

**INFLUENCE OF WOMEN ENTERPRISE FUND ON  
SOCIO-ECONOMIC EMPOWERMENT OF RURAL  
WOMEN OF MOIBEN SUB-COUNTY, UASIN GISHU  
COUNTY, KENYA**

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**DECLARATION**

This is my original work and has not been presented to any university.

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## **DEDICATION**

This research project is dedicated to my family my lovely children Ryan and Marian.

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## **ABBREVIATIONS AND ACRONYMS**

BDS:	Business Development Services
CEFE:	Competency Based Economies Through formation of Enterprises
CWES	Constituency Women Enterprise Scheme
DGSDO:	Constituency Gender and Social Development Office
DWEC:	Constituency Women Enterprise Committee
EWEF:	Ethiopia Women Enterprise Fund
FI:	Finance Intermediary
GDP:	Gross Domestic Production
GNP:	Gross National Production
IFC:	International Finance Cooperation
ILO:	International Labor Organization
MGDs:	Millennium Development Goals
MSE:	Micro and Small Enterprises
NGOs:	Non Government Organizations
OECD:	Organization of Economic Corporation and Development
SDCs:	Skill Development Centres
SMIDEC:	Small and Medium Industries Development Corporation
SPSS:	Statistical Packages for Social Science
TVET:	Technical and Vocational Education and Training
UG:	Uasin- Gishu County
UNECE:	United Nations Economic Commission for Europe
UNIDO:	United Nations Industrial Development Organization
UNISCO:	United Nations Education, Scientific and Cultural Organization
WEA:	Women Entrepreneurs Association
WEF	Women Enterprise Fund .

## **ABSTRACT**

The study was carried out to find out the influence of Women Enterprise Fund on socio-economic empowerment of rural women of Moiben sub-county, UG County, Kenya. The study was guided by the following objectives; To determine the influence of financial access to the socio-economic empowerment of rural women; To establish the influence of savings services offered by WEF on rural women socio-economic empowerment; To assess the influence of training and capacity building on socio-economic empowerment of rural women; And to examine the influence of information on promoting rural women socio-economic empowerment. This study would provide women an opportunity to create their own jobs and become entrepreneurs since opportunities of getting employment in either government, non government or a private organization is currently almost declining. Further, the study ensured that rural women come out of traditional subsistence farming to agricultural business and entrepreneurship. The target population was 290 rural women entrepreneurs who were accessible to the study. While the sample size was 87 this figure arrived at using simple random sampling. And purposive sampling technique to sample WEF government officers and group leaders with target population of 50. The sample size was 15. The total target population was 340 but the sample size was 102. The study used both descriptive techniques to analyze data. The descriptive statistics and inferential was used and the mean, indicated the average performance of a group or a measure of some variable, and the standard deviation which indicates how to spread out a set of scores is around the mean. All data was analyzed at a level of significance of 95% and the degree of freedom depending on the particular case as was determined. Analysis was done using SPSS a computerized statistical package by encoding responses from questionnaires and interview guides. Presentation of this information was done using tables and bar graphs. Based on the findings of the study, the study made the following conclusions; there is low credit access from WEF since respondents were not fully benefiting from the credit being offered. Saving services offered by WEF improved socioeconomic status of rural women through generation of revenue from the savings, improving quality of life of employees, expanding business and being able to continue business operations. Training offered by WEF enabled the women gain business skills, awareness to business obligations and acquisition of management skills. However, lack of awareness concerning training programmes being offered by WEF is high in the area implying that WEF has not done enough in training its members. Respondents were unaware concerning promotion of markets, linkages and networks services offered by WEF thus there is poor information access to rural women entrepreneurs. The researcher recommended that micro finance institutions should change the practice of “group lending system” since members in a group cannot have the same thinking level, attitude and commitment as there are personal differences.

