

**INFLUENCE OF UWEZO FUNDS ON ENHANCING
LIVELIHOODS AMONG YOUTH AND WOMEN IN
AINABKOI CONSTITUENCY, UASIN GISHU COUNTY,
KENYA**

BY

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DECLARATION

This research project is my original work achieved through my scientific research. It has not been used for the award of a degree in any university. All information from other sources are fully acknowledged.

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DEDICATION

This research project is dedicated to my family, and my loving children Maryanne, Williejones and Morris Paul.

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ABBREVIATIONS AND ACRONYMS

CUFMC	Constituency Uwezo fund Management Committee
GOK	Government of Kenya
ICT	Information Communication Technology
IESD	Inclusive Equitable Social Development
KEWOPA	Kenya Women Parliamentarians Association
MDG	Millennium Development Goals
MPs	Members of Parliament
NGO	Non governmental Organizations
PFG	Partnership for growth
PWD	People with Disability
SME	Small Micro Enterprise
UN	United Nations
UNDP	United Nations Development Programme
US	United States
WB	World Bank
YEDF	Youth Enterprise Development Fund

ABSTRACT

The study was carried out to find out the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi Constituency, Uasin Gishu County. The Uwezo Fund in Kenya is a youth and women's fund which has its genesis in the pledge His Excellency the President Uhuru Kenyatta made to allocate the Kshs. 6 billion that was meant for the presidential run-off to youth and women groups. It was launched in 2013 with the objectives to expand access to finance through grants and credit to promote youth and women businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the goals of Vision 2030, to generate gainful self-employment for Kenyan youth and women, and to model an alternative framework in funding community driven development. Uwezo Fund enable youth, women and persons with disabilities to access grants and interest-free loans, as well as mentorship opportunities to enable them take advantage of the 30% government procurement preference through its capacity building programme. It took place in Ainabkoi constituency which has 3 wards, that is Kaptagat, Olare and Kapsoya. Pilot was done in Olare ward and research done in the Kapsoya and Kaptagat wards within the constituency. The objectives were to assess how Uwezo funds accessibility enhanced youth and women livelihoods in Ainabkoi constituency; to find out the extent to which Uwezo Fund capacity building programmes enhanced youth and women livelihoods in Ainabkoi constituency, to establish how the Uwezo fund institutional framework and policies influenced youth and women livelihoods; to determine how Uwezo funds savings influenced and enhanced livelihoods among youth and women in Ainabkoi constituency. The target population for the study was 9 youth groups and 16 women groups with 15 members each, and 3 Uwezo fund officials managing the groups, that is 378 respondents registered with the Department of Social Services or the Registrar of Societies and are active. The sample size was 248, arrived at by the use of proportionate random sampling technique and Krejcie and Morgan table. It took the form of a descriptive research. Data was collected through questionnaires and interviews to the individual group members and the Uwezo fund officials. Analysis was done by statistical package for social scientists (SPSS), a computerized statistical package for data analysis which helps in fulfilling research objectives and provides answers to research questions. Presentation of information was done by the use of tables, percentages and frequency distributions. Out of 133 respondents, 110 response rate was achieved. On the first objective on financial accessibility, it was established that Uwezo fund loan is accessible but insufficient amounts were disbursed to the recipients; on capacity building programmes, trainings which include financial management, group management skills, business management skills and leadership skills have been offered to the respondents and enhanced their livelihoods; on institutional framework and policies, the group constitution, the Uwezo funding policy and the government funding policies were major frameworks used by the groups to gain Uwezo funds; on savings, it was determined that all the respondents carried out savings as a major requirement to access Uwezo fund loans. In the symmetric measures, the research used Pearson's correlation coefficient to measure the strength of the relationship of variables. The responses from the research questions were used to make recommendations to the groups, to the Uwezo fund and the government to improve policies.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Bodwell (2016) describes livelihoods as the means by which households obtain and maintain access to the resources necessary to ensure their immediate and long-term survival. It's a means of making a living which encompasses people's capabilities, assets, income and activities required to secure the necessities of life. Livelihoods incorporate the goals and processes to empower individuals to meet their basic needs with dignity. Engaging in livelihood activities involves people securing the basic necessities of life, such as food, water, shelter and clothing and acquiring the knowledge, skills, social network, raw materials, and other resources to meet individual or collective needs on a sustainable basis. Investing in livelihood activities helps reduce the costs associated with the provision of aid and protection.

Poorer States often have not adopted social protection systems because the development models supported by major international institutions have pushed states to lower government spending and reduce the size of the state measures aimed at fulfilling these goals to include cash transfers or direct in-kind benefits, (Schutter, 2012). It is estimated that 75 – 80% of the world's poor do not have comprehensive social protection, yet the total costs of introducing social protection would amount to only 2-6 % of global gross domestic product. Meeting the basic costs of social protection systems today is a major challenge where poverty and need is widespread, infrastructure limited and the ability of local populations to pay into the system is weak; and in many developing countries a large portion of the population is susceptible to the same.

The 2014-2018 Global Strategy for Livelihoods was developed to strengthen people's capacities and facilitate self-reliance. Livelihood projects run by the global strategy for livelihoods include facilitating access to savings and loan mechanisms, skills and vocational training, entrepreneurship training and business support services, agriculture and rural markets support, labour-based activities, cash or grant assistance in emergency situations, and facilitating access to apprenticeships and jobs as well as work and business permits, right to work and freedom of movement, (Alsharif, 2000).

In the 21st century, women enjoy more freedom and power than before. However, they are still disadvantaged when compared to men in virtually all aspects of life. Women are deprived of equal access to education, health care, capital, and decision making powers in the political, social, and business sectors. Whereas men are credited with performing three quarters of all economic activities in developing countries, women actually perform 53% of the work, (Negash, 2016). According to Jahan (2015), the UN Human Development Report 1995 states that an estimated \$16 trillion in global output is currently invisible, of which \$11 trillion is estimated to be produced by women. Women make up a little over half the world's population, but their contribution to measured economic activity, growth, and well-being is far below its potential, with serious macroeconomic consequences. Despite significant progress in recent decades, labor markets across the world remain divided along gender lines, and progress toward gender equality seems to have stalled. Female labor force participation has remained lower than male participation, and the women account for most unpaid work, (Elborgh, 2013).

The global youth empowerment fund is an initiative to empower young people around the world to impact their communities by investing in grassroot community projects. It taps into often forgotten resource: the passion and energy of young people. It provides funding to

community projects, led by youth-led organizations, which aim to provide sustainable solutions to local challenges, which help advance the Global Goals for Sustainable Development (Shaher, 2015). It further states that with the Action campaign, formerly the UN Millenium campaign, offers grants, financing and training to youth led projects and social enterprises that advance the Global goals for sustainable development in local communities around the world. The objective of the fund is broad-based economic growth essential for sustainable and long-term development. The fund creates opportunities to impoverished households to raise their living standards, provide countries with the resources to expand access to basic services and enable citizens to chart their own prosperous futures.

In the first world countries like the United States, the economic security and livelihood programs are aimed at increasing youth and women's access to training, mentorship, credit and finance, and skills building with the goal of increasing their economic independence, their participation in eco-friendly and agriculturally successful practices, and the creation of youth and women-owned enterprises (Kerry 2016). In Europe, to support women disproportionately affected by economic crisis, the Russian Federation has given small Grants with a goal to encourage women's social and economic activity, to inform women of their civic and economic rights, to provide entrepreneurship training and business/legal consultation for women entrepreneurs, and to provide job coaching through resource centres in increasing their personal incomes and promoting family livelihoods.

To improve the livelihoods of rural youth in developing countries, with particular reference to Sub-Saharan Africa, it is important to emphasize that the Millennium Development Goals do single out youth as a key target group, Saxena (2015). While the crisis of youth unemployment, particularly in urban areas has been a persistent concern of

politicians and policymakers since the 1960s, youth development has remained at the margins of national development strategies in most countries (Bennel, 2007). Today, Africa finds itself in a precarious position on this most important issue. Youth unemployment is three times the continent's overall average. The World Bank Global monitoring report by Fay (2015) found that young people under 25 represent three-fifths of sub-Saharan Africa's unemployed population, and 72% of the youth population lives on less than \$2 a day. To help their families, 30% of children between the ages of 5 and 14 are forced to work, which robs them of the educational opportunities that could break their families' cycles of intergenerational poverty. Finding opportunities for young people is a critical challenge for Africa.

In South Africa, various key players in the South African economy share the importance of investing in stimulating small businesses. According to Littlewood (2015), the growing and widespread commitment to fostering entrepreneurship and promoting small enterprises goes beyond the Government and its institutions. It extends to other actors in the economy, such as large corporations, the media, non-governmental organizations, chambers of commerce and commercial banks. This is evidenced by the growing number and range of support programmes, products and services initiated by the various players that have emerged both inside and outside the public sector. It has been suggested that creating an enabling culture through government policies, procedures and small business practices can facilitate a business environment that can be supportive to entrepreneurial activity and demand, thus encouraging more start-up business activity and regional economic development

In Tanzania, livelihoods enhancement is one of the components which has been enhanced by Tanzania Productive Social Safety Nets Project and Tanzania Social Action fund. Kamala (2016) states that these projects aim at contributing to building the foundation for graduation out of poverty by enhancing household's abilities to support themselves through strengthened and diversified livelihoods. They do so by supporting and building the capacity of the targeted beneficiaries to engage in savings and make livelihood investments. The Tanzania Social Action Fund focuses on the promotion of savings through a group savings methodology, financial literacy training and group capacity building. It targets extremely poor households on poverty reduction and offer an effective and robust safety net helping them to meet consumption needs and prevent further irreversible losses in assets and invest in their futures to improve their livelihoods in the long-term, (Kamala, 2016).

In Kenya, the government has introduced various devolved funds to facilitate achievement of improving livelihoods and foster social and economic equity in the population and regions. These funds include Youth Enterprises Development Fund, Women Enterprises Development Fund, Constituency Development fund and among others is the Uwezo Fund. This has supported women and youth contribute in the growth of the country's economy. Livelihoods in Kenya have also been promoted through youth and women empowerment programs through US AID federal grants, development banks and Non governmental organizations providing grants and loans at lower rates to uplift the standards in communities (Kimathi, 2012). Kenya Entrepreneurship Empowerment Programme also empowers local communities by supporting initiatives that promote women and youth empowerment through micro credit by establishing sustainable micro enterprises in Kenya, and builds their capacities and structures to stimulate creativity, innovation and create employment in order to eradicate poverty among marginalized groups.

The Uwezo Fund is a flagship programme for vision 2030 aimed at enabling women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the same and the Millennium Development Goals no.1 which is to eradicate extreme poverty and hunger, and no. 3 which is to promote gender equality and empower women. The Fund was launched by His Excellency the President of the Republic of Kenya, Uhuru Kenyatta, on 8th September 2013 and enacted through a Legal Notice No. 21 of the Public Finance Management Act, 2014, and published on 21st February, 2014 (Buyema, 2013). The Uwezo Fund monies come from the Kshs. 6 Billion meant for Presidential run-off that was left unused. Uwezo Fund is available to women and youth groups and is distributed at the constituency level. At the National level, a National Uwezo Fund Oversight Board provides overall management, design and oversight of the Fund. The fund is administered through the Constituency Uwezo Fund Management Committees who oversees implementation of the fund in all 290 constituencies in Kenya.

1.2 Statement of the problem

Global progress in improving people's livelihoods has been remarkable over the past two centuries, especially in reducing extreme poverty, improving health, increasing literacy and moving towards gender equality in income, work and basic needs, (Keane & Bryden, 2015). There has been renewed interest of politicians and professional economists coincide with a revival of entrepreneurship rates in most economies. A number of initiatives have been set up with substantial funding from corporate business to support enterprise development in women and youth groups. These together with other government enterprise allowance schemes are aimed at combating high levels of youth and women

unemployment by facilitating the transition from unemployment to self-employment, (Amenya et al., 2011).

The introduction of Uwezo fund has greatly eased access to microcredit for the rural poor since finding start up finance for an enterprise is the biggest hurdle that many entrepreneurs go through (Ijaza, Mwangi and Ngetich, 2014). Unlike other development funds that filter from the central government through larger and more layers of administrative organs and bureaucracies, funds under Uwezo Fund go directly to local levels to enhance livelihoods through expanding access and promotion of youth and women businesses and gainful self employment at the constituencies. The minimal interest rates charged on the loan of 0% to a maximum of 1% is also business friendly and enables access to sustainable financial services. However, being able to access finance is not an end in itself because the success of enhancing livelihoods depends on how the microcredit is utilized.

There are a number of challenges that emerge during implementation preventing government funds from reaching their anticipated potential. In a similar research study carried out by Oduol, Okoth, Okelo, Aila, Ochieng, Onyango, Ogutu, and Odera, (2013), the study sought to determine the Effect of the Youth Enterprise Development Fund on Youth Enterprises in Kenya, Siaya County. It established that lack of adequate repayment structures and repayment avenues was a problem. The Youth Enterprise Development Fund officers had not provided adequate guidance on YEDF activities to the youth and there was lack of follow-up on loan beneficiaries. To improve on the viability of the youth enterprises, there was need for the Government to aggressively market the youth products, engage the youth in entrepreneurship training before and after obtaining the loans and to provide necessary market information to the youth so as to gain competitive advantage in their areas of operation. It recommended an increase in the number of financial intermediaries in

partnership with the fund and an active involvement of all the stakeholders in mobilization of the youth on group formation and registration and YEDF activities to benefit from more funding since the number of successful applicants remained at 50% of the total applicants, which concurred with the findings that accessing Youth Enterprise Development loan was still a challenge.

