 2 years (3 or 7.5%). Even though the duration of between 2-4 months is reasonable, WEF still requires that the loans be

disbursed in less than 2 months. Longer durations for disbursement of loans occur due to failure of the women groups to meet the criteria.

Table 4.20: Duration to receive loan

Duration	Number	Percent
2-4 months	30	75
6 months	7	17
2 Years	3	7
Total	40	100

4.4.6 Opinion on Length of Procedure to Access Loan

Most of the respondents (24 or 60%) indicated that the length of the procedure to receive loans was sufficient or not too long as compared to 16 or 40% of the respondents who indicated that it was too long. It can be deduced that the procedures for obtaining loans from WEF was not uniform due to either groups not meeting the application criteria in time or by some official from WEF favoring some groups.

Table 4.21: Length of Procedure to Receive Loan

Length of procedure	Number	Percent
Sufficient/Not too long	24	60
Too long	16	40
Total	40	100

4.4.7 Type of Enterprises

The types of businesses in Kamukunji as shown by Table 4.24 below include boutiques / beauty shops ,tailoring and retail shops (chosen by 16 or 40%), saloon and barbers shops (7 or 17.5%)Cereals ,groceries stalls and household items such as curtains, bedsheets (7 or 17.5%). Other business activities undertaken by the women groups included selling chemicals for soap making and making detergents (5 or 12.5%) selling air time and M-pesa services (5 or 12.5%).

Tailoring and dressmaking, saloon and beauty shops are preferred due to the ready market as a result of previous experience by most members. Making detergents and selling chemicals for soap making complement each other while selling household items such as curtains, bed-sheets, duvets) cereals , air time and groceries do not require much capital. These activities are undertaken on a smaller scale due to existing opportunities.

Table 4.22: Types of Enterprises

Type of Enterprise	Number	Percent
Cereals ,groceries ,households items.	7	18
Selling chemicals for soap making and detergents	5	12
Boutiques ,tailoring and retail shops.	16	40
Saloon and barber shop	7	18
Mpesa and, air time services.	5	12.
Total	40	100

4.4.8 Duration in Business

Table 4.25 indicates that most of the women groups (37 or 92.5%) have been operating their businesses for durations of between 1 and 6 years. The rest of the groups (3 or 7.5%) have run their businesses for over 6 years. It can be deduced that most of the groups took WEF loans on or shortly after its inception in the year 2007. This scenario is as a result of more groups being formed and only a few applying for WEF loans.

Table 4.23: Duration in Business

Duration of operation	Number	Percent
1-6 Years	37	93
Over 6 Years	3	7
Total	40	100

4.4.9 Monthly Income of Women Groups

As shown in Table 4.26, the monthly income for a larger number of most women groups (16 or 40%) was between Ksh. 10,000 and Ksh. 30,000 followed by that of between Kshs 11,000 and 20,000 (8 or 20%). The income for the rest of the groups (5 or 12.5%) was between Ksh. 21,000 and Ksh. 50,000. It can be deduced that women groups receive good incomes from the businesses hence the WEF loans have been utilized well.

Table 4.24: Monthly Income of Women Groups

Estimated income(ksh)	Number	Percent
Ksh. 31,000-50,000	16	40
Ksh. 6,000-10,000	11	27
Ksh. 11,000-20,000	8	20
Ksh. 21,000-30,000	5	13
Total	40	100

4.4.10 Value of Current Stock

As illustrated by Table 4.27, the stock for the businesses in most of the women groups were valued at below Ksh. 50,000 (26 or 65%) while the rest were valued at between Ksh. 51,000 and 100,000 (8 or 20%) and above Ksh. 100,000 (6 or 15%). It can be deduced that most of the stock is valued at less than Kshs 50,000 in line with the loan amount received from WEF. The stock that are valued above Kshs 50,000 can be attributed to those groups which have been in existence for more than 5 years and have taken the loan more than once hence gradually growing the stock.