## **CHAPTER ONE**

### **1.0 Background of the Study**

As globalization reshapes the international economic landscape and technological change creates greater uncertainty in the world economy, the dynamism of entrepreneurship is believed to be able to help to meet the new economic, social and environmental challenges. (UN Development Agenda Framework for 2015) (2000). Governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected able to help to meet the new economic, social and environmental challenges. Governments increasingly consider entrepreneurship and innovation to be the cornerstones of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. The dynamic process of new firm creation introduces and disperses innovative products, processes and organizational structures throughout the economy. Entrepreneurship objectives and policies nevertheless differ considerably among countries, owing to different policy needs and diverse perspectives on what is meant by entrepreneurship. In support of this Schumpeter (2005) stated.

However, it is generally recognized that MSEs various face challenges, which affect their growth and profitability and hence, diminish their ability to contribute effectively to sustainable development. The International Finance Corporation (2011) has identified various challenges faced by MSEs including lack of access to

credit, lack of innovative capacity, lack of skills, managerial training and experience, inadequate education, technology, poor infrastructure and scanty market information.

In the first world countries like the United States of America women empowerment is increasingly recognized as an important driver of economic growth, productivity, innovation and employment, and it is widely accepted as a key aspect of economic dynamism. Transforming ideas into economic opportunities is the decisive issue of entrepreneurship among rural women. History shows that economic progress has been significantly advanced by pragmatic people who are empowered and innovative, able to exploit opportunities and willing to take risks (Hisrich, 2005).

In India Women comprise half of human resources they have been identified as key agents of sustainable development and women's equality is as central to a more holistic approach towards stabilizing new patterns and process of development that are sustainable. MeenuAgrawal( 2009]The contribution of women and their role in the family as well as in the economic development and social transformation are pivotal. Women constitute 90 per cent of total marginal workers of the country. Rural women who are engaged in agriculture form 78% of all women in regular work Prabla Sings (2009)]. Experience of action research projects reveal that, the operational aspects, such as the extent of enabling that goes into the community self help processes and sharpening the mind set of women.

Barriers affecting women's empowerment in Africa include gender roles, social inequality, cultural and traditional practices, technology, legal, institutional and

policy levels, among others (IFC/World Bank, 2006). Women entrepreneurs lack a supportive environment that encourages women to “go for it”. There is a lack of social and cultural support for the role of women as entrepreneurs; women are subject to stereotypes and there are few visible role models for them at any level. Gender barriers need to be addressed at all levels, from the domestic system to legal system.

In South Africa nevertheless, the significant numbers of those accessing microfinance services were men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Kenya. The idea and practice of women empowerment is a recent phenomenon. Until the 1980’s little was known about women entrepreneurship both in practice and research, which made its focus entirely on men. Scientific discourse about women’s entrepreneurship and women owned and run organizations is just the development of 1980s (ILO, 2006).

In Uganda even though we observe a number of women empowered through microfinance in the recent studies show that most of them are found in Micro and Small Enterprises(MSEs). According to the Uganda Central Statistics Authority (2004), almost 50% of all new jobs created in rural Uganda are attributable to small businesses and enterprises, and roughly 49% of new businesses that were operational between 1991 and 2003 were owned by women.

In Kenya, the MSEs sector has both the potential and the historic task of bringing millions of people from the survivalist level including the informal economy to the mainstream economy.

Recognizing the critical role small businesses play in the Kenya economy, the Government through Kenya Vision 2030 envisages the strengthening of MSEs to become the key industries of tomorrow by improving their productivity and innovation (Ministry of Planning, National Development & Vision 2030) (2007).

Although the lack of access to finance is almost universally identified as a key challenge for SMEs (Wanjohi & Mugure 2008), the contention in this study is that the success of SMEs, especially the lower values ones that many rural women entrepreneurs operate, is in their ability to apply finances appropriately to support innovation that can give them a competitive edge in the market, thereby enhancing their growth.

Therefore, in Kenya regardless of its potential, it does not utilize this labour force. This underutilization of the untapped potential is attributed to a lot of reasons. Of these reasons, include the inability to effectively empower women in poverty reduction in general and alleviating the problems among women who are susceptible for poverty in particular; in bringing meaningful economic and social transformation through WEF.