Amenya et al., (2011) in another study established that out of the total youth population of 202,897 only 40,063 had benefited from the YEDF over the last 5 years. The YEDF had comparatively very little impact on the youth. In a research carried out by Etter, (2012) on Socio-economic Impact of Women Enterprise Fund on the livelihoods of women in Kenya, a case study of Thika, it found that after starting the businesses, women's status was increased in the family and in the society. Now women can enjoy freedom in their decision making and also can contribute in family decision making due to the fact that they can also now contribute in the family economically.

Generally, as Mutai (2013) puts it, citizens have expressed concerns about accountability, transparency and the utilization of government funds that were marred by mismanagement and debts, like the Youth Enterprise Development Fund and the Women's Economic Empowerment Fund that have been lending to their target groups for the past six years and have little to show for it. Many say the two have had little impact despite receiving a combined total of Sh12.5 billion. Local community awareness and involvement has been low, inadequate allocations, poor processes of identification and implementation of projects as well as weak monitoring and evaluation of projects have been experienced. An understanding of the challenges these youth and women groups face in utilizing the financial credit accessed from Uwezo fund is vital, therefore this study seeks to find out the

influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi constituency, Uasin Gishu county.

1.3 Purpose of the study

The purpose of the study was to find out the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi Constituency, Uasin Gishu County.

1.4 Research Objectives

The study was guided by the following research objectives;

1. To assess how Uwezo funds accessibility influence youth and women livelihoods in Ainabkoi constituency.
2. To find out the extent to which Uwezo Fund capacity building programmes enhance youth and women livelihoods in Ainabkoi constituency.
3. To establish how the Uwezo fund institutional framework and policies influence youth and women livelihoods in Ainabkoi constituency.
4. To determine how Uwezo fund savings have influenced and enhanced youth and women livelihoods in Ainabkoi constituency.

1.5 Research Questions

The study sought to answer the following questions generated from the objectives above.

1. What is the influence of Uwezo Fund accessibility on enhancing livelihoods of youth and women in Ainabkoi constituency?
2. How does the capacity building programmes offered by Uwezo fund enhance youth and women livelihoods in Ainabkoi constituency?

3. To what extent does institutional framework and policies of Uwezo fund influence livelihoods for youth and women in Ainabkoi constituency?
4. How does Uwezo fund savings influence and enhance livelihoods among youth and women in Ainabkoi Constituency?

1.6 Significance of the study

This research sought to find out influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi constituency, Uasin Gishu County. It is hoped that the findings will provide important information to aid policy formulation and enrich the existing structures at the constituency management level, the National level and stakeholders will find it useful to promote the relevance of this fund. This information will also support other youth and women groups to tap into the funding. This contributes to the body of knowledge and sets a basis for further research.

1.7 Delimitation of the study

The study was only confined to Ainabkoi constituency where only selected youth and women groups registered and funded by Uwezo fund participated. To compliment this study, the government officials handling the funds and the groups, and the Ministry of Social Services participated.

1.8 Limitation of the Study

Literacy levels of some respondents made data collection through the questionnaires be incomplete and limited, and interviews consumed much time. The wide geographical area from one group to another, and from one ward to another involved a lot of time to travel thereby more time was allocated for data collection.

1.9 Assumption of the study

The study assumed that that all the registered youth and women groups accessed the Uwezo fundin Ainabkoi constituency, Uasin Gishu County, they were operational and availed all the information as per the research objectives. The study also assumed that the sample was representative and adequate of the target population and that the respondents fully participated in the research process.

1.10 Definition of Operational terms

Uwezo fund- is a programme of empowerment, a flagship programme for vision 2030 aimed at enabling women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the same and the Millennium Development Goals No.1 and No. 3.

Livelihoods - Livelihoods are the means by which households obtain and maintain access to the resources necessary to ensure their immediate and long-term survival. It's a means of making a living which encompasses people's capabilities, assets, income and activities required to secure the necessities of life, which incorporate the goals and processes to empower individuals to meet their basic needs with dignity.

Youth– as used in this study are human beings between the ages of 18 to 35 years.

Women – female human beings.

Funds accessibility – the possibility of reaching or obtaining money easily.

Capacity building programs - is a conceptual approach to development that focuses on understanding the obstacles that inhibit people, governments, international organizations and non-governmental organizations from realizing their development goals while enhancing the abilities that will allow them to achieve measurable and sustainable results.

Institutional Framework - The systems of formal laws, regulations, and procedures, and informal conventions, customs, and norms, that shape socioeconomic activity and behaviour.

Savings - Putting money aside in anticipating and preparing for possible risks and emergencies for the future and to fulfill group obligations.

1.11 Organization of the Study

This project is organized in five chapters. Chapter One has the introduction, background of the study, statement of the problem, research objectives, the purpose of study, delimitations and limitations of the study and the operational terms. Chapter two discusses the literature review as per the objectives, and contains a theoretical and conceptual framework. Chapter three outlines the methodology and tools to be used in carrying out the study. It contains a research design used in the study, the area of study, the target population, the sample size, sampling procedure, data collection and data analysis procedures. Chapter four has the data analysis, presentation, interpretation and discussion on the objectives of the study. Chapter five contains the summary of the findings, discussions, conclusions and recommendations of the study on the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi Constituency, Uasin Gishu County. It contains appendices section which includes the questionnaires and interview schedules administered to the youth and women groups, the Uwezo fund officials, Krejcie and Morgan table used to determine the sample size and authorization and the research permit.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews literature on past studies done by scholars that relates to the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi constituency, Uasin Gishu County from published documents, text books, research abstracts, websites, newspapers and journals.

2.1 An overview of Uwezo fund in Kenya

Around the world, women and youth are on the frontlines of extreme poverty due to high level of unemployment and lack of vocational skills demanded by the economy, due to this, most of them have not been absorbed in the job market. According to Andriantsoa, (2011), in the State of Rural Poverty, a comprehensive study presented by the International Fund for Agricultural Development, it indicates that despite improvements over the past 10 years that have lifted more than 350 million rural people out of extreme poverty, global poverty remains a massive and predominantly rural phenomenon, with 70% of the developing world's 1.4 billion extremely poor people living in rural areas. The study furthermore reports that the overall rate of extreme poverty in rural areas of developing countries, people living on less than US\$1.25 a day, has dropped from 48% to 34%. Dramatic gains in East Asia, particularly China, account for much of the decline.

From developed states to impoverished states, one major issue that the rural poor is facing is securing sustainable livelihoods. Few countries or international development partners have adopted livelihoods enhancement as central to their national policies or poverty reduction strategies. Even fewer national development plans have programmes and schemes

that unify thought and action on livelihoods, (Quraishi, 2003). Historically, India's rural economy has been primarily based on agriculture and related activities, but with increasing population and decreasing land holdings, the dependency on primary livelihoods is at risk. The key to meeting the world's future food needs and to fight the hunger and poverty that is concentrated in rural areas, is to create an environment that will encourage and enable young women and men to find opportunities to improve their own lives, obtain decent work and pursue prosperity.

IFAD President Kanayo F. Nwanze, as quoted by Vargas, (2013) has echoed that the absence of decent work opportunities in rural areas is one of the reasons young rural women and men are migrating to urban areas at unprecedented levels. As the dynamics of rural work and life changes, there is a pressing need to create opportunities for young people to contribute to their communities and to earn decent work in the agriculture and non-farm sectors. The dynamics surrounding rural work and life are changing, and new approaches are needed to respond to the challenges and opportunities facing the world today. These factors vary in their breadth and nature according to diverse local conditions. To a greater or lesser degree, they will all influence the livelihood options facing young rural people now and in the future.

The Uwezo Fund in Kenya is a youth and women's fund which has its genesis in the pledge His Excellency the President Uhuru Kenyatta made to allocate the Kshs. 6 billion that was meant for the presidential run-off to youth and women groups. It was launched in 2013 with the objectives to expand access to finance through grants and credit to promote youth and women businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the goals of Vision 2030, to generate gainful self-employment for Kenyan youth and women, and to model an alternative framework in funding community driven development (Buyema, 2013). This fund provides youth and women to

access grants and interest-free loans, as well as mentorship opportunities to enable them take advantage of the 30% government procurement preference for youth, women and persons with disabilities through its Capacity Building Programme.

The youth aged between 18 and 35 are the majority and comprise about 36% of the Kenyan population, but rarely do they have their say in the state of affairs in this country. Despite being the majority, they have always been marginalized and relegated to the backburners yet this is a dynamic lot that is full of energy which can be harnessed to build a more productive country (Oliver, 2012). According to Warutere, (2014) on the Women's World Banking annual report, a majority of the 39% of the Kenyan population without access to financial services are women. They also don't have their own financial independence and yet, it is women who bear the burden of care giving, food production, and even the fetching of water. Kenya's Vision 2030 through economic empowerment aims to create a socially just and equitable society without extreme poverty and hence puts Social Equity and Poverty Reduction as one of the main development agendas. This is as a result of the existing unequal and inequitable society on many fronts, inequity in entitlement to political, civil and human rights, and large disparities in income and access to education, health and land, as well as basic needs which include clean water, adequate housing and sanitation which has been experienced since independence.

To address the inequalities, Buyema, (2013) has narrated that the Government has been implementing various initiatives that include raising average annual incomes, avoiding gross disparities while rewarding talent and investment risks, reducing poverty from 46%, implementing policies that minimize the differences in income opportunities and access to social services and increasing community empowerment through devolved public funds

weighted in favour of the most disadvantaged communities. The vision for gender, youth and persons with disability in Vision 2030 is gender equity in power and resource distribution, improved livelihoods for all vulnerable groups and responsible, globally competitive and prosperous youth. According to Kamau (2015), the Uwezo Fund exists to enable women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level. Members of Parliament are patrons of the fund and the public has a say on the funds distribution. Constituency Uwezo Fund Management Committees oversee implementation of the Fund in each Constituency. The committee has representatives of Women, Youth and persons with disability.

Buyema (2013) quoted the President of the Republic of Kenya, Uhuru Kenyatta who is also the overall patron and the National Champion of the Uwezo Fund, in his message during the launch of the fund when he said that the women and youth of this country are the cornerstone of our country's economic development, and that he will ensure commitment to the fund at the highest level of government. Further, the President was to establish an annual award scheme for successful businesses of Uwezo Fund recipients and therefore encourage all our women and youth to stand up and be counted. On the same, according to the message of the Deputy President of the Republic of Kenya, William Ruto, he recognized that the informal sector accounts for over 75 percent of total employment in Kenya and therefore has enormous potential to substantially address unemployment. By making credit accessible to them through Uwezo Fund, the government seeks to place women and youth at the centre of job creation in Kenya at the constituency level. The Deputy President also said that the Uwezo Fund will play a significant role in promoting women and youth led enterprises thereby generating gainful self employment in the short to medium term.

Uwezo fund enhance livelihoods in supporting the youth and women groups achieve Millennium development goal no. 1 to eradicate extreme poverty & hunger to achieve full and productive employment and decent work for all including women and young people, and Millennium Development Goal no. 3 to promote gender equality and empower women, to eliminate gender disparity in primary, secondary and in all levels of education. As Tracy (2016) has reported, the poverty level in Uasin Gishu County is rated at 50% population living below the poverty line, and that the Uasin Gishu Governor, Jackson Mandago said the County Government of Uasin Gishu is committed in assisting youth and women entrepreneurs to expand their business by increasing access to government procurement. He urged women and youth to form groups and take advantage of development funds to uplift their livelihoods and economically empower themselves to enable participation in key decision making.

2.2 Uwezo funds through Financial access and enhancing women and youth livelihoods

Rural finance and good management of even the smallest assets can be crucial to very poor people, who live in precarious conditions, threatened by lack of income, shelter and food. To overcome poverty, they need to be able to borrow, save and invest, and to protect their families against risk. But with little income or collateral, poor people are seldom able to obtain loans from banks and other formal financial institutions. And even when they do have income or collateral, the amounts they require are often too small to appeal to banks. Enhancing livelihoods by Uwezo fund loans is one way of fighting poverty in rural areas, where most of the world's poorest people live. It puts credit, savings and other basic financial services within the reach of poor people. Through microfinance institutions such as credit unions and some non-governmental organizations, poor people can obtain small loans, and

safeguard their savings. Accessing small amounts of credit at no interest rates gives people the willingness and opportunity to set up small businesses.

National Treasury allocated and parliament approved the sum of Ksh.6 Billion to go towards Uwezo fund. The amount issued is based on assessment by the Constituency Uwezo Fund Management Committee from Ksh. 50,000/ but will not be more than Kshs. 500,000/ per group. The fund provides youth and women access to grants and interest-free loans. It offers a 6 months grace period before the commencement of the repayment of the loan. The payment period will depend on the amount of money borrowed, the size of the group and the proposed plan for the loan. Applications for funds by youth and women living with disabilities are given special consideration, (Gathoni, 2013). The requirements to fulfill in order to access Uwezo funds include ensuring the group is registered and gets a certificate then signing up for a capacity building programme. This provides access to training but also preferential tenders under the 30% public procurement tender opportunities for youth, women and persons with disability. Many youth groups forget this first crucial step and fail to get the funds. Groups comprise between 9 and 15 members. The amount loaned does not attract interest but a 3% administration fee is charged (Mzalendo, 2015). Before being given the loans, the group has to indicate the total amount contributed by the group in form of savings, the current status of the contribution, the proposed plan for the loan and the length of the time the group has been in existence.