Table 4.25: Value of Current Stock

Value of stock (ksh)	Number	Percent
Below Ksh. 50,000	26	65
Ksh. 51,000-10,0000	8	20
Above Ksh. 100,000	6	15
Total	40	100

In conclusion these data shows that women had accessed the loan two times while the amount borrowed range from ksh 50,000/= to ksh 100,000/=.The loans had been paid well within the twelve months required. The amounts of income received were between ksh 6,000/= - ksh 12,000/=.The procedure of loan application and time of enterprises were cereal shop, house-hold item, chemical selling detergent, saloon, barber shop and mpesa.

4.5 WEF empowerment of the women entrepreneurs

The indicators include estimated income earned per month, whether profits were made from business, ways of using the profit, reasons for businesses being sustainable.

4.5.1 Estimated income earned per Month

The estimated income of most members in women groups was between Ksh. 10,000 and Kshs 30,000 (16 or 40%) followed by 11 or 27.5% of respondents who earned between Ksh. 6,000-10,000. The rest of the respondents indicated that their income between Ksh. 11,000 and Kshs 20,000 (18 or 20%), and between Kshs 21, 000 and Kshs 50, 000 (5 or 12.5%). It can be deduced that WEF loans have assisted individuals in women groups to earn income through realizing profits from their respective businesses. This income contributed towards improvements in livelihoods of women group members.

Table 4.26: Estimated income earned per month

Estimated income	Number	Percent
Ksh. 10,000-30,000	16	40
Ksh. 6,000-10,000	11	27
Ksh. 11,000-20,000	8	20
Ksh. 21,000-50,000	5	13
Total	40	100

4.5.2 Whether profit was made from business

All the respondents indicated that they made profit from their businesses. They also indicated that they used this profit mainly to increase their stock and expanding their business (21 or 52.5%) and for basic needs such as paying themselves a salary (16 or 40%). A few respondents

(3 or 7.5%) indicated that they saved the profit they received from their businesses. These results show that most of these businesses were still at the formation stage where respondents needed to expand them. Respondents also needed to pay themselves salaries in order to meet daily needs.

Table 4.27: Way of using Profit

Way of using profit	Number	Percent
Increasing stock	21	52
Basic needs eg paying self salary	16	40
Saving	3	8
Total	40	100

4.5.3 Reasons for businesses being sustainable

All the respondents said that their businesses were sustainable because they made profits (16 or 40%) and because they could pay themselves and their workers a salary hence were able to survive (12 or 30%). The rest of the respondents indicated that their businesses were sustainable either because they had stock or because customers increased (6 or 15% each).

Table 4.28: Reasons for business being sustainable

Reasons for business	Number	Percent
Having stock	6	15
Making profit from sales	16	40
Increase of customers	6	15
Pay self and workers eg able to survive	12	30
Total	40	100

In conclusion, the estimated income of most member is between ksh 10,000- ksh 30,000/=and that women made profits from their business and this income improved their livelihood ,they were able to pay school fees, access medical care, better nutrition and also make saving.

4.6 Level of Credit Accessed by Women Groups

The fourth objective was to establish the level of credit accessed by the loanee. The indicators of the level of credit that was accessed by women groups include the number of times loan accessed, amount of loan borrowed and ability for loan repayment.

4.6.1 Number of Times Loan Accessed

A majority of the respondents (36 or 90%) indicated that their groups had accessed WEF loans twice followed by those who have accessed it four times (4 or 10%). These results are shown in Table 4.15. It can be deduced that groups do not take the loans as often as expected due to insufficient loan amounts, difficulty to repay previous loan or below par performance of the businesses. It is also probable that the WEF board may not be able to offer loans to all groups regularly due to either a high number of groups or the funds that are available being limited.

Table 4.29: Number of Times Loan Accessed

Number of Times loan accessed	Number	Percent
Twice	36	90
Four Times	4	10
Total	40	100

4.6.2 Amount borrowed as first Loan

The results in Table 4.16 indicate that most respondents (25 or 66.5%) borrowed Ksh. 50,000 from WEF followed by those who borrowed Ksh. 100,000 (15 or 37.5%). It can be deduced that most of the women groups are not accessing loans more than once due to lack of commitment among members.