In Moiben sub-County in UG County, promoting and enhancing gender equality and women empowerment and in ensuring women's social mobility in the county

especially in rural might require worth mentioning. This is because of a lot of obstacles that rural women entrepreneurs in county face about 2026 are working in MSEs. 30% of these access WEF while the rest have little or no information about the facility (statistics from department of Social Services UG County). Women entrepreneurship problems are tremendous in rural area. To take appropriate measures for these problems, knowing the factors associated with the problems is a precondition for a problem well stated is half solved. Therefore, the aim of this research is to identify the role of WEF in influence socio-economic empowerment of women living in rural areas.

### **1.1.1 Women enterprise in Kenya.**

According to the 1999 National Micro and Small Enterprise Baseline Survey, there were 612,848 women entrepreneurs (MSEs) in Kenya. Of these, 47% in the labour force while 46% were operating in the trade sector. 75% were dominated by men accounting for 67% of total MSEs in that sector, retail 56% of total MSEs in that sector, entertainment accounting 55% of total MSEs in that sector and other manufacturing accounting for 68% of the total MSEs in that sector (Central Bureau of Statistics, 1999). With regard to their demographic distribution, about 80% of women entrepreneurs are in the 20- 39 years age bracket, with the 40 – 49 age bracket representing about 18.5% of the entrepreneurs. Over 56% of the women entrepreneurs are married, and about 32% are single. A significant number of women entrepreneurs are also educated up to secondary school level (about 36%), while

34% have primary level education. Only about 3% are university graduates (ILO 2008). The Government of Kenya reports that there were 2.8 million MSEs in 2002, contributing to employment of 5.1 million people. If the proportion of women operators remained the same as it was in 1999 at 47%, the estimated number of women MSEs in 2002 would be 1.3 million. If the employment share of their enterprises remained at 40%, this means women could be generating as many as 2 million jobs for Kenyans (Stevenson & St-Onge, 2005a). Owing to the aforementioned challenges, the performance of women enterprises has been far less than optimal.

## **1.2 Statement of the Problem**

WEF was conceived by the government of Kenya in 2006 and officially launched in 2007. The fund was established through the promulgation of (women enterprise fund regulations) under section 25 & 32 of the government Financial Management ACT, 2005, Legal Notice no.147 dated 3rd August targeting Kenyan women aged 18 years and above. It is a Semi-Autonomous Government Agency under the Ministry of Gender, Children and Social Development. The Fund was established as a flagship project of Kenya Vision 2030. It is a step towards ensuring resources reach excluded women. It is also a demonstration of the Kenya government's commitment to the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment. Successful execution of the Fund's mandate is supposed to

address the existing challenges women face in venturing and growing sustainable enterprises (Government of Kenya 2009).

The Fund has five mandates as provided in the establishing legal notice. The first mandate is to providing loans to women using the two channels, namely, microfinance institutions (MFIs) and the Ministry of Gender, Children and Social Development under the Constituency Women Enterprise Scheme (CWES). secondly is to attract and facilitate investment in micro, small and medium enterprises oriented infrastructure such as business markets or business incubators that was beneficial to women enterprises; Thirdly is to Support women oriented micro, small and medium enterprises to develop linkages with large enterprises; the fourth mandate is to facilitate of marketing of products and services of women enterprises in both domestic and international markets. And finally is to support capacity building of the beneficiaries of the Fund and their institutions (Government of Kenya 2009).

Stevenson and St-Onge (2005a) noted that the total number of women loan clients in microfinance institutions in Kenya is about 30%. Data in 2003 from the Association of Microfinance Institutions (AMFI) showed that just over 10% of the estimated 1.3 million women MSEs in the country had access to formal loans from microfinance institutions. Even for those women who are able to participate in formal micro-finance programmes, the short-term nature of the loans, the low loan ceilings (of up

to Kshs.500, 000), and the high interest rates are liabilities for a growth and innovative firm.

In response to these challenges, the Government of Kenya introduced the Women Enterprise Fund to empower women so that they are able to engage more in development of themselves, their families and the country, distribute wealth across various social groups – youth, women and children, and allow women to borrow money to engage in businesses and other activities at very reasonable interest rates without the requirements of cumbersome sureties and other Bureaucracies. This, the government envisioned, would contribute to the growth of the MSMEs(WEF 2009). However, with WEF vision and mission to socially and economically empower Kenyan women entrepreneurs for economic development, there are a large number of women in Moiben sub-county UG County who are socially and economically challenged.