Uwezo fund operates as a revolving Fund ensuring continuity and sustainability. Borrowing groups are expected to apply table banking principles. The fund is organically linked to 30% public procurement spend preference closing the loop between access to opportunities for enterprise development and supply side capabilities (Buyema, 2013). By its

very name, Uwezo, the Fund is a Programme of empowerment. Its underlying philosophy is an affirmation of hope and faith in our people, as indicated by President Uhuru Kenyatta, (2013). The Fund seeks to expand access to finances and promote women, youth and persons living with disability led enterprises at the constituency level. It also provides mentorship opportunities through its Capacity Building Programme. Uwezo fund is an avenue for incubating enterprises, catalyzing innovation, promoting industry, creating employment and the growing economy.

Ainabkoi Constituency where the study is to be done has 3 wards. The constituency was funded with Ksh. 16,829,254/= only. In the first phase, Ksh, 7,750,000/= was approved for disbursement to 25 groups consisting of 16 women groups, 9 youth groups which are already registered and hold a certificate. The 2nd phase vetting of Ksh. 7,840,000 was approved for disbursement to the groups and the remaining balance is to be issued to the groups in the 3rd phase. So far, a total of Ksh. 15,590,000/= has been disbursed to the entire constituency, according to the Ministry of Devolution and Planning, Ainabkoi Constituency Uwezo Fund report (2015). It further states that Kapsoya Ward was issued with Ksh. 5,150,000/=, Kaptagat Ward issued with 5,415,000/= and Olare/Ainabkoi ward issued with Ksh. 5,025,000/=, constituting the Ainabkoi constituency. Ndanyi (2014) in the Star Newspaper reported that youth in Uasin Gishu are reluctant to apply for Uwezo Fund loans because of the rigorous application process, but majority of those who apply are women's groups.

Young people and women face obstacles in accessing land and financial services. These constraints must be overcome if decent livelihood opportunities are to be created for young women and men in rural areas. Young people's marketing inexperience, naivety, poor organization and lack of a voice hamper their participation in livelihood value chains. The

additional constraint of gender discrimination faced by young women generally limits them to unskilled and often arduous jobs, even when they possess the skills for higher level work that pays better (Vargas, 2013). In relation to Livelihood BASIX Inc. which is a livelihood promotion nonprofit corporation set up in Ithaca, under the New York State Law in April (2012), this Social Enterprise Group builds partnerships with livelihood promotion institutions worldwide to build institutional capacities to provide livelihood services through the provision of the three livelihood basics for financial, institutional and business development services where the cross cutting issues are rural development, youth development and gender balance through empowerment of women. To achieve the vision, LBI in the US and in India work as strategic partners for executing multi country development initiatives for livelihood promotion in the areas of Strengthening Agricultural Value Chains; Skill building and Vocational training; Access to Finance and Financial Sector Development under the theme of South-South Cooperation and will forge many more such partnerships with like-minded entities across the globe (Behuria, 2012).

In a study that was done by Zulu (1997) in China, it found out that the government of China embarked on a major program of economic reform in an effort to awaken a dormant economic giant in youth and women to promote their livelihoods. It encouraged the formation of rural enterprises and private businesses, liberalized foreign trade and investment, relaxed state control over some prices, and invested in industrial production and the education of its workforce. While pre-1978 China had seen annual growth of 6 percent a year, post-1978 China saw average real growth of more than 9 percent a year with fewer and less painful ups and downs. In several peak years, the economy grew more than 13%. Per capita income has nearly quadrupled in the last 15 years, and a few analysts are even

predicting that the Chinese economy will be larger than that of the United States in about 20 years.

2.3 Uwezo funds through Capacity Building and enhancing women and youth livelihoods

Capacity building component aims to ensure adequate programme implementation by communities, local government authorities at regional and national level. The capacities of young rural people, especially young women to contribute to rural development and transformation remain largely untapped and their potential unrecognized. Providing talented young people with opportunities to apply their skills productively in rural areas is indispensable to drive rural growth and catalyze structural transformation, (Vargas, 2013). From the total fund allocation of Kshs.6 billion, 3% is for capacity building in order to ensure that the recipients are capacitated on the skills, knowledge and market linkages necessary to run respective groups. The remaining 72% will be shared equally among the constituencies and 25% shared on the basis of poverty index.

The Uwezo fund chairperson, Wanjira Gathira, said that the National Uwezo Fund Oversight Board in collaboration with the Ministry of Devolution and Planning has rolled out Uwezo Fund Capacity Building Programme to prepare potential beneficiaries of Uwezo Fund through Mentoring. She added that training supports the groups be competitive and raise standards to access 30% Public Procurement tender opportunities for Youth, Women and persons with disability, as was reported in the Business Daily by Kweyu (2016). The report also indicates that the Kenya Women Parliamentarians Association (Kewopa) have the Affirmative Action-Uwezo Fund, to train women to acquire entrepreneurial skills according to the 2010 Constitution's affirmative action clause. Each group is to be trained before they receive the funds. The training for all the 290 constituencies ensures the money is used for

the intended purpose. Interested youth and women groups must be trained for an initial period of three months before they can apply for Uwezo Fund. However, Uwezo Fund Capacity Building Program will be available for one year.

According to Mongare (2016), poor interpretation of various programmes initiated by the government due to high levels of illiteracy has impeded development in parts of Nyamira County. The Nyamira South Sub-County Youth Officer Charity Mosiria said the low level of education among the locals is the biggest challenge facing the success of project implementation, including the use of Uwezo Fund. The officer said that illiteracy had impeded development of the area because many residents lack business skills to engage in meaningful economic ventures provided by the government and other stakeholders. The officer revealed that more than 140 groups had applied for the funds, but approximately 47 benefited with money ranging between Sh50,000-500,000 regardless of the group members as long as they qualified for the funds allocation. She said that the Uwezo Fund's organizations committee had spearheaded the provision of mentorship programmes aimed at boosting skills among other beneficiaries, and emphasized that the various groups that have been allocated funds have been mentored on what business they can venture into.

In the youth-oriented rural entrepreneurship development in the promotion of Rural Entrepreneurs, supported by IFAD, aimed to create sustainable enterprises and decent employment in selected poor rural regions of Senegal, the youth were trained using the ILO's Start and Improve Your Business methodology, 28 prioritizing young women and men, with a goal of creating viable businesses and providing employment, focused on building the skills of local business development service providers and enabling existing and potential small-scale entrepreneurs to access these services. Complementary measures included creating

employer organizations to represent young entrepreneurs. The objective was to enable them to create market opportunities for their members, lobby local authorities and develop decent employment within small micro enterprises. In all, 160 representatives of professional organizations were trained, and support was given to 38 producer organizations. To date 1,500 small enterprises and 4,000 jobs have been created, of which 63% were for young people.

In Madagascar, according to Vargas (2013), IFAD Project Support Programme for the Rural Microenterprise and Regional Economies analyzed the labour needs of small businesses and how these needs might be filled by young women and men. It then facilitated an apprenticeship system that placed young people with small businesses, where they received practical, on-the-job training while supporting the business. The young people were trained in sectors including pottery, agricultural tool making, shop keeping, shoemaking, farming and weaving. Along with technical skills, they built skills in managing small-scale enterprises. Thus far, around 1,000 young apprentices have been trained under the programme, with the aim of reaching 8,000 by the project's completion in 2016. It is projected that 54,000 small businesses will benefit.

Organization for livelihood enhancement services in India empowers the rural poor and disadvantaged by providing the means, strategies and products that enhance their economic and social endeavors and assist them to face challenging situations with enthusiasm, (Egoe 2014). The Fund provides small grants to non-government organisations (NGOs) registered for at least three years under the Societies Act or the Trust Act in India with Foreign Contribution Regulation Act registration, to support the implementation of

innovative ideas through village federations, community groups, self-help groups and public agencies.

Innovation Fund for Rural Development Award under the European Commission co-financed Sustainable Community- Based Approaches to Livelihood Enhancement Project for the theme of Enhancing and sustaining rural livelihoods in an economic reform environment in maximizing benefits for the poor. The livelihood enhancement services include providing courses on financial literacy for young rural people, linking provision of microcredit with youth training programmes, integrating financial literacy into rural education curricula, initiating partnerships with financial institutions to promote financial inclusion of young people and develop financial products tailored to their needs, supporting the creation of locally owned and operated financial institutions, with young people in management positions, establishing links between entrepreneurs, business service providers and youth groups, ensuring that income-generating initiatives provide young rural people with comprehensive support by linking components on technical training, providing access to productive assets, promotion of youth-sensitive institutions and improved access to financial services, (Vargas, 2013).

Youth and women are generally viewed as passive recipients of support, rather than active agents capable of solving problems. As such, they are rarely included in decision-making processes or debates, and they often face negative misconceptions about their skills and capabilities. This tends to feed into policy and planning processes, which are typically insensitive to them. The undervaluing of their capacities also manifests itself in barriers that constrain them from participating in business activities (Vargas, 2013). Equally challenging is the poor quality and limited relevance of rural education and training. These disadvantages

are particularly stark for the youth and women, for whom household work burdens and cultural attitudes are a barrier to gaining decent livelihoods.

2.4 Uwezo Funds Institutional Framework and enhancing women and youth livelihoods

Proponents of government intervention in economic activities can spur long term growth in ensuring efficiency in resource allocation, regulation of markets, stabilization of the economy, and harmonization of social conflicts as some of the ways in which government could facilitate livelihoods and economic growth. In the context of endogenous growth, government's role in promoting accumulation of knowledge, research and development, productive public investment, human capital development, law and order can generate growth both in the short-and long-run, (M'amanja 2005).

Despite the recorded achievements in creating conducive environment and increasing employment opportunities, Tanzania, like many other developing countries, still face major challenges in promoting the livelihood opportunities for rural youth and women. This has been the fact that the urban youths and women benefit more from those investments than rural youth and women even for the unskilled jobs. There are also weaknesses in the area of targeting for policies and programmes. Most of the existing policies regard rural population as a homogenous group that needs universal interventions, and the impact in the livelihood development has been minimal as interventions were not taking holistic approach in addressing rural livelihood problems. Also weak institutional linkages and coordination in program and projects designing, implementation and monitoring and evaluation contribute highly to the failure of achieving the desired targets of improving rural youth and women livelihoods. In addition, the bias nature of research against rural dwellers employment and

livelihood opportunities, continue to deprive planners of important information required for planning issues, (Juma, 2007).

The Uwezo Fund framework involves a National Uwezo Fund Oversight Board which provides overall management, design and oversight of the Fund. The Board is supported by a Secretariat. The Uwezo Fund wills is administered through the Constituency Development Fund framework in all 290 constituencies. The Constituencies Development Fund Committees will in turn constitute the Constituency Uwezo Fund Management Committees to oversee implementation of the Fund. Representatives of Women, Youth, persons with disability and religious group are part of the Constituency Uwezo Fund Management committees who receive the proposals, scrutinize and process them at the ward level. The Fund operates as a revolving Fund, ensuring continuity and sustainability. Otuki (2013), has reported that the groups of young people and women access funds ranging between Ksh. 50,000/= and Ksh. 500,000/= to finance their business ventures. The board was tasked with ensuring sound disbursement and management of funds by officials and recipients respectively.

The Uwezo Funds principles include Representation to ensure the inclusion of all Kenyans including women, youth, persons with disabilities, elected parliamentary representatives and respective government officials, Accountability to ensure government is held responsible to the citizenry for its decisions and actions, Accessibility in guaranteeing accessibility at the lowest level of engagement and for the largest category of recipients using a simple, structured and least cost approach and Economy in the use of the best but least cost mechanism to achieve the desired objective, (Tracy, 2013).

Provision of appropriate support to rural livelihood activities and the strengthening of access of young men and women to technical and financial services as well as access to market information is vital for expanding rural employment opportunities and improve rural livelihoods. There is also a need for the strengthening of institutional linkages and capacity building at all levels in order to address the challenges of youth unemployment in rural areas. More efforts need to be taken in the area of policy and laws reforms in order to provide proper guidance for informed labour market information in youth and women programmes designing and implementation.

2.5 Uwezo Funds through Savings and enhancing women and youth livelihoods

Ledgerwood and Rasmussen (2011) have indicated that more than 5 million poor people around the world are members of Savings Groups that provide essential services to help manage their daily lives. In Mali, one of the world's poorest countries, there are 400,000 members in over half the villages in the country. Savings groups are basically an improved form of the traditional accumulating savings and credit associations. They provide members a secure place to save, the opportunity to borrow in small amounts and on flexible terms, and affordable basic insurance services. Savings groups are composed of 15 to 25 self-selected individuals who meet regularly and frequently to save, amounts are based on each member's ability. Groups then pool the savings to make loans on which they charge a relatively high service fee or interest rate which in turn increases the loan fund.