Table 4.30: Amount borrowed as first Loan

Money received	Number	Percent
50,000	25	62
100,000	15	38
Total	40	100

4.6.3 Ability for Loan repayment

The results in Table 4.17 illustrate that most respondents (34 or 85%) indicated that they were able to repay their loans as compared only 6 or 33.3 % of the respondents who indicated that they were unable to repay their loans. The reason for this is because of difficulty to repay previous loan as a result of below par performance of the businesses or lack of commitment among members.

Table 4.31: Ability for Loan repayment

Ability to Repay Loan	Numbers	Percent
Yes	34	85
No	6	15
Total	40	100

It is clear from the study women had accessed the loan two times while the amount borrowed range from ksh 50,000 to ksh 100,000/=.The loans had been repaid well within the indicated twelve months. The amount of income received were between 6,000/- ksh 12,000/=. The procedure of loans application and type of enterprise were cereal shop, house-hold time, chemical selling detergent, saloon, barber shop and mpesa.

4.7 Characteristic and perceptions on WEF by Women Loanees.

The last objective was to examine women loanee characteristics and perception of WEF fund. The indicators include respondents' perception on WEF.

4.7.1 Perceptions on WEF

The perception on WEF by most of the respondents (28 or 70%) was that WEF was very helpful followed by the perception that it was helpful (12or 30%). It can be concluded that WEF played an important role in improving the livelihoods of the respondents.

Table 4.32: Perception on WEF

Perception on WEF	Number	Percent
Very Helpful	28	70
Helpful	12	30
Total	40	100

4.8 Characteristics of the women loanees

The study was to examine the characteristics of women loanees. The indicators in characteristics of respondents include age, marital status, respondents' level of education, position of respondents in the group and respondents' length of residency.

4.8.1 Age Category of Respondents

Table 4.33 below shows that most of the Respondents fell within the age category of 32-38 years (26 or 65%) while the rest were between 25-31 years (8 or 20%) and 18-24 years (6 or 15%). These results show that the fund is mainly popular among more mature women. This can be attributed to these women recognizing the opportunity brought by WEF in improving their livelihoods. Many of the younger women may either not be adequately informed about WEF or may be pursuing other economic activities.

Table 4.33: Respondents' Age Category

Age of the respondent's	Number	Percent
18-24	6	15
25-31	8	20
32-38	26	65
Total	40	100

4.8.2 Marital Status of Respondents

Table 4.34 below illustrates that majority of the respondents were married (25 or 62%) while 5 respondent are single (13%)10 respondents or 25% were widowed. These results indicate that

married women and those previously married but have lost their spouses (widows) have stronger socio-cultural relations hence readily belong to membership in social groups.

Table 4.34: Respondent's Marital Status

Marital status of respondent's	Number	Percent
Single	5	13
Married	25	62
Widowed	10	25
Total	40	100

4.8.3 Respondent's Level of Education

The results shown in Table 4.35 reveal that most of the respondents (31 or 78%) attained secondary school education followed by those who have reached primary school (14 or 22.2%) and college/university (7 or 17%). Only 2 (5%) of the respondents have not attended the formal system of schooling. These results imply that education plays a role in membership of women groups which apply for WEF loans. Education therefore creates more awareness among women on the need for financial empowerment through WEF.

Table 4.35: Respondent's Level of Education

Respondent's level of education	Number	Percent
Upper primary	2	5
Secondary	31	78
College/University	7	17
Total	40	100

4.8.4 Position of Respondents in the Group

Table 4.36 below indicates that most of the respondents were drawn from members (30 or 75%) while the rest were officials (10 or 25%). This was done to conform to the sampling design in order to receive information that is sufficient to answer the study's research objectives. The officials included chairpersons, secretaries and treasurers.

Table 4.36: Respondent's Position

Position	Number	Percent
Member	30	75
Official	10	25
Total	40	100

4.8.5 Respondents' Length of Residency

A larger number of the respondents (22 or 55%) followed by 12 or 30% of the respondents indicated that they had stayed in Kamukunji constituency for periods of between 31-40 years and between 21-30 years respectively. The rest of the respondents (6 or 15%) had stayed in Kamukunji for durations of between 10 to 20 years. These results indicate that most of the respondents had stayed in the area since birth or had relocated at a very young ages implying that they knew much about Kamukunji constituency.