But the region does not have the capacity to exploit them very well to contribute to economic development in the region. One of the reasons for this might be problems of women entrepreneurs' access to credit facility to venture in MSEs. This is supported by different empirical evidences. For example, Gemechis (2007) and ILO (2009) stressed that entrepreneurs are surrounded by a number of challenges .This forces entrepreneurs in MSEs not to contribute a positively to socio-economic growth due to lack of financial inability to venture into business, Inability to save,

lack of training, capacity building and poor dissemination of information. These inhibit poverty reduction of the county and the nation as a whole.

According to World Bank 70% of the world's poor are women yet traditionally women have been disadvantaged in access to credit and other financial services. Commercial banks often focus on men and formal business neglecting the women who make up a large growing segment of the informal economy. Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information.

Therefore, the main objective of initiating WEF in Kenya was to empower women economically by targeting women from rural areas. But this study specifically will emphasize on the influence of WEF on socio-economic empowerment of rural women. This study is deemed to fill the gaps by identifying specific factors that are responsible for low financial access, lack of training on entrepreneurship, and poor information dissemination to rural women in SMEs and agricultural- business operated by rural women entrepreneurs, and shade light on women-specific differentials that affect their performance.

### **1.3 Purpose of the Study**

The purpose of the study was to find out the influence of WEF on socio economic empowerment of rural women of Moiben Sub-County UG County, Kenya.

### **1.4 Objectives of the Study**

1. To determine the influence of Women Enterprise Fund credit access to socio-economic empowerment of rural women.
2. To establish whether savings services offered by Women Enterprise Fund influence socio-economic empowerment of rural women
3. To assess the influence of training and capacity building by Women Enterprise Fund to socio-economic empowerment of rural women.
4. To examine the influence of information of Women Enterprise Fund to socio-economic empowerment of rural women.

### **1.5 Research Questions**

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

1. What is the influence of Women Enterprise Fund credit access on socio-economic empowerment of rural women?
2. Can saving services offered by Women Enterprise Fund among rural women influence their socio-economic empowerment?
3. Is training and capacity building offered by Women Enterprise Fund influence rural women socio-economic empowerment of rural women?

4. What are the factors influencing access to information through Women Enterprise Fund on social economic empowerment of rural women?

### **1.6 Significance of the Study**

It is hoped that this study would provide rural women an opportunity to create their own jobs and become entrepreneurs and venture in agri-business since opportunities of getting employment in either government, non government or a private organization is currently almost declining (Gemechis,2007). This is possible only if the barriers of women entrepreneurs are solved.

Generally, the study has the following significances.

1. It can be one input to existing Women Entrepreneurs, potential entrepreneurs, MSE, and the entire region of UG County educators and policy makers to alleviate the problems that rural women face both socially and economically.
2. It will aid in policy formulation as the government will ensure prudent, efficient and effective use of credit obtained from WEF in line with the objective of the fund.
3. Since more is not written in this area, this study will contribute to the body of knowledge on women empowerment with a specific focus on women access and control of resources; it will also be added to the existing literature.

### **1.7 Limitations of the Study**

Even though different efforts were made, the researcher faced some challenges while doing this study. The fact that majority of the respondents' educational background was low hence creating negligence in filling the questionnaire. Besides this, others saw the questionnaire politically even though orientations were made. Lastly, since the respondents were scattered in different sites, some difficulties were faced in giving orientations, following up respondents and collecting responses. Therefore, these conditions affected the quality of the paper to some extent.

### **1.8 Delimitations of the Study**

The study was confined to Moiben Sub-County, UG County. The research was carried out from the month of May and June 2014 .The study will target groups of rural women engaged in micro-business, Agri-business and small savings. Despite the fact that WEF can give credit to men entrepreneurs through FIs in this study only rural women are the target. This is because the women are marginalized in decision making unlike their male counterparts.