India's success in achieving poverty reduction and socio-economic empowerment of poor women can in part be attributed to convenient and simple local level access of savings and credit services to marginalized communities through the formation of self help groups. One of the most successful programs on the self help group model is the Kerala based

mission – Kudumbashree, which emphasizes on political empowerment as a key result area and has adopted rights based approach where members of the program proactively seek various social and economic entitlements (Schutter, 2015). Member’s savings and loans are recorded in individual passbooks or one central ledger. Many groups also have an insurance fund, sometimes referred to as a social fund that serves a variety of emergency and social purposes, according to rules set by the group. Ledgerwood and Rasmussen (2011) point out that of the 5.5 million members the Savings group movement counts in 200,000 groups worldwide, about 4 million of these members are in Africa where the movement is centered and has its greatest influence and momentum.

In Uganda, the saving groups are self managed and self capitalized. Groups have their own constitution and governing systems based on the fundamental concept of ritual daily savings as a tool for uniting communities and building organizational capacity and trust. Federation savings groups see savings as uniting the community and building collective capacity to address larger issues with a wider impact beyond a particular group. Traditional savings associations work to the benefit of the members of the group. Within the federations, however, savings groups serve as building blocks for community institutions that in turn enable them to address and invest resources in issues that affect the entire community or city, stretching beyond those of livelihoods alone.

Enhancement of livelihoods and savings component as stressed by Kamala (2016) provides support to community driven interventions through community savings and investments as well as specific livelihood enhancement grants. This aims to enable beneficiaries to save money to invest in livelihood enhancing activities by supporting these investments with business development skills and technical training. Additionally, this

component provides grants to existing functioning community savings and investment groups to enable the groups to consolidate and further build upon the efforts they have already made to improve livelihoods and progress out of poverty.

The livelihood focused programmes in Kenya, now embraces innovative initiatives that not only engage local communities in driving their own development agendas, but also create collaborative ventures bridging the public-private divide, and build sustainable partnerships between communities. Kagotho (2013), on Youth savings to address the current youth-related challenges, she mentions that youth savings in the governments of Kenya, Tanzania, and Uganda, have taken a multi-sector approach to creating empowerment opportunities for poor, vulnerable, and socially excluded youth through savings which is a demonstrable need for interventions that transcend traditional programs and lead families toward self-sufficiency, similarities in the policy response to poverty, especially as it relates to youth savings groups, where they can learn entrepreneurial skills, start small businesses, and help their families and communities thrive.

Group's activities have adopted the savings and popularly merry go round methods to empower them economically and to enable them to support the members with their own revolving funds in the table banking, which is being used by many groups currently. As Tembo (2012) puts it, often members just pay interest on the loan and the group cannot lend again because the capital is tied up. With the Uwezo Fund, the group has to set rules for lending and repayment. Savings practiced by group members in turn become shares and gives people ownership. They have to set lending and borrowing rules, be more business-like and assess the capability of an applicant to repay. Once youth and women groups are formed and registered with the Department of Social Services or the Registrar of Societies, the saving

of funds has to be enhanced as it's an important component and requirement by the Uwezo fund for them to qualify.

Savings for the Uwezo fund groups is mandatory and have to be high, as preference for funding is granted to groups that have been in existence for at least six months, operate a table banking structure where members make monthly contributions according to the groups' internal guidelines with evidence of monthly contributions as a requirement, hold a bank account in the name of the group, and recommended by the Chief of the location (Tracy, 2013). The savings initiative brings neighbours and friends together into small groups where they can save their money, lend it to each other, and charge interest without needing to go to a money lender or other intermediary and take on debt. Group members use their loans to start small businesses or expand existing ones, buy household necessities, or meet sudden emergencies. The group savings can also act as collateral to the Uwezo loans.

2.6 Theoretical Framework

This study adopts the Harrod-Domar model which was developed independently by Sir Roy Harrod in 1939 and Evsey Domar in 1946. It is a growth model which states the rate of economic growth in an economy is dependent on the level of saving and the capital output ratio. It further states that if there is a high level of saving in a country, it provides funds for firms to borrow and invest. Investment can increase the capital stock of an economy and generate economic growth through the increase in production of goods and services. The capital output ratio measures the productivity of the investment that takes place. If capital output ratio decreases the economy will be more productive, so higher amounts of output is generated from fewer inputs. This leads to higher economic growth, (Cheung, 2013).

Corchon (2016) states that this model is an attempt to explain the long-term unemployment with the idea that in lack of capital, we have unemployment, and therefore it justifies the intervention of the government to achieve the enhancement of livelihoods through national savings as a source of capital and international aid as supplement. Many governments have subscribed to this. Harrod calls this state intervention indicative planning. This model is mainly used in development economics. The Harrod-Domar model provides a framework for economic development and has been an important influence to government policies, such as India's Five Year Plan 1951- 1956. This theory relates to the Uwezo fund as the saving that was done by the government has provided ease of access to loans to the youth and women in the constituencies to enhance their livelihoods.

2.7 Conceptual Framework

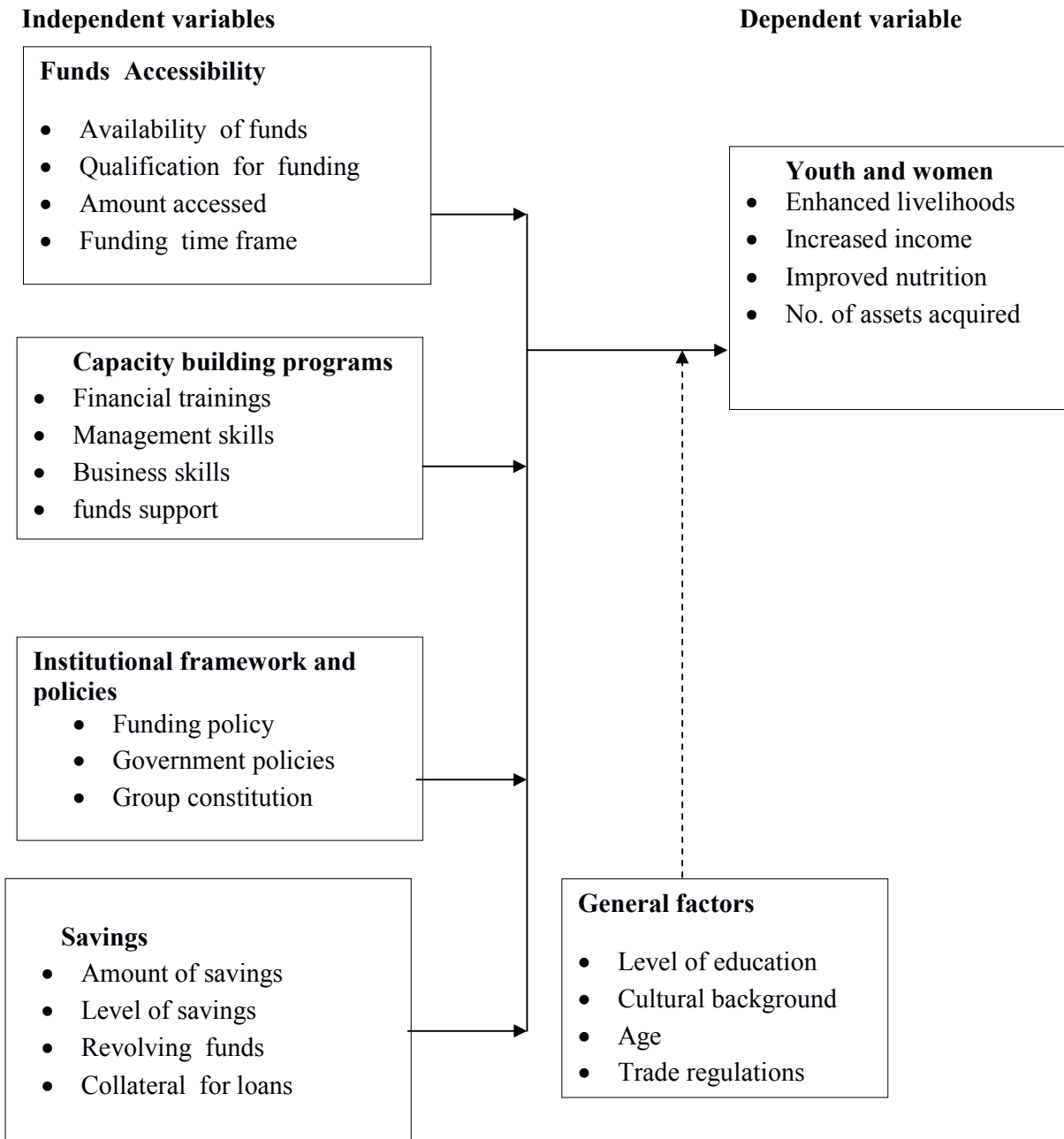


Figure 1 Conceptual framework showing the Relationship between variables

Source: Researcher, (2016).

The researcher identifies the influence of Uwezo funds as the independent variable which consist of availability of funds, qualification for funding, the amount accessed by the group and the time frame of the funding; capacity building programs which include financial trainings, management skills, business skills and funds support; the Institutional framework and policies measured by the funding policy, the group constitution and the government policies; and savings as a requirement in the group, sense of ownership and collateral to the loans. The dependent variable is the youth and women's enhanced livelihoods, increased income improved nutrition and increased number of assets. The intervening variables include the general factors of level of education, trade regulations, age and cultural background of the youth and women.

2.8 Summary of the Literature Review

In this chapter, the literature review on youth and women livelihood enhancement activities in relation to financial access, capacity building programs, savings and the institutional framework has been discussed, linking it to a theory. It points out the guidelines and strategies in place to support the economic activities of groups towards the desired enhanced livelihoods which will lead to increased income, improved nutrition and increased number of assets to ensure sustainability and overall enhancement of livelihoods of women and youth within the Ainabkoi constituency.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter examines the methodology used by the researcher to gather data from the field, the data analysis and presentation, the sampling procedure and the ethical considerations during the research period. This provides a framework under which the study was carried out in Ainabkoi constituency in Uasin Gishu.

3.2 Research Design

This study adopted the descriptive research design since it describes the conditions that already exist within the selected population. Descriptive research design is a scientific method which involves observing and describing the behaviour of a subject without influencing it in any way or changing the environment. Descriptive studies can involve a one-time interaction with groups of people in a cross-sectional study. As Shuttleworth (2016) explains, in the descriptive studies, the researcher interacts with the participant, may involve surveys or interviews to collect the necessary information. Descriptive studies in which the researcher does not interact with the participant include observational studies of people in an environment and studies involving data collection using existing records.

3.3 Target population

The target population is the entire group a researcher is interested in, the group about which the researcher wishes to draw conclusions, Valerie J. et al (1997). The target population in this study was the total number of groups registered by the Department of Social Services or the Registrar of Societies and are active in the Uwezo funding, that is 9 youth groups comprising of 15 members totaling to 135, and 16 women groups each having

15 members, totaling to 240. A total of 378 women and youth supported by the Uwezo fund in Ainabkoi constituency and 3 Uwezo fund officials for the 3 wards participated

Table 3.3 Target population

Uwezo fund groups in Ainabkoi	Members	Total
9 youth groups	15 members	135
16 women groups	15 members	240
Uwezo Fund officials	1 per ward	3
Total		378

Source: Ekaset, Ainabkoi Constituency Uwezo Fund report, (2016)

3.4 Sample size and sampling procedure

3.4.1 Sample size

The sample size was 248 which entailed 148 women groups, 97 youth groups and 3 Uwezo fund officials, arrived at by the use of proportionate random sampling technique. Proportionate Sampling according to Williams (2016) is a sampling strategy, a method for gathering participants for a study, used when the population is composed of several subgroups that are vastly different in number. The number of participants from each subgroup is determined by their number relative to the entire population. It also adopted purposive sampling for the Uwezo fund officials. Purposive sampling is useful in policy analysis as it involves identifying who are the major stakeholders involved in designing, giving, receiving or administering the program or service and might be otherwise affected by it (Palys, 2008). In determining the sample size, the study applied the Krejcie&Morgan table (1970), a table which has a representative statistical sample and has been used in empirical research for easy

reference. The formulae for determining the sample size in reference to the table, with the proportionate random sampling procedure is as represented in the table 3.4.1.

Youth and Women groups' sample: Table 3.4.1

Respondents	Target population				Sample size
	Kaptagat	Olare	Kapsoya	Total	
Women groups	60	45	135	240	148
Youth groups	45	30	60	135	97
Uwezo fund officials	1	1	1	3	3
Total				378	248

Source: Ainabkoi Constituency Uwezo Fund report, (2015)

3.4.2 Sampling procedure

The sampling procedure used was adopted from the Neymann allocation $n_h = (N_h / N) * n$ where n_h is the specific sample size for stratum, N_h is the population size for stratum, N is total population size, and n is total sample size. (Acklam, 2016); thus:

$$\text{Specific sample} = \frac{\text{Specific Sample} * \text{Sample Size}}{\text{Total Population}}$$

Thus for:

Women groups: Kaptagat, $\frac{60 * 148}{378} = 24$, Olare, $\frac{45 * 148}{378} = 18$, Kapsoya, $\frac{135 * 148}{378} = 53$

378

378

378

Youth groups: Kaptagat, $\frac{45 * 97}{378} = 12$, Olare, $\frac{30 * 97}{378} = 8$, Kapsoya, $\frac{60 * 97}{378} = 15$

378

378

378

Uwezo fund officials will be 3.