Table 4.37: Respondent's Length of Residency

Respondent's length of residency	Number	Percent
31-40 yrs	22	55
21-30 yrs	12	30
10-20 yrs	6	15
Total	40	100

In conclusion, the fund was said to be very helpful (70%).The loan is popular among mature women ages 32-38 years. That most of the respondents are married(75%) and belong to self – help groups .Majority of the women have attained secondary level of education ,which explains the need to be empowered. The respondents had stayed in the area for a long period of time .They pointed out several challenges i.e. time taken before disbursement of loan and the amounts being small were raised.

4.8.6 Suggestions to improve Loan Accessibility

The suggestions on how to improve loan accessibility given by most respondents (18 or 45%) was to bring WEF offices to the locality and use chiefs to administer loan. Other

recommendations were to create awareness about the loan at grassroots level and improve communication with women groups by use of cell phones and email (9 or 22.5%). Hiring more officers on the ground (7 or 17.5%) and both to shorten disbursement period to 1 month and increase the loan amounts (6 or 15%) are other recommendations.

Table 4.38: Suggestions to Improve Accessibility

Suggestions to improve accessibility	Numbers	Percent
Establish offices in the locality eg use chiefs to administer loan	18	45
Shorten disbursement period to 1 month	6	15
Improve communication between WEF and women groups e.g. through cellphones and email	9	22
Hire more officers on the ground	7	18
Total	40	100

4.8.7 Lessons learnt for future business success

A large number of the respondents (12 or 30%) recommended training which included financial management skills such as saving, budgeting and improving business skills. A similar number of the respondents (12 or 30%) recommended increasing the amount of loans while the rest of the respondents chose the following; consistency, ambition and creativity in the activities (5 or 12.5%), that quality service attracts customers (5 or 12.5%), good customer relations (3 or 7.5%) and good book keeping (3 or 7.5%). These results are shown in Table 4.35. Training empowers individuals and women groups on the relevant business models that can result in profit and increased incomes. Respondents felt that the loans being disbursed by WEF are inadequate for the businesses that they intended to undertake hence the profit margins that they desired.

Table 4.39: Lessons learnt for future business success

Lessons learnt for future business success	Number	Percent
Training	12	30
Increasing amount of loans	12	30
Customer relations	3	7
Book keeping	3	7
Consistency, ambition and creativity e.g. in farming	5	12
Quality service attracts customers	5	14
Total	40	100

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Summary of Findings

The findings were made in light of objectives of the study and discovered that;

Characteristics of WEF

Women groups in Kamukunji Constituency received loans from WEF through constituency development fund and micro-finance i.e. Equity ,family finance bank and KCB. The services that they received from WEF were disbursement of loan (25 or 62.5%) and seminars and workshops on entrepreneurship (15 or 37.5%).

Role of WEF in Building Capacity in Business Management

The main aim of starting the businesses was mainly to improve their income hence eradicate poverty. The respondents had been trained on business management skills before and after receiving the loan which led in improved business management leading to higher production, increased profits and sustainability. The study established that the main source of information for women groups were trainers from WEF but women groups needed more training on business especially in production and marketing. Morris and Somerset (1971) opine that some of the problems that Africans entrepreneurs face in entering business are not only lack of capital and but, lack of knowledge and training in business management.

Business Performance of the WEF Loanees

The businesses attracted incomes of between Ksh. 10,000 - Ksh. 30,000 and between Ksh. 21,000-50,000 which implied that good incomes were results of WEF loans being utilized well. These loans were accessed from WEF after durations of between 2 and 4 months. Improved business meant empowerment of women which is basically about change, choice and power which is evident , in line with the literature review it is confirmed by other studies that the loans go into a greater lengths to empower the women. Empowerment of these women by giving them loan facilities enables the women to be in control of their environment and destiny(Pigg,2000;2)

Level of Credit Accessed

Women groups had accessed WEF loans mainly twice while the amount that was borrowed on the first loan was Ksh. 50,000 while on the second was Ksh 100,000. The study discovered that women were able to repay their loans even though their main sources of income were the businesses. Considering the role of micro-credit in line with the literature review, availability of credit facilities gives women an opportunity to utilize money to improve their livelihood as confirmed by this study. Institutions like WEF were introduced by the government to mitigate on this obstacle. Availability of capital is therefore closely related to availability of credit facilities which is cited by Morris and Somerset(1971) .