### **1.9 Organization of the study**

The study was conducted between January and July 2014. Development of proposal took 3 months starting from January to March 2014. The month of April was used for correction of the proposal and defence. Data collection was scheduled for May and

June that's two months. Data analysis and report writing was done in June and finally the month of July was the submission of the final report.

## 1.10 Operational definition of terms

- Factors:** Personal, organizational, economic, socio-cultural, Legal/administrative influences that affect women entrepreneurs overall activities and operations in SMEs
- Micro Enterprise** means commercial enterprise whose capital is not exceeding birr20,000 other than technological and consultancy services (Ethiopia Ministry of Trade and Industry, 2003).
- Micro finance:** refers to the provision of financial services to low-income clients, including consumers and the self-employed (Ethiopia Ministry of Trade and Industry, 2003).
- Performance:** overall activities and operations performed by women entrepreneurs in MSEs in strengthening their enterprises.
- Women entrepreneurs:** women in MSEs running their own business than being employed in any organization.
- Women Empowerment:** providing women entrepreneurs with an enabling environment to venture in the business thus Improving control over resources and strengthening their economic security

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

The main purpose of studying literature review is to assess what has been done in the past studies by other different scholars concerning the role WEF on rural women socio-economic empowerment. This was done by assessing information in books, magazines, downloaded information in the internet and journals.

##### **2.1.1 An overview of Women Enterprise Fund**

A study by the ILO (2008) also identified a number of government initiatives and strategies aimed at supporting women's entrepreneurship in Kenya. Among these were the establishments of the Women Enterprise Development Fund, the registration of women's groups so that they could benefit from group guarantee loans from MFIs, and access to information and training. The study also highlighted a number of recommendations, targeting financial institutions. First was the need for the development of women-tailored products. One such product would be a combination of asset financing and lease hire facilities. This would minimize the diversion of funds to non business initiatives which is one of the common problems among women borrowers. The Second need was the institutional capacity and structure of financial institutions to be designed in such a way as to address women clients. The institutions should also make effort to develop the capacity of women enterprises in terms of their business skills to complement financial service. These

programmes should entail inbuilt mechanisms to monitor the progress of such capacity building initiatives. The Third aspect is the need for distribution of special funds which aimed at addressing gender imbalances which normally do not trickle down to disadvantaged women enterprises.

The terms that are imposed by the participating financial institutions sometimes negate the original objectives. It is proposed therefore, that the government intervenes and plays a more active role in ensuring that these funds reach the targeted women. Fourth, there is need for change advocacy in order for the situation of women enterprises to improve. Negative perceptions held by financial institutions concerning the viability of women-owned enterprises need to be addressed. (Government of Kenya 2009)

It is abundantly clear that entrepreneurial empowerment is important for economic growth, productivity, innovation and employment, and many countries have made women empowerment explicit policy priority. Empowerment activities have been recognized as an important element in organizational and economic development, performance and wealth creation. According to World Bank (2007), Fox (2001) and Hisrich (2005) have the following benefits.

Empowered entrepreneurs are their own bosses. They make their own decisions. They choose whom to do business with and what work they will do. They decide what hours to work, as well as what to pay and whether to take vacations.

Entrepreneurship offers a greater possibility of achieving significant financial rewards than working for someone else. It provides the ability to be involved in the total operation of the business, from concept to design and creation, from sales to business operations and customer response. It offers the prestige of being the person in charge. It gives an individual the opportunity to build equity, which can be kept, sold, or passed on to the next generation. Economic empowerment creates an opportunity for a person to make a contribution.

Most new entrepreneurs help the local economy, through their innovations they contribute to society as a whole. It is a catalyst for economic change and growth. Entrepreneurship increases per-capita output and income. By doing so it involves initiating and constituting change in the structure of business and society. As a result empowered entrepreneurs contribute a lot in increasing countries output and productivity, they encourage innovation and creativity. It develops new products or service for the market to fulfil human needs. It also stimulates investment interest in the new ventures being created. Empowerment through its process of innovation, creates new investment in new ventures. More ventures being created, new jobs will be produced, thus reducing the unemployment rate. That will create and promote wealth distribution.