Youth and Women groups' specific sample: Table 3.4.2

Respondents	Specific sample size			
	Kaptagat	Olare	Kapsoya	Total
Women groups	24	18	53	95
Youth groups	12	8	15	35
Uwezo fund officials	1	1	1	3
Total	37	27	69	133

3.5 Research Instruments

Pierce (2009) describes a research instrument as a tool designed to measure variables, characteristics, or information of interest, often a behavioral or psychological characteristic. Research instruments are helpful tools to a research study. The research instruments which were used in this study involved the use of questionnaires and interview schedules as the main tools for collecting data. The selection of these tools was guided by the objectives of the study, data that was to be collected and the time that was available.

Questionnaires are typically distributed to large groups of people. They often have standardized answers that make it simple to compile data. The questionnaires will be administered to the literate group members to freely express their views. There are several advantages of using a questionnaire over other forms of surveys. They are cheap, do not require as much effort in gathering responses as does a verbal or telephone survey, and they often have standardized answers that make it easy to compile answers. That is, questionnaires are typically made up of closed-ended questions with specific response categories rather than

open-ended questions that allow respondents to write in their answers (Babbie, 2001). There are also disadvantages to using a questionnaire, for instance, Pierce (2009) stresses that they limit a respondent's answer choices and they require that the respondents are able to read the questions and respond to them, which could limit the demographic groups to which the questionnaire is distributed

Interviewing is a method of qualitative research in which the researcher asks open-ended questions orally and records the respondent's answers, (Babbie, 2001). These interviews allowed free exchange of ideas and getting more detailed explanations on the research questions. Interviews to both youth and women groups were structured based on the research questions and widely used. They were conducted face-to-face and by telephone and thus it provided a forum for the study to gather in-depth information which may have not been clearly captured in the questionnaire responses. Interview questions may be open-ended or closed-ended, though typically open-ended questions are more common as they allow the respondent to elaborate their answers. Key informant interviews were also used to collect information from a wide range of people including Uwezo fund officials, group leaders and stakeholders who have firsthand knowledge about the fund. These community experts, with their particular knowledge and understanding, can provide insight on the nature of problems and give recommendations for solutions, (Carroll, Perez and Toy (2004). The telephone interviews were organized for the stakeholders within.

3.5.1 Piloting of the Instruments

The research instruments were tested to a sample population by administering the questionnaires and scheduling interviews in Olare ward. The data collected was analyzed and

the feedback used to include more information and remove some unimportant information, and then rolled out to the intended population for the study.

3.5.2 Validity of research instruments

Validity is the extent to which an instrument measures what it is supposed to measure and performs as it is designed to perform. The instruments measured the external validity and informed the extent to which the results of a study can be generalized from a sample population. The instruments also had content validity which is the appropriateness of the content of an instrument, (Biddix, 2016).

3.5.3 Reliability of research instruments

Instrument reliability is a way of ensuring that any instrument used for measuring experimental variables gives the same results every time, (Shuttleworth, 2009). The reliability and validity were informed by piloted instruments on the reliable and consistent feedback. Brown (2002) indicates the Cronbach alpha reliability estimate, which is used to estimate the proportion of variance that is systematic or consistent in a set of test scores, which the research adopted. This uses the test-retest reliability in calculating a reliability estimate by administering a test on two occasions and calculating the correlation between the two sets of scores. Cronbach alpha is a useful and flexible tool that can be used to investigate the reliability of test results. This is an estimate of the consistency of a set of items when administered to a particular group at a specific time under particular conditions for a specific purpose.

3.6 Data collection procedure

The researcher sought a research permit from the National Council of Science and Technology after being allowed to proceed with research from University of Nairobi. The permit was used to obtain permission from the County and local government authorities to carry out the research study in the area. The participants were informed in advance on the study and research assistants assisted to carry out data collection for immediate feedback.

3.7 Data analysis Techniques

The data was analyzed using qualitative and quantitative approaches to check for completeness and consistency of the information to find out the outcome to the research problem. Trochim (2008) indicates that we use descriptive statistics simply to describe what's going on in our data and inferential statistics to make inferences from our data to more general conditions. With inferential statistics, we try to reach conclusions that extend beyond the immediate data alone, to make judgments of the probability that an observed difference between groups is a dependable one or one that might have happened by chance in this study. Data was coded and analyzed using descriptive statistics by the use of SPSS Windows 21. Cross tabulation was used to establish the relationship between variables. The findings were presented in form of tables and recommendations done.

3.8 Ethical considerations

Approvals were sought from the University Administration, from the National Council of Science and Technology and the consent of the County and local administration was also sought before the commencement of data collection. The consent of the group members was considered. All the information and data provided to the researcher was treated with confidentiality and only used for the study purpose.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter deals with data analysis, interpretation and presentation. The data obtained was coded, analyzed and presented in form of tables. Most questions were closed ended to make easy summaries by the respondents and the few open ended questions were to provide more information to enrich the closed ended questions.

4.2 Questionnaire response rate

Out of 133(100%) questionnaires, 110 (82%) were successfully responded to, coded, analysed and reported. According to Biersdorff (2009), expert opinions indicate that 75% questionnaire response rate is considered good or adequate. Response rates vary greatly depending on the target audience and the nature of the research with incentives and follow up. It is important to remember, however, that increasing the sample size will not increase the response rate. While many government-led or federally-funded projects require a response rate of at least 75%, seventy-five percent, however, is difficult to attain if your project has limited financial and staffing resources. Therefore, it is important for one to target a predetermined response rate and leverage the resources to meet that goal.

4.3 Background information

The background information covered the study area wards which are Kapsoya, Kaptagat and Olare wards in Ainabkoi constituency. The profile of the respondents included the age, level of education, gender, the years the respondents have been in the Uwezo fund and the various income generating activities they carry out. This was important in

establishing an understanding of the target group. According to Krishna, Moorthy, Tan, Choo, Wei, Ping and Leong (2012) on a study on factors affecting the performance of small micro-enterprises in Malaysia, there are many factors which affect organizations either internally or externally. These factors include demography, cultural values, changing roles of women, level of education, changing lifestyle and so on. They play a big part in shaping the organization in terms of its roles, operation and functions that are practiced within the organization.

4.3.1. Respondents ward locations

The study wanted to establish the ward for each group in the Ainabkoi constituency, which has 3 wards, that is Kapsuya, Kaptagat and Olare. This was important in sample representation and identification. The findings were as table 4.1.

Table 4.1 Ainabkoi ward locations

Ward group	Youth		Women	
	Frequency	Percent	Frequency	Percent
Kapsuya	11	39.3	46	56.1
Kaptagat	9	32.1	21	25.6
Olare	8	28.6	15	18.3
Total	28	100.0	82	100.0

Table 4.1 shows that 11 (39.3%) youth and 46(56.1%) women respondents came from Kapsuya ward, 9(32.1%) youth and 21(25.6%) women came from Kaptagat ward and 8 (28.6%) youth and 15 (18.3%) women came from Olare ward. The findings shows that majority of the groups come from Kapsuya ward. According to Vreeman et al. (2012) in a

qualitative study using traditional community assemblies to investigate community perspectives on informed consent and research participation in western Kenya, Uasin Gishu county, under the auspices of the AMPATH Research Network, the study revealed that the peri-urban communities participated more in research than the rural areas. It mentioned that many factors may increase the vulnerability of individuals and communities participating in research, including lower socio-economic status, less experience with and understanding of research and poor availability and accessibility of services.

4.3.2 Gender of respondents

The study sought to find out the gender of the youth and women participating in the Uwezo funds to enhance their livelihoods. The table 4.2 shows the composition of the youth and women respondents.

Table 4.2 Gender of respondents

Gender	Youth		Women	
	Frequency	Percent	Frequency	Percent
Male	17	60.7	82	100.0
Female	11	39.3	0	0.0
Total	28	100.0	82	100.0

The results from the table showed that the gender of the youth respondents was 17(60.7%) male and 11(39.3%) female. From the analysis, more male youth are participating in the Uwezo funds to enhance their livelihoods than the female counterparts. In the women group gender composition, the study found out that all the 82(100%) were women. According to Tracy (2014),the eligibility criteria for groups of women or youth were that youth groups members shall be aged between 18 and 35 years whereas women's groups shall

be made up of women aged 18 and above. Women groups in the study were purely made up of women. As stated by Rudman and Goodwin (2004) on a study done on gender differences in automatic in-group bias, the experiment confirmed that women's automatic in-group bias is remarkably stronger as women like women associations more due to a mechanism that bolsters automatic own group preference than men resulting to a cognitive balance in them to form the in-group bias, identity, and self esteem.

4.3.3 Age of respondents

The researcher wanted to find out the age of the youth and women participating in Uwezo fund groups to enhance their livelihoods. As from the literature review done, the members of the groups qualifying for Uwezo fund in Kenya must be between the ages of 18 and 35 years. Table 4.3 shows the age categories for the youth and women respondents.

Table 4.3 Age of respondents

Age	Youth		Women	
	Frequency	Percent	Frequency	Percent
18 - 25	4	14.3	2	2.4
26 - 32	16	57.1	10	12.2
33 - 39	7	25.0	36	44.0
40 and above	1	3.6	34	41.4
Total	28	100.0	82	100.0

As from the table 4.3, the study found out that 4(14.3%) of the youth are aged between 18 – 25 years, 16(57.1%) are between the age of 26 – 32 years, 7(25.0%) are of the age of 33 – 39 and 1(3.6%) is at the age of 40 and above. This implies that 96.4% of the youth do comply

with the age set at the Uwezo funding policy, whereas it found out that women of the ages 18 – 25 years were 2 (2.4%), 26 – 32 years were 10(12.2%), between 33 – 39 years were 36(44.0%) and years 40 and above were 34(41.4%). It is worth to note that most women groups that the researcher interacted with had older women, and 40 and above years having 34(41.4%) of the women. Khamadi (2014) in the Uwezo fund regulations confirms that the youth group members must be aged between 18 and 35 years whereas the women’s groups are made up of women aged eighteen years and above.

4.3.4 Highest level of education

The researcher wanted to find out the highest level of education of the selected youth and women respondents, as the level of education indicates how well they understand the questions on the influence of Uwezo funds in enhancing their livelihoods. The responses were sorted as in table 4.4.

Table 4.4 Highest Education level

Highest education level				
	Youth		Women	
Highest Education level	Frequency	Percent	Frequency	Percent
Never enrolled	0	0.0	6	7.3
Primary level	7	25.0	16	19.5
Secondary school	13	46.4	38	46.3
Diploma	8	28.6	13	15.9
Degree	0	0.0	5	6.1
Post graduate	0	0.0	4	4.9
Total	28	100.0	82	100.0

Table 4.4 shows that 7(25%) of the youth respondents attained the primary level of education, 13(46.4%) attained the secondary school level, and 8(28.6%) attained the diploma level, whereas of the women, 6(7.3%) never enrolled, 16 (19.5%) attained the primary level, 38(46.3%) attained the secondary school level, 13(15.9%) attained diploma level, 5(6.1%) attained the degree level and 4(4.9%) attained the post graduate level. This implies that the youth and the women have a grasp of basic education skills, and can read and write. Except for the 6(7.3%) women who never enrolled and were supported to fill the questionnaires, the rest understood the questions and answered as expected.

According to Mandakini (2004), the role of education is to empower youth and women's enterprise, and used as a tool for building the capacity of people in the grassroots to enhance their livelihood and improve their quality of life. Education empowers people to access and control resources. Basic literacy is encouraged for information dissemination, raising awareness, capacity building, and translation of skills into practice to increase youth and women's economic options and promote their sense of worth in all fields. Vocational education and training go a long way in facilitating their economic base. Enhanced organizational and social leadership skills empower them socially and politically as well as acquire the autonomy needed to take advantage of such opportunities hence the poor are enabled to make strategic life choices to negotiate their poverty.

4.3.5 Years in Uwezo funded group

The study sought to find out the years the youth and women respondents have been participating in the Uwezo funds, to learn for how long they have been in the groups. The table below summarises the years the respondents have been in the groups.

Table 4.5 Years in Uwezo funded group

Years in the group	Youth		Women	
	Frequency	Percentage	Frequency	Percent
Below 1 year	5	17.9	9	11.0
2 years	6	21.4	22	27.0
3 years	17	60.7	51	62.0
Total	28	100.0	82	100.0

Table 4.5 indicates that for the youth, 5(17.9%) have been in the group below one year, 6(21.4%) have been for 2 years and 17(60.7%) have been there for 3 years. For the women, 9(11.0%) have been in the group below 1 year, 22(27.0%) have been for 2 years while 51(62.0%) have been there for 3 years. This indicates that a bigger percentage of the youth and women respondents have been actively engaged in Uwezo funds for a long period of time. According to Tracy (2014) on Uwezo funds, preference was granted to groups that have been in existence for at least six months, and are based and operating within the Constituency it seeks to make an application for funds consideration.

4.3.6 Group activities

The study sought to find out the group activities that the youth and women respondents were engaged in. This was important to give an overview of the kind of activities and businesses they carry out. The table 4.6 summarises the group activities.