Use of WEF Loans in Women Group Businesses and its Results

The types of businesses in Kamukunji are; retail shops, boutiques/saloons, cereal stores, making detergents selling chemicals for soap making ,selling household items such as curtains, Mpesa services and air time. It was also confirmed that all the respondents made profit from their businesses and used this profit mainly to increase stock and for basic needs. An increasing number of women in Kenya are going into business due to availability of credit facilities from not only WEF but also from other micro-finance organization and more recently the UWEZO fund from the government.

How WEF improved the livelihood and empowered women entrepreneurs

All the businesses were reported to be sustainable, they made profits and could pay themselves and their workers a salary. Increased stock and the number of customers increased. It was established that livelihoods of members improved as evidenced by improved living standards evidenced by better quantity and quality of food, ability to pay for health bills, school fees, furniture and clothing and also engaging in savings, socio-cultural relations, self -esteem and control over assets. The most profound achievement of WEF was to empower women to improve their lives, eradication of poverty and creation of jobs by assisting small-scale businesses.

7. Characteristics and Perceptions on WEF by Women Loanees

It was established that WEF was perceived as very helpful. However, the study came up with challenges faced by the groups i.e the long duration for accessing loans, insufficient amount of

loan resulting in failure of women to engage in desirable businesses. The lessons learnt for future business success that were recommended included training comprising of financial management skills such as saving, book keeping, marketing and budgeting.

5.2 Conclusions

The conclusions that can be drawn here are that women groups received loans from WEF, Equity, Family Finance Bank and KCB with the aim of starting the businesses to improve their incomes. The loans were accessed from WEF after a period of between 2 and 4 months. The women received training from WEF on business management skills before and after receiving the loan. The businesses operated by the women attracted incomes of between Ksh. 10,000 and Ksh. 30,000 and between Ksh. 20,000-50,000 as a result of WEF loans being utilized well. All the respondents made profit from their businesses and used this profit mainly to increase stock and for basic needs.

Livelihoods of members improved, confirming the theories related to this study. In Rational Choice theory people are motivated to pursue goals they have chosen with a view of maximizing profits which the women of Kamukunji have done. From funds received from WEF the women have improved their business as evidenced by improved living standards, evidenced by better quantity and quality of food, ability to pay for health bills, school fees, furniture and clothing and also engaging in savings, socio-cultural relations, self esteem and control over assets.

5.2.1 Negative impacts of the fund

The most profound achievement of WEF was to empower women to improve their lives eradication of poverty and creation of jobs by starting small-scale businesses. Due to improved income from business, change of role has been witnessed, some women are now bread winners in their homes as expressed by some respondents, and has changed traditionally oppressive system in which women played second fiddle to men. The fund reported on behavioral change as indicated by some respondents, a few members separated with their spouses after receiving the loan and expanding their business ,cases of domestic violence have been reported. While some members have been forced to service the loans after their spouses disappeared with the money.

5.3 Recommendations

The study came up with several recommendations which if implemented will assist the government in streamlining the fund. The recommendations made are;

- a) On capacity building it is essential for women to have basic entrepreneurial and business management skills in order to improve their enterprises.
- b) Government to improve on loan amount increase since the current is too low for them to venture into big income generating activities.
- c) Create awareness so that women get to know about the fund at the grass root level.
- d) Improve the disbursement structures.

Suggestions for further studies

This aim of this study was to establish the impact of WEF in improving the livelihood of women entrepreneurs in the informal sector in Kamukunji sub-county ,Nairobi. The study confirmed that various challenge inhibit this process. Apart from striving to assess the impact of WEF in improving the livelihood of women entrepreneurs in other counties ,further studies should be conducted in other areas on the challenges that face effectiveness of WEF and propose solutions.

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Appendix I: Interview Schedule for Women Entrepreneurs

Name of loanee/women group.....

Location..... Date of interview.....