## **2.2. Rural Women empowerment through financial access**

As explained above, economic empowerment helps the economy by creating wealth for many individuals seeking business opportunities. Over 3,300 microfinance institutions (MFIs) reached over 134 clients in 2006. 93 million of these were among the poorest when they took their first loan 85% of the clients were women (microfinance summit campaign report 2007). Access to credit play a major role in rural women empowerment, it helps to deliver new found respect independence and participation in their communities and their household, asserts Juan Somario, ILO director general. Although this is not the only reason why rural women pursue entrepreneur activities, access financial credit plays a major role in the economy. Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur. Without women entrepreneurs, our economy would not benefit from the boost they give from added business and ideas.

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000).

Furthermore, starting a business can be rewarding. Women who are entrepreneurs are their own bosses. They can have more control over their working hours and

conditions than they would have if they worked for someone else. If they cannot find a job they want, they can go into business to create one. For example, they may have a new idea about a particular product or service. If they believe that others would be interested in it, they can go into business for themselves. They may make a profit, which is the money left over after paying their bills, from being creative and doing what they enjoy.

A research conducted by Ruth N. Kobia M. and Kitwalo M. reports that there were five major challenges found at the Fund level. These included inadequate WEF field personnel, inadequate fieldwork facilitation, low loan amounts, delays in disbursements

and an inefficient multi layered Fund structure. The inadequacy in the number of field personnel greatly diminished the effectiveness in targeting and reaching the most deserving prospective borrowers. On the other hand, inadequate facilitation to field staff adversely affected motivation and the overall efficiency of the Fund's field staff. The use of weakly CWES stream greatly compromised the operational efficiency at this level since such volunteers were in constant search of employment and promptly move into better opportunities. In such circumstances, the Fund often lost its most important personnel who had developed relationships with borrowers and understood their most critical needs.

At the lender level, and as pointed out by St-Onge (2005a), the study found that the high cost of loan administration prompted FIs to limit the number of borrowers and instead give bigger lump sums. This effectively led to low coverage in this stream. This finding was particularly ironical given the fact that the FI stream received a greater share of the funding compared to the CWES stream. Findings pointing at competition between the WEF loan and commercial bank products was the result of an artificial ‘displaced demand’ created by commercial banks that were intent on moving their products before availing the WEF loan to their customers. In such situations, the banks tended to hoard information on the availability of the WEF loan.

Left with no option in accessing below-market rated WEF loans, borrowers opt for the next available products offered by the banks. Often, the loan products provided by banks were at higher interest rates. Although the lack of access to finance is almost universally identified as a key challenge for MSEs, the contention in this study is that the success of MSEs, especially the lower values ones that many women entrepreneurs operate, is their ability to apply finances appropriately to support innovation that can give them a competitive edge in the market, thereby enhancing their growth (Government of Kenya 2009)

A study conducted by ILO (2008) in Ethiopia, the United Republic of Tanzania and Zambia identified that, women entrepreneurs do not have the same access to networks as men; women entrepreneurs have difficulties accessing premises due to,

among other things, lack of property and inheritance rights; women's lack of access to titled assets that can be offered as collateral for loans adversely affects the growth of their enterprises; rural women entrepreneurs lack access to formal finance and rely on loans from family and community; women entrepreneurs tend to be grouped in particular sectors, particularly food processing and textiles; business development service providers do not give adequate time or effort to target women entrepreneurs – they do not offer flexible arrangements in respect of the timing and location of service delivery; Women often experience harassment in registering and operating their enterprises.

### **2.2.1 Rural women empowerment through Savings**

Women's productive activities, particularly in industry, empower them economically and enable them to contribute more to overall development. Whether they are involved small or medium scale production activities, or in the informal or formal sectors women's saving activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment United Nations Industrial Development Organization (UNIDO, 2001).

In many societies women do not enjoy the same opportunities as men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic

opportunities for rural women entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs to make better economic choices and to transform their businesses into competitive enterprises, generating income for their current use and save for future (OECD, 1997). Women Entrepreneurs in MSEs are important to almost all economies in the world, but especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. On what we may call the “static” front, women entrepreneurs in MSEs contribute to output and to the creation of “decent” jobs; on the dynamic front they are a nursery for the larger firms of the future, are the next (and important) step up for expanding micro enterprises, they contribute directly and often significantly to aggregate savings and investment, and they are involved in the development of appropriate technology.