Table 4.6 Group activities

Group activities	Youth		Women	
	Frequency	Percent	Frequency	Percent
Agriculture	11	39.3	36	43.9
Trade	17	60.7	46	56.1
Total	28	100.0	82	100.0

The group activities were analysed and categorised as agriculture and trade. For youth, 11 (39.3%) were engaged in agriculture, while 17(60.7%) were engaged in trade. For the women 36(43.9%) were engaged in agriculture while 46(56.1%) were engaged in trade. The Uwezo fund influences their lives majorly with trade as revealed in the analysis. President Kenyatta was quoted by Chai (2016) to have said that with the fund in place, agribusiness and digital innovation would be revamped to enable the youth and women to play their role in accelerating economic growth, and he expressed confidence that the Fund would initiate a multiplier effect throughout the economy, as a new stream of entrepreneurs unleash energy into various sectors.

4.3. Uwezo fund loan

The study went further to assess the objective one on how Uwezo funds accessibility influence youth and women livelihoods in Ainabkoi constituency. The respondents were asked to indicate the accessibility of the Uwezo loans. Responses are summarized in the below table 4.7.

Table 4.7 Uwezo fund loan

Uwezo fund loan	Youth		Women	
	Frequency	Percent	Frequency	Percent
Yes	26	92.9	76	92.7
No	2	7.1	6	7.6
Total	28	100.0	82	100.0

From the table, of the 110 respondents, 26(92.9%) of the youth and 76 (92.7%) of the women agreed that Uwezo fund loan is available, while 2(7.1%) youth and 6 (7.6%) disagreed that the loan is available. It was clear that majority of the respondents, who indicated with a higher percentage, that the Uwezo fund loan is available in Ainabkoi constituency, Uasin Gishu County. The Uwezo Fund allots money to constituency members of parliament to act as patrons of the fund within the county in concert with the Uwezo Fund Management Committee (CUFMC), a body that acts as the overall manager of the Fund at the constituency level, (Kihara 2016). In Ainabkoi constituency, the amount allocated and approved by the Uwezo fund board in 2016 is Ksh. 16,829,264 which Ekaset (2016) in the Ainabkoi constituency report indicated that it has been availed to the groups.

4.4.1 Qualification requirements for funding

The study sought to find out the qualification requirements for the Uwezo fund loan to the youth and women. The respondents listed the requirements which are summarised in the table 4.8.

Table 4.8 Qualification requirements

Qualification requirements	Youth		Women	
	Frequency	Percent	Frequency	Percent
Group constitution	13	46.4	42	51.2
Group minutes	6	21.4	9	11.0
Projects	3	10.7	12	14.6
Savings	6	21.4	19	23.2
Total	28	100.0	82	100.0

The table shows that the group constitution was a major document to qualify for the Uwezo funding, as 13(46.4%) youth and 42(51.2%) women indicated so. The savings followed with 6(21.4%) youth and 19 (23.2%) of the women indicating so, then group minutes with 6 (21.4%) of the youth and 9 (11.0%) women respondents, then existing projects for the members was indicated by 3(10.7%) youth and 12 (14.6%) women. According to Kamau (2015), each member pays a non-refundable registration fee of a minimum Kshs.150 to the group and acquires a passbook. This book serves as a dual purpose as the member's personal identification card since it contains basic information on each member and as a personal receipt or voucher book.

4.4.2 Reason for borrowing the loan

The study also went further to find out the reason for the group members borrowing the loan from Uwezo funds. Various reasons were given as summarised in Table 4.9.

Table 4.9 Reason for the loan

Reason for the loan	Youth		Women	
	Frequency	Percent	Frequency	Percent
To start business	9	32.1	23	28.0
To boost business	19	67.9	54	65.9
To pay fees for the children	0	0	4	4.9
To meet household expenses	0	0	1	1.2
Total	28	100.0	82	100.0

The table indicates that the major reasons for the youth borrowing the loan was to boost business for 19 (67.9%) youth and 54(65.9%) women. The other reason was to start business for 9, (32.1%) youth and 23(28.0%) women. 4(4.9%) women borrowed the loan to pay school fees for the children while 1 (1.2%) borrowed to meet household expenses. This strongly indicates that Uwezo loan has supported the respondents majorly in starting and boosting businesses. According to Tracy (2013), the Uwezo fund was issued to expand access to finance through grants and credit to promote youth and women businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the goals of Vision 2030 and to generate gainful self-employment for Kenyan youth and women. This mainstreams the youth and women in development by enabling them to access capital, an opportunity to participate effectively in nation building in order to succeed in growing the economy and tapping the talent, the expertise and capabilities of the youth and women.

4.4.3 Funding to the group

The researcher wanted to find out how much funding the groups received to support them carry out their activities. The responses are given as indicated in the table 4.10 below.

Table 4.10 Funding to the group

Funding to the group	Youth		Women	
	Frequency	Percent	Frequency	Percent
100,000 and below	28	100.0	82	100.0
Total	28	100.0	82	100.0

The table 4.10 indicates that all the 28 youth and 82 women representing 100% of the respondents indicated that they received an amount of Ksh. 100,000 and below to enhance their group activities. According to the Ainabkoi constituency Uwezo fund report by Ekaset (2016), the report indicates that in phase I to III of the funding, 40% of the groups received Ksh. 50,000/, 38% received Ksh. 75,000/ while 22% received Ksh. 100,000/ to enhance the group livelihoods. This report also read that the monies were payable only to a group, from a minimum of Ksh. 50,000 and not exceeding Ksh. 500,000 at a time. The fund was distributed on a first come first served basis, depending on eligibility of the application. In determining the total amount a group was eligible to receive, the considerations made included the length of time the group has been in existence, the total amount contributed by the group, the current status of contribution, and the proposed plan for the loan.

4.4.4 Loan repayment

The study also sought to find out the loan repayment period for the respondents after being issued with the loans. The responses are indicated in the table 4.11.

Table 4.11 Loan repayment

Loan repayment	Youth		Women	
	Frequency	Percent	Frequency	Percent
3 - 6 months	1	3.6	7	8.5
6 - 12 months	14	50.0	40	48.8
over 12 months	13	46.4	35	42.7
Total	28	100.0	82	100.0

From the analysis, 14 (50%) youth and 40 (48.8%) women indicated that the loan repayment period stands at 6 – 12 months, 13(46.4%) youth and 35(41.5%) women indicated the repayment period is over 12 months, and 1(3.6%) youth and 7(8.5%) women indicated to repay at 3 – 6 months. This implies that the respondents are within the repayment period set by the Uwezo funds. Group loans given to members are payable in the following meeting as guided by the loan repayment schedule either by cash or cheque. A member who fails to repay his/her loan, that is the principal plus interest, on the expected time, will not qualify for a successive bigger loan. A member who fails to remit monthly repayment is liable to a group fine as stipulated in the groups’ internal rules and regulations. Group internal credit facility shall be disbursed by cash, cheque, EFT, mobile money transfer or any other means available and agreed upon by the group membership. This shall be guided by the groups’ internal rules and regulations(Kamau 2015).The government of Kenya Uwezo loans allows a loan grace period of up to six months, before repayment of Uwezo loan. The Uwezo funds and loans in Kenya are payable within two years from the end date of the loan grace period, which means it takes a total of two and a half years to repay the Uwezo loan (Kendeli, 2016).

4.4.5 Fund accessibility

The study wanted to find out the level of agreement of respondents on Uwezo funds accessibility and livelihood statements which indicated that availability of funds has increased their income, the qualification for funding is flexible to the members, the amount accessed is sufficient to empower them promote their businesses and the funding time frame is sufficient for loan repayment. The results of the responses are summarized in the table below.

Table 4.12 Fund accessibility

Fund accessibility	Youth		Women	
	Frequency	Percent	Frequency	Percent
Agree	12	42.9	46	56.1
Strongly agree	16	57.1	36	43.9
Total	28	100.0	82	100.0

From table 4.12, 12 (42.9%) of the youth and 46 (56.1%) of the women agreed, while 16 (57.1) of the youth and 36 (43.9%) of the women respondents strongly agreed that Uwezo fund is accessible and support the livelihood statements above. This implies that Uwezo fund loan is accessible to the respondents and it has increased their income, the qualification for funding is flexible to the members, but the amount accessed was considered insufficient to empower them promote their businesses and the funding time frame is sufficient for loan repayment. In an interview with the Uwezo fund official, and on reviewing the Ainabkoi Uwezo fund report by Ekaset (2016), he indicated that the funds are issued to the 15 group members. This however was noted that a group of 15 members issued with Ksh. 50,000 results to a member receiving Ksh. 3,333, if the group is issued with Ksh. 75,000 it results to

a member receiving Ksh 5,000 and for Ksh. 100,000 results to Ksh. 6,666 for each member. This was however was insufficient capital for the group members as they indicated.

4.4 Uwezo fund trainings

The study sought to find out the objective two on the extent to which Uwezo Fund capacity building programs enhance youth and women livelihoods in Ainabkoi constituency. It wanted to find out whether the respondents have received any training from Uwezo funds. Table 4.13 below indicates the results of the trainings to the youth and women.

Table 4.13 Uwezo fund trainings

Uwezo fund trainings	Youth		Women	
	Frequency	Percent	Frequency	Percent
Yes	19	67.9	74	90.2
No	9	32.1	8	9.8
Total	28	100.0	82	100.0

From the above table, 19 (67.9%) of the youth and 74 (90.2%) of the women responded that they have been trained by the Uwezo funds, while 9 (32.1%) of the youth and 8 (9.8%) of the women responded that they have never been trained by the Uwezo funds. This implies that many youth and women have received trainings by Uwezo funds. Jenkins (2016) narrates that training is a recruiting tool which helps your business run better. Trained employees will be better equipped to handle customer inquiries, make a sale, promotes job satisfaction, increase innovation in strategies and products and adds flexibility and efficiency. McNamara (2016) discusses that training is an essential activity for all

organizations. It provides people with the knowledge and skills they need to perform their job. On the job training is training that people receive when they first join an organization or begins a new role. This type of training is designed to provide the person with the essential skills needed to perform their job. Induction training can also include an introduction to the company ethos, values and culture so that the person is aware of the behaviours expected of them. Off the Job Training is training provided away from the employee's usual work environment usually focuses on knowledge and not skills

4.5.1 Training areas

The respondents were asked to indicate the areas of training that the Uwezo fund has trained them on. These include training focus areas like financial management, group management skills, business management skills and leadership skills. The responses are indicates in table 4.14.

Table 4.14 Training areas

Training areas	Youth		Women	
	Frequency	Percent	Frequency	Percent
Financial management	6	21.4	18	21.9
Group management skills	4	14.3	3	3.7
Business management skills	7	25.0	11	13.4
Leadership skills	3	10.7	3	3.7
All	8	28.6	47	57.3
Total	28	100.0	82	100.0

Of the trainings as in the table 4.14, 6 (21.4%) of the youth and 18(21.9%) of the women indicated to have been trained on financial management, 4(14.3%) of the youth and 3 (3.7%) of the women indicated to have been trained on group management skills, 7 (25%) of the youth and 11 (13.4%) of the women indicated to have been trained on business management skills, 3(10.7%) of the youth and 3(3.7%) of the women indicated to have been trained on leadership skills and 8 (28.6%) of the youth and 47 (57.3%) of the women respondents indicated to have been trained on all the components, that is the financial management, group management skills, business management skills and leadership skills.

The role of good leadership and management skills is to help achieve sustainable economic prosperity and growth. This applies to all groups and organizations, regardless of size, sector or location. Strong leadership and management is a key factor in fostering innovation, unlocking the potential of the workforce and ensuring organizations have the right strategies to drive productivity and growth. Leadership and management skills are key and crucial to building productivity, securing profitability, ensuring competitiveness and high performance working and business success (Hayes, 2012).

4.5.2 Yearly group trainings

From the areas of trainings, the study was seeking to find out how many yearly group trainings the respondents have gone through to enhance their business and group livelihoods. The responses are contained in table 4.15.

Table 4.15 Yearly group trainings

Yearly group trainings	Youth		Women	
	Frequency	Percent	Frequency	Percent
None			1	1.2
One	9	32.1	24	29.2
2 - 3	15	53.6	49	59.8
4 - 5	4	14.3	8	9.8
Total	28	100.0	82	100.0

In the yearly group trainings, the respondents indicated that 9 (32.1%) the youth and 24 (29.2%) of the women have attended one training, 15 (53.6%) of the youth and 49 (59.8%) of the women have attended 2 – 3 trainings and 4 (14.3%) of the youth and 8 (9.8%) of the women have attended 4 – 5 trainings. However, 1 (1.2%) of the women indicated to have not attended any trainings organised by the Uwezo funds for the groups. This implies that the Uwezo funds have enhanced livelihoods through the 2 – 3 yearly trainings which the majority indicated with higher percentages.

According to Buyema(2013), the Government of Kenya, through the Ministry of Devolution and Planning and the Toyota Kenya Foundation signed a Memorandum of Understanding between them to collaborate to deliver the Uwezo Fund Capacity Building Programme valued at Ksh. 5 Million per financial year for Five Years. The Capacity building programmes enables the Ministry, through the Uwezo Fund, achieve its mandate of expanding access to finances in promotion of Youth and Women businesses and enterprises at the constituency level for economic growth towards the realization of the goals of Vision 2030. The Toyota Kenya Foundation, which is a non-profit making arm of the company are

doing the trainings mostly in the areas of agri- Business and Entrepreneurship to enable the Uwezo funds beneficiaries develop business skills in the field of agriculture which is the backbone of Kenya’s economy.