I. Characteristics of the Women Entrepreneurs

- a. Age.....
- b. Length of residence in the constituency.....
- c. Who do you stay with?.....
- d. Marital Status.....
- e. Position of Respondent in the enterprise.....
- f. What is your level of education?
 - None
 - Lower Primary
 - Upper Primary
 - Secondary
 - College/University
- g. Occupation;
- h. Past..... Current.....

II. Accessibility of micro credit to women entrepreneurs

- a. For the WEF loans venture received indicate;

Loans	Year	Amount of loan	How credit used	Repayment progress.
First				
Second				
Third				
Fourth				

b. What procedures did you follow to get the micro credit for your business?

.....
.....

c. What is the approximate number of months you took before receiving the loan?.....

d. Was the procedure too long or sufficient according to your opinion?

.....

e. Were there any collateral requirements? Yes No

f. If yes, was it reasonable in your view?

g. What challenges did you face in accessing the loan from WEF?.....

.....

h. How can the government administer the fund more efficiently to reach more women?.....

i. What recommendations can you give to improve accessibility?

.....
.....

j. Apart from the loan(s)What other services have you received from WEF?.....

.....
.....

k. According to you, what are the major achievements of WEF...?

.....
.....
.....

l. What is your perception of the fund?

Very helpful

Helpful

Not helpful

III. Access of WEF Loanees to Business Education/ Capacity Building

- a. Have you been trained by WEF in business management skills? Yes-----No-----
 If yes indicate;

TRAINING	YEAR	LENGTH OF TRAINING	CONTENTS
1st			
2nd			
3 rd			
4th			

- a. What professional skills do you possess?.....
 b. Apart from training, from which other sources have obtained information from about your business...(a)cyber café (b)radio and TV (c)WEF staff (d)other source
 c. How has the training improved the quality and quantity of products / services?.....

IV. Business performance

- a, Where is the business located?
 b, What prompted you to start your current business?.....
 a. What type of business are you involved in?

 b. When did you start it?.....
 c. How many employees does your enterprise employ?
 (i) 1 – 5

(ii) 6 – 10

(iii) Over 10 employees

d. What is the approximate value of your current stock? Before WEF and After WEF.....

e. What is your estimated income per month.....

f. Do you make profit from the business?

Yes

No

g. If yes, how do you use the profits?

.....

h. If no, why?

.....

i. Is the business sustainable? Yes No

j. Explain the reasons for your answer above.....

.....

.....

k. In what ways did the micro credit obtained from WEF improve your business in terms of;

	Before Loan	After Loan
Stock		
Services		
Employment		
Equipment and tools		
Income		
Others		

l. What other positive changes have been brought by the WEF?

a) At business level.....

b) At individual level.....

c) At group level.....

m. Have you been able to repay the loan?.....

n. What challenges did you face in repaying the loan?.....

.....

V. Improved livelihood.

a. Did your income improve after getting the micro credit from WEF?

Yes No

b. If yes, by how much?

c. If yes, comment briefly on the status of your living standards since you acquired the micro credit from WEF in terms of;

	BEFORE WEF	AFTER WEF
Housing improved		
Furniture improved		
Health improved		
Clothing improved		
Food improved		
Other expenses		

Appendix II: Interview Guide for Key informants

I am a post graduate student at the University of Nairobi, Sociology department conducting a study of the effectiveness of WEF in improving the livelihood of women entrepreneurs in the informal sector. This is part of my academic requirements.

1. Name Agency.....
Name of Employment
.....G
ender..... Age.....

3.How long have you been in the service ?
(year).....

4.What are the WEF loan conditions?.....

5.What is the Criteria for selecting loanees?.....

6.How many types of loans do you have and what are the Levels
(amounts).....
.....

5.What kind of training (capacity building)do you give to the loanees?
.....
.....
.....

6. What other forms of support do you offer the loanees?.....
.....
.....

7. How many women/women groups have received WEF?

8.What type of businesses has your agency funded.?.....
.....

9. What are the Level of the businesses?.....
10. What are the major achievement of WEF?
- a, At bussines level(Increased stock, profits).....
 - b, At individual level(Increased income,living standards).....
 - c, At group level.....
11. Has the fund been helpful to the recipients? If not, why?
-
12. What challenges do you face in enabling women access loans from WEF?
-
13. What can be done to improve access and sustainability of WEF?
-