There is no agreement among researchers with regard to the differences in the saving characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (1995) stated, these differences provide compelling reasons to study female entrepreneurship looking specifically at women founders, their ventures, and their saving behaviours as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on all male population do not necessarily provide accurate information about of female we see that scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female

counterparts. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources.

Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience.

In their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs and hence have the ability to save. South Africa Entrepreneurs Network (2005) as sited in <http://www.dti.gov.za/sawen/SAWENreport2.pdf> pointed out that challenges/attractions of entrepreneurship; self-determination/autonomy; family concerns balancing career and family; lack of career advancement/discrimination; and organizational dynamics-power/politics are reported as main initiators to become entrepreneurs for women. The report also added the desire to make a social contribution and helping others has been found to be a key factor in women choosing to become business owners.

Women rarely have access to the resources that would make their work more productive and ease their heavy workload. Ultimately, it is not just women who are held back, but also their families, their communities and local economies. Rural women have many roles, and they have responsibilities and knowledge that differ from those of men. As farmers, they plant, weed and harvest food crops and tend livestock. As caretakers, they look after children and relatives, prepare meals and manage the home. Many women earn extra income by working as wage labourers, producing and selling vegetables, or engaging in small-scale trading and enterprises. Added to these multiple tasks, they spend long hours fetching water and collecting firewood. In developing countries in Africa, Asia and the Pacific, women typically work 12 more hours per week than men.

### **2.2.2 Rural Women empowerment through access to training and capacity building**

Women have limited access to vocational and technical training especially in developing countries. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high dropout rates and poor quality of education. Figures are testifying to the existence of gender discrimination in building capacity of women and providing them with equal opportunities (UNECE, 2004).

Education and training in Africa is believed to be the unlocking the golden door for freedom for all. It is perceived to be the bedrock of social and economic development. In Kenya, the small business sector has both the potential and the historic task of bringing millions of people from the survivalist level including the informal economy to the mainstream economy. Recognizing the critical role small businesses play in the Kenyan economy, the Government through Kenya Vision 2030 envisages the strengthening of MSEs to become the key industries of tomorrow by improving their productivity and innovation (Ministry of Planning, National Development & Vision 2030 [MPNDV2030], 2007).

However, it is generally recognized that entrepreneurs face unique challenges, which affect their growth and profitability and hence, diminish their ability to contribute effectively to sustainable development. The International Finance Corporation (IFC) (2011) has identified various challenges faced by MSEs including lack of innovative capacity, lack of managerial training and experience, inadequate education and skills, technological change, poor infrastructure, scanty market information and lack of access to credit.

Inadequate access to training, as well as follow-up to training inputs, and limited opportunity to avail them of external and formal managerial capacity-building support is a challenge affecting women entrepreneurs. In addition, they have difficulties finding premises and land for production/services. Acquiring up-to-date

technology also is another factor hindering empowerment of women entrepreneurs. Finally, they lack the strength of numbers that would be gained through representation by a women entrepreneurs' association, which would not only provide networking and value-added membership services, but also a collective "voice" for the concerns and needs of women entrepreneurs in the country (Stevenson & Stevenson 2005a). Inadequate access to training, as well as follow-up to training inputs, and limited opportunity to avail them of external and formal managerial capacity-building support is a challenge affecting women entrepreneurs. In addition, they have difficulties finding premises and land for production/services. Acquiring up-to-date technology also is another factor hindering empowerment of women entrepreneurs. Finally, they lack the strength of numbers that would be gained through representation by a women entrepreneurs' association, which would not only provide networking and value-added membership services, but also a collective "voice" for the concerns and needs of women entrepreneurs in the country (Stevenson & Stevenson 2005).

McCormick (2001) identifies three factors that account for these differences in business performance. The first factor being the level of education, women entrepreneurs are less educated than their male counterparts. The major reasons for this difference are institutional in nature. Marriage institutions discourage investment in women's education and the division of labor assigns a lower cadre to female workers.