4.5.3 Capacity building programs

The study sought to find out the capacity building programmes and livelihood statements which indicated that Uwezo fund trainings have enhanced the respondents acquisition of assets, Uwezo fund has trained and increased the respondents acquisition of funds, Uwezo fund management skills have improved their business skills and Uwezo fund training support their nutritional status. Table 4.16 indicates how the Uwezo funds capacity building programs have supported respondents realize the livelihood statements.

Table 4.16 Capacity building programs

Capacity programs	Youth		Women	
	buildingFrequency	Percent	Frequency	Percent
Disagree	0	0	1	1.2
Undecided	2	7.1	8	9.8
Agree	19	67.9	55	67.0
Strongly agree	7	25.0	18	22.0
Total	28	100.0	82	100.0

Table 4.16 responds to the capacity building programmes and livelihood statements. 1 (1.2%) of the women disagreed with the statements, 2 (7.1%) youth and 8 (9.8%) women

were undecided on the statements, 19 (67.9%) of the youth and 55 (67.0%) of the women agreed on the statements while 7(25.0%) of the youth and 18(22.0%) strongly agreed on the statements that Uwezo fund trainings have enhanced their acquisition of assets, trained and increased their acquisition of funds, Uwezo fund management skills have improved their business skills and Uwezo fund trainings have supported their nutritional status. A bigger percentage agreed. This implies that Uwezo fund trainings have enhanced the respondents' livelihoods. According to Buyema (2013), there are four key focus areas for Uwezo fund capacity building programs. Focus area one is dissemination of general information on Uwezo fund, focus area two provides business development services and mentoring to youth and women groups, focus area three is table banking concept and focus area four promotes access to public procurement opportunities in a devolved context.

4.6 Institutional framework

The study further on objective three wanted to establish how the Uwezo fund institutional framework and policies influence youth and women livelihoods in Ainabkoi constituency. This was in relation to the group constitution, the Uwezo funding policy and the government financial policies. The respondents' responses are indicated in table 4.17.

Table 4.17 Institutional framework

Institutional framework	Youth		Women	
	Frequency	Percent	Frequency	Percent
Group constitution	11	39.3	49	59.8
Uwezo funding policy	8	28.6	19	23.2
Government financial policies	1	3.6	5	6.1
All	8	28.6	9	10.9
Total	28	100.0	82	100.0

From table 4.17, the group constitution is a major institutional framework used by the respondents to gain Uwezo funds as 11 (39.3%) of the youth respondents and 49 (59.8%) of the women respondents indicated so. The Uwezo funding policy follows with 8(28.6%) of the youth and 19 (23.2%) of the women indicating so, then the government financial policies was responded to by 1 (3.6%) youth and 5(6.1%) of the women. Furthermore, 8 (28.6%) of the youth and 9 (10.9%) of the women consented that the group constitution, the Uwezo funding policy and the government financial policies support in enhancing the Uwezo fund framework and policies to support the groups. This implies that some information on the other policies apart from the group constitution may not be well known to the respondents.

The group must have a written constitution that gives precise information about the group. This contains information such as group name, when the group was formed, group objectives and activities, group membership, election of group officials, committee responsibilities and duties, group meetings, the rules and regulations of the group, group records, savings, loan and default management, member termination, group account and

signatories, dissolution of the group and declaration. It is advisable to keep the written constitution at the back of the group file to facilitate occasional update, (Kamau, 2015). She also pointed out that the Uwezo funding policy states that a group has 15-30 members, who are well known to other group members, are accepted by the other group members, are willing to attend group monthly meetings, are willing to participate in group trainings, show commitment through building shares, obtaining credit and repaying the credit, are engaged or willing to engage in an income generating activity that is viable, legal and socially acceptable either as a group or as an individual member and not belong to more than one group for the purposes of benefitting from Uwezo Fund.

4.6.1 Group rules and regulations

The study sought to find out if the youth and women groups were governed by their own rules and regulations. The table 4.18 has responses summarised.

Table 4.18 Group rules and regulations

Group rules and regulations	Youth		Women	
	Frequency	Percent	Frequency	Percent
Yes	28	100.0	82	100.0
No	0	0.0	0	0.0
Total	28	100.0	82	100.0

Table 4.18 shows that all the 28(100%) of the youth and 82(100%) of the women respondents indicated that the groups are governed by own rules and regulations which govern the groups. This according to Buyema (2013) states that the groups are formed, members attend meetings and operate a table banking structure where they make monthly

contributions according to the groups' internal guidelines and evidence of monthly contributions will be a requirement.

4.6.2 Areas on rules and regulations

The study further sought to know on what areas do the rules and regulations cover in relation to discipline, membership, savings, loan repayment and meetings. Responses summarised as in table 4.19.

Table 4.19 Areas on rules and regulations

Areas on rules and regulations	Youth		Women	
	Frequency	Percent	Frequency	Percent
Discipline	3	10.7	7	8.5
Membership	3	10.7	8	9.8
Savings	3	10.7	10	12.2
Loan repayment	4	14.3	7	8.5
Meetings	1	3.6	5	6.1
All	14	50.0	45	54.9
Total	28		82	100.0

This table contains responses of the group rules and regulations that the respondents indicated in the table 4.19. 3 (10.7%) of the youth and 7 (8.5%) of the women indicated that the rules and regulations covered discipline. 3 (10.7%) of the youth and 8 (9.8%) of the women indicated the rules and regulations covered membership. 3 (10.7%) of the youth and 10(12.2%) of the women indicated the rules and regulations covered savings. 4(14.3%) of the youth and 7(8.5%) of the women indicated the rules and regulations covered loan

repayment. 1(3.6%) of the youth and 5(6.1%) indicated the rules and regulations to cover meetings and 14 (50.0%) of the youth and 45 (54.9%) indicated to the rules and regulations to covered all the discipline, membership, savings, loan repayment and meetings. This implies that the rules and regulations cover the essential group requirements. According to Kamau (2015) in the training of trainers for Uwezo fund management committee on introduction to table banking, the group must set rules and regulations for meetings, savings, lending and repayment, and form group credit committee which receives and appraises the loan applications.

4.6.3 Agreement on framework

The study wanted to find out the group framework and livelihood statements which indicated that the respondents are aware of the Uwezo funding policy, the government policies have supported to enhance their livelihoods through increased income and the group constitution is documented and every member has been informed about it. The responses are included in the table 4.20.

Table 4.20 Agreement on framework

Agreement framework	Youth		Women	
	Frequency	Percent	Frequency	Percent
Agree	20	71.4	54	65.9
Strongly agree	8	28.6	28	34.1
Total	28	100.0	82	100.0

Table 4.20 analyses responses made on group framework and livelihood statements. 20(71.4%) youth and 54(65.9%) of the women agreed on the statements, and 8(28.6%) and

28 (34.1%) strongly agreed to the statements, which implies that the respondents are aware of the Uwezo funding policy, the government policies have supported to enhance their livelihoods through increased income and the group constitution is documented and every member has been informed about it. Buyema (2013) states that the group framework involves the groups to sign up for capacity building programme once launched and ensure they get a certificate, the groups ensure to meet the eligibility criteria and be granted a loan at the Uwezo Fund Management Committee office, to put into businesses and trade to enhance their livelihoods.

4.7 Group savings

On objective four, the researcher wanted to determine how Uwezo funds savings have influenced savings among youth and women to enhance livelihoods in Ainabkoi constituency. This objective required the respondents to state if they were carrying out group savings. The results are as indicated in table 4.21.

Table 4.21 Group savings

Group savings	Youth		Women	
	Frequency	Percent	Frequency	Percent
Yes	28	100.0	82	100.0
Total	28	100.0	82	100.0

On the group savings, all the respondents, 28 (100%) of the youth and 82 (100%) of the women responded that they carry out group savings. Savings is a requirement of Uwezo funds accessibility as loans are issued according to the amount of savings a member has in the group. According to Kamau (2015) on Operation of Group Funds, the group shall upon registration open a group savings account in the group's name with a bank of their

choice. The chairperson, treasurer and secretary must be signatories to the group savings account. All fund withdrawals from the group account must be authorized by the majority group members and put down in writing. Internal group savings and credit advancement will be guided by the groups' internal rules. .

4.7.1 Frequency of group savings

The researcher wanted to determine the respondents' frequency of savings within the Uwezo funded groups. The results are as indicated in table 4.22.

Table 4.22 Savings frequency

Savings frequency	Youth		Women	
	Frequency	Percent	Frequency	Percent
Weekly	25	89.3	76	92.7
Fortnight	2	7.1	5	6.1
Monthly	1	3.6	1	1.2
Total	28	100.0	82	100.0

Table 4.22 shows results of respondents' frequency of savings. On the youth group respondents, 25(89.3%) stated they carried out weekly savings, 2(7.1%) carried out fortnight savings while 1(3.6%) carried out monthly savings. For the women respondents, 76(92.7%) stated they carried out weekly savings, 5(6.1%) carried out fortnight savings while 1(1.2%) carried out monthly savings. Most respondents indicated they carried out weekly savings. The youth and women groups during the meetings practice table banking, which is a groupbased

funding strategy in which members save per groupmeeting and the money is immediately borrowed by the members since it is owned by the group (Shitemi, 2014).

4.7.2 Individual saving per meeting

The researcher wanted to determine how the youth and women make individual saving contribution per meeting. The respondents' results are as indicated in table 4.23.

Table 4.23 Individual saving per meeting

Individual saving per meeting	Youth		Women	
	Frequency	Percent	Frequency	Percent
Ksh. 50 and below	8	28.6	22	26.8
Between Ksh. 51 - 100	15	53.6	43	52.4
Between Ksh. 101 –200	3	10.7	10	12.2
Over Ksh. 201	2	7.1	7	8.6
Total	28	100.0	82	100.0

Table 4.23 contains the responses on individual members saving per group meeting. For the youth, 8(28.6%) indicated to contribute Ksh. 50 and below, 15(53.6%) indicated to contribute between Ksh. 51 – 100, 3 (10.7%) indicated to contribute between 101 – 200 and 2(7.1%) indicated to contribute over Ksh. 201. For the women, 22(26.8%) indicated to contribute Ksh. 50 and below, 43(52.4%) indicated to contribute between Ksh. 51 – 100, 10(12.2%) indicated to contribute between Ksh. 101 – 200 and 7(8.6%) indicated to contribute over Ksh. 201. This implies that most youth and women respondents contribute between Ksh. 51 – 100. Kamau (2015) stressed that a member makes a minimum savings per

month of kshs.100 and contributes to the group’s insurance account with a minimum of Kshs. 20 which shall gradually grow to match the loan advanced.

4.7.3 Agreement on savings

The study examined the savings and livelihood statements which according to the research questions indicated that savings is a requirement in the group and has increased respondents income, savings have made respondents acquire shares and assets in the group and savings makes respondents have ownership of funds and the project and enhance their livelihoods. The responses are as in table 4.24.

Table 4.24 Agreement on savings

	Youth		Women	
	Frequency	Percent	Frequency	Percent
Undecided	2	7.1	4	4.9
Agree	15	53.6	53	64.6
Strongly agree	11	39.3	25	30.5
Total	28	100.0	82	100.0

The table 4.22 presents savings and livelihood statements. Of the 110 respondents, 2 (7.1%) of the youth and 4 (4.9%) of the women were undecided on the statements, 15 (53.6%) of the youth and 53 (64.6%) of the women agreed with the statements while 11(39.3%) of the youth and 25(30.5%) strongly agreed to the statements. According to Kendeli, (2016), the group qualifying for Uwezo Fund must have been in existence and functional for more than six months and must also be operating a table banking formation in Kenya, where members make monthly contributions to a group bank account which

carries the name of the group as a whole. This implies that as members did the required group savings, it increased their income, and made them acquire shares and assets in the group and has made them have ownership of funds and the project and enhanced their livelihoods.

4.8 Symmetric Measures

The variables were cross tabulated with the Pearson's Correlation. Pearson Product Moment Correlation is the most common measure of correlation in statistics to measure correlation between sets of data as a measure of the strength of the linear relationship between two variables, (Lane 2016). This was cross tabulated to find the relationship between level of education of and loan repayment of the respondents in the Uwezo funded groups in Ainabkoi constituency.

Table 4.25 Symmetric measures

		Value	Asymp. Error ^a	Std.Approx. T ^b	Approx. Sig.
Interval	by				
	Pearson's R	.006	.128	.049	.961 ^c
Interval					
Ordinal	by				
	Spearman Correlation	.049	.118	.433	.666 ^c
Ordinal					
No. of Valid Cases		110			

The obtained value was .006 intervals by interval Pearson's R and 0.49 ordinal by ordinal Spearman's correlation. The measures are not assuming the null hypothesis, using the asymptotic standard error, and based on normal approximation. According to Lane

(2016), Pearson's r can range from -1 to 1. An r of -1 indicates a perfect negative linear relationship between variables, an r of 0 indicates no linear relationship between variables, and an r of 1 indicates a perfect positive linear relationship between variables of how well they are related. If the relationship between the variables is not linear, then the correlation coefficient does not adequately represent the strength of the relationship between the variables. The findings from the table shows that there exists a negative correlation between education and loan repayment.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of major findings from the study. It also presents discussion, conclusions, recommendations and areas of further research.

5.2 Summary of findings

The study sought to find out the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi Constituency, Uasin Gishu County, and the following are the findings.

5.2.1 The influence of Uwezo funds accessibility on youth and women livelihoods in Ainabkoi constituency

On the first objective of the study on Uwezo fund accessibility, it was established that out of the 110 respondents, 26(92.9%) of the youth and 76 (92.7%) of the women agreed that Uwezo fund loan is available, while 2(7.1%) youth and 6 (7.6%) disagreed that the loan is available. On the needed documents to access the loan, the group constitution was a major document indicated by the respondents in order to qualify for the Uwezo funding. Savings, group minutes and existing projects were requirements for accessing the loans. All the 28 (100%) youth and 82 (100%) women respondents indicated that they received of Ksh. 100,000 and below to enhance their group livelihood activities, which was insufficient.

5.2.2 To find out the extent to which Uwezo Fund capacity building programmes enhance youth and women livelihoods in Ainabkoi constituency

On the second objective to find out the extent to which Uwezo fund capacity building programmes enhance the respondents livelihoods, it was found out that the trainings have been offered as indicated by 19 (67.9%) of the youth and 74 (90.2%) of the

women respondents. Though trainings have boosted their skills, a smaller percentage of 9 (32.1%) of the youth and 8 (9.8%) of the women responded that they have never been trained by the Uwezo funds. Respondents who received trainings indicated that the trainings were carried out on financial management, group management skills, business management skills, and leadership skills. This corresponds with the capacity building and livelihood statements that Uwezo funds have enhanced their livelihoods through acquisition of assets, acquisition of funds, improved their business skills and improved their nutritional status.

5.2.3 To establish how the Uwezo fund institutional framework and policies influence youth and women livelihoods in Ainabkoi constituency

On the third objective on Uwezo fund institutional framework, the respondents indicated that the group constitution, the Uwezo funding policy and government financial policies were major frameworks used by the groups to gain Uwezo funds. The respondents indicated that the constitution contains the groups rules and regulations which cover discipline, membership, savings, loan repayment and meetings as indicated by 28(100.0%) youth respondents and 82(100%) women respondents. It was found out that respondents consented to the existence of the Uwezo funding policy and the government financial policies but did not have so much detail on what the two frameworks contain.

5.2.4 To determine how Uwezo funds has influenced savings among youth and women to enhance livelihoods in Ainabkoi constituency

On the fourth objective on Uwezo fund group savings, it was determined that all the respondents, 28 (100%) of the youth and 82 (100%) of the women carried out group savings, as it is a requirement of Uwezo funds accessibility to loans. The loans were issued to respondents according to the amount of savings they have as a group. The findings agreed with the livelihood statements that group savings increased their income, made them acquire

shares and assets in the group and have ownership of funds and the project which enhanced their livelihoods.

5.3 Conclusion

Based on the findings, it has been observed that the youth and women in Ainabkoi constituency have access to Uwezo funds, but the funds to the groups are limited between Ksh 50,000 - Ksh. 100,000. It is pointed out that groups of 15 members issued with Ksh. 50,000 results to a member receiving Ksh. 3,333, groups issued with Ksh. 75,000 results to a member receiving Ksh 5,000 and for Ksh. 100,000 results to Ksh. 6,666 for each member, which is insufficient capital for the group members as they indicated. The loan repayment duration stands at 2 and a half years which is a longer duration.

On capacity building programmes the group livelihoods have been enhanced through financial management skills, group management skills, business management skills and leadership skills. The Uwezo fund trainings have enhanced respondents' acquisition of assets, increased their acquisition of funds, enhanced their management skills, business skills and supported their nutritional status.

On the Uwezo fund institutional framework and policies to respondents it has been concluded that the group constitution is a major institutional framework used by the respondents to gain Uwezo funds, and the other two policies that is the Uwezo funding and the government financial policies also support, but are not well known to most of the group members, though the Uwezo fund officials have implemented them to the groups to achieve Uwezo fund objectives.

On the Uwezo fund group savings, all the respondents, consented that they carry out savings. It was concluded that as savings is a requirement of Uwezo funds loan accessibility, the amounts need to be increased, as it is also used as collateral for loans and as a revolving fund in the group to support the Uwezo fund loans enhanced the youth and women livelihoods.

5.4 Recommendations

On the basis of the findings and conclusions above, the following section represents the recommendations of the study:

To the youth and women

The Uwezo fund is available to enhance the youth and women's livelihoods in the Ainabkoi constituency. As it has been pointed out by most respondents, the available funds accessed is insufficient. The youth and women need to lobby for more funds to the groups from the current cap of Ksh. 100,000 to 500,000 indicated in the policy document. This needs to be implemented to give the groups sufficient funding to expand their group activities.

To the Uwezo funding officials

The length of period for loan repayment grants a grace period of up to six months, before repayment of Uwezo loan, and the loan is payable within two years from the end date of the loan grace period, which means it takes a total of two and a half years to repay the Uwezo loan. This period is considered too long for the limited amounts to each member. Since the groups are receiving little funds, it could be calculated that with the basic Ksh. 50,000, a member issued with Ksh. 3,333 could repay back the funds in 6 months after the

grace period, that is Ksh. 556 within a year, to enable a fast revolving fund to many other groups as well.

To the Government

The Uwezo funding policy, the government funding policy, and the structure of group constitutions need to be disseminated to the youth and women accessing the Uwezo fund for information and knowledge, and in order for the groups to practice the policy documents and enhance the groups livelihoods. This needs to be done where all the group members are available thus each member is given equal chance to interact with the policies, not only group officials.

5.5 Suggestion for further research

Further, a study needs be carried out in other constituencies since this study involved Ainabkoi constituency only. This will establish more on Uwezo funds enhancing livelihoods of youth and women in other constituencies and lessons learnt to be replicated.

5.6 Contribution to the body of knowledge

The findings of the study will be significant in that it adds to the body of existing knowledge and sets basis for research on Uwezo funds in Ainabkoi constituency. Some of the contributions are indicated in table 5.1:

Table 5.1 Contribution to the body of knowledge

Objectives	Contribution
Influence of Uwezo funds accessibility on enhancing youth and women livelihoods in Ainabkoi constituency	It provided information on Uwezo fund accessibility, the amounts the groups access and the barriers of the credit facility which included limited prescribed amounts
Influence of Uwezo funds capacity building programmes on enhancing youth and women livelihoods in Ainabkoi constituency	The study provided information on the capacity building programs that are offered in Uwezo funds, the number of trainings the groups have achieved and what needs to be done to strengthen the capacity building programs
Influence of Uwezo funds institutional framework and policies on enhancing youth and women livelihoods	The study spelt out the different frameworks that are used by Uwezo funds, and clearly indicated the knowledge of the group members on the existing policies. This has provided the government and the policy makers information to design the policies to fit the group members
Influence of Uwezo funds savings on youth and women livelihoods in Ainabkoi constituency	This provided information on the saving activities and requirements in the groups, and how this has enhanced the members abilities to save, acquire the Uwezo loans and enhance their group livelihoods

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APPENDIX I:

**QUESTIONNAIRE FOR YOUTH AND WOMEN GROUPS IN UWEZO FUNDED
PROJECTS**

Dear Respondent, kindly note that this research is for academic purpose. It seeks to find out the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi constituency, Uasin Gishu county. You are requested to provide answers to these questions as honestly as possible by filling in information appropriately within the question provided. Responses will be treated confidentially. Do not write your name.

SECTION 1: BACKGROUND INFORMATION

1. A. What is the name of your group

B. In which ward is the group located?

Kapsoya [] Kaptagat [] Olare []

2. Indicate your gender M [] F []

3. Indicate your age bracket

A. 18 – 25 B. 26 – 32 C. 33 – 39 D. 40 and above

4. Indicate your highest level of education (Tick appropriately)

Level of education	Tick appropriately
Never enrolled	
Primary level	
Secondary level	
Diploma	
Degree	
Post graduate	
Other	

5. How many years have you been in this Uwezo funded group?

Below 1year

2years

3years

6. What activities does your group engage in?.....

.....

.....

.....

.....

.....

.....

.....

11. What is the loan repayment period?

- A. 1 – 3 months
- B. 3 – 6 months
- C. 6 – 12 months
- D. Over 12 months

12. State your level of agreement on the following statements on Uwezo funds accessibility: **(Key Strongly Agree(5), Agree (4), Undecided (3), Disagree (2), Strongly Disagree(1)**

Funds accessibility and livelihoods statements	5	4	3	2	1
Availability of funds has increased my income					
The qualification for funding is flexible to the members					
The amount accessed is sufficient to empower me promote my business					
The funding time frame is sufficient for loan repayment					

Objective 2: Information about trainings

13. Are you accessible to any trainings? Yes [] No []

14. What are the main areas in which such trainings cover?

- a. Financial management []
- b. Group Management skills []
- c. Business management skills []
- d. Leadership skills []
- e. Acquisition of funds []

If others, specify

15. How many group trainings are conducted in a year?

One [] 2-3 [] 4-5 [] more than 6 []

16. State your level of agreement on the following statements on Uwezo funds Capacity

Building programs: **(Key Strongly Agree(5), Agree (4), Undecided (3), Disagree (2), Strongly Disagree(1)**

Capacity building programs and livelihood statements	5	4	3	2	1
Uwezo fund trainings have enhanced my acquisition of assets					

Uwezo fund has trained me and increased my acquisition of funds					
Uwezo fund management skills has improved my business skills					
Uwezo fund training support my nutritional status					

Objective 3: Information on Uwezo fund Group framework

17. Indicate the main Institutional framework and policies that govern Uwezo funds

- A. The group constitution
- B. The Uwezo funding policy
- C. Government financial policies

If any other, specify.....

18. Is your group governed by own rules and regulations? Yes No

19. What main areas do such own rules and regulations cover

- A. Discipline
- B. Membership
- C. Savings
- D. Loan repayment

E. Meetings

20. State your level of agreement on the following statements on Uwezo funds Group framework: **(Key Strongly Agree(5), Agree (4), Undecided (3), Disagree (2), Strongly Disagree(1)**

Group framework and livelihood statements	5	4	3	2	1
I am aware of the Uwezo funding policy					
The government policies have supported our group enhance livelihoods through increased income					
The group constitution is documented and every member has been informed about it					

Objective 4: Information on Uwezo fund saving activities

21. Is your group carrying out savings? Yes
No

22. How often are savings made in the group?

A. Weekly

B. Fortnight

C. Savings

D. If others, specify.....

23. What is your individual saving contribution per meeting?

A. Ksh. 50 and below []

B. Between Ksh. 51 - 100 []

C. Between Ksh. 101 – 200 []

D. Over Ksh. 201, indicate how much.....

24. State your level of agreement on the following statements on Uwezo funds Group Savings: **(Key Strongly Agree(5), Agree (4), Undecided (3), Disagree (2), Strongly Disagree(1)**

Savings and livelihood statements	5	4	3	2	1
Savings is a requirement in the group and has increased my income					
Savings have made me acquire shares and assets in the group					
Savings makes me have ownership of funds and the project and has enhanced my livelihood					

Thank you

**APPENDIX II: INTERVIEW SCHEDULE FOR UWEZO FUND GOVERNMENT
OFFICERS ON UWEZO FUNDS TO YOUTH AND WOMEN GROUPS IN
AINABKOI CONSTITUENCY**

1. What is the influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi constituency, Uasin Gishu County in relation to the following:
 - a).Funds accessibility
 - b). Qualification for funding
 - c). Amount accessed by the groups
 - d). Funding time frame

2. What are the capacity building programs offered by Uwezo funds to the youth and women groups in Ainabkoi constituency

- 3.How do these trainings enhance the livelihoods among youth and women in Ainabkoi constituency

4. State how the following structures within the Uwezo fund Institutional framework support the groups:
 - a). The Uwezo funding policy
 - b).Groups' constitution
 - c).Government policies

5. How does saving by the youth and women groups support them in accessing Uwezo funds?

6. What factors affect performance of Uwezo funds in Ainabkoi constituency?

7. State other factors that support Uwezo funds in enhancing livelihoods of youth and women groups in Ainabkoi constituency?

Thank you

APPENDIX III: TRANSMITTAL LETTER

Getrude Achieng Olima

P.O. Box 4593,

Eldoret

The Secretary,

National Council of Science and Technology

Through

The Course Director,

Eldoret Extra Mural Centre, University of Nairobi

Dear Sir/Madam

REF: REQUEST TO PARTICIPATE IN A RESEARCH PROCESS

I am a post graduate student of the University of Nairobi pursuing a Master of Arts degree in Project Planning and Management, I am conducting a research entitled “*Influence of Uwezo funds on enhancing livelihoods among youth and women in Ainabkoi constituency, Uasin Gishu County*”.

I kindly request you to participate in this study by filling in the designed questionnaire as accurately as possible. The information you will provide will be treated with utmost confidentiality and will not be used for any other purpose except this study.

Thank you.

Yours Faithfully,

Getrude A. Olima

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Reg. No. L50/77338/2015.