### **2.2.3 Rural Women empowerment through access to information**

Rural Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most rural women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Access to information also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions, due to the combined invisibility of women-dominated sectors and of women as individuals within any given sector (Mahbub, 2000). The problem of poor dissemination of information on availability of the loans made a challenge to access the loans either on CWES or FI streams. Lenders on both streams are unable to provide formal mechanism of passing appropriate information to prospective borrowers on the existence of the loans. This form of asymmetry of information led to a situation where the women entrepreneurs, who required the loans most, hardly got the correct and timely information on where and when to access the funds.

A study by World Bank (2004) similarly pointed out that market failures had constrained SME innovation in many developing countries by limiting the necessary access to information, finance, labour skills and business development services (BDS) that could increase competitiveness and productivity. Owing to an ever-increasing demand for the loans on both the FI and CWES streams relative to the limited funding from WEF, a large number of prospective women borrowers remain unreached, point to another challenge at the lender level – high demand and limited scope of coverage. Findings by Stevenson and Onge (2005b) also pointed to the limited access by women owned MSEs to credit from financial institutions..

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

Robertson (1998), OECD (2002), ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels.

#### **2.2.4 Factors influencing socio-economic empowerment of rural women**

Even though Women empowerment has its own advantages, it is not free of problems. For this there are a number of factors. Samiti (2006), Tan (2000) classified the basic factors that affect entrepreneurs in to two broad categories –economic and social. The economic factors include; competition in the market, lack of access to the

market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge, lack of production/ storage space, poor infrastructure, inadequate power supply and lack of business training. The social factors include; lack of social acceptability having limited contacts outside prejudice and class bias society which looks down upon them and the attitude of male counterpart on women entrepreneurs and relations with the community at large. Besides this, Gemechis (2007), Hisrich (2005), ILO (2009) added Social and cultural attitude towards young women entrepreneurs; education; administrative and regulatory framework; and business assistance and support; barriers to access technology are crucial factors that affect rural women success in business.

Women Entrepreneurs have grown in large number across the globe over the last decade and increasingly the entrepreneurial potentials of women have changed the rural economies in many parts of the world. But this does not mean that the problems are totally resolved.

Other barriers affecting women's empowerment in Africa include gender roles, social inequality, cultural and traditional practices, technology, legal, institutional and policy levels, among others (IFC/World Bank, 2006). Women entrepreneurs lack a supportive environment that encourages women to "go for it". There is a lack of social and cultural support for the role of women as entrepreneurs; women are subject to stereotypes and there are few visible role models for them at any level.

Gender barriers need to be addressed at all levels, from the domestic system to legal system.

### **2.2.5 Differences between women and men entrepreneurs in United States of America**

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane (1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found technologically intensive businesses, businesses that lose their competitive advantage more quickly, and business that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for.

### **2.2.6 Women entrepreneurs in Ethiopia**

A national survey conducted by the Ethiopian Welfare Monitoring Unit as cited in Eshetu and Zeleke (2008) shows that women entrepreneurs in Ethiopia are not provided with adequate policy related and strategic support from the national government, and that the promotion of vibrant SMEs should be one of the most important priority strategies for empowering women, addressing abject poverty and unemployment in Ethiopia.

Businesses and enterprises operated by women contribute for economic dynamism, diversification, productivity, competition, innovation and economic empowerment of the poorest of the poor. Historically, there has been a well established tradition of women being involved in small businesses and enterprises. However, it is only recently that women's entrepreneurship has gained the attention of economic planners and policy makers particularly in developing countries in Ethiopia. Although the national government has come to acknowledge that supporting enterprises operated by women promotes gender equality and economic empowerment, the majority of enterprises operated by women face difficulty in terms of access to finance, resources, business skills and institutional support from the national government Ethiopian Ministry of Trade and Industry of Ethiopia (2003); National Bank of Ethiopia (2002); Negash & Kenea, (2003). The studies stressed that SMEs owned or operated by women in Ethiopia survive against tremendous odds of failure.

While it is true that the predominant image of the “Ethiopian woman entrepreneur” is one of poor women trying to survive, there are other profiles. One is of the woman who has, because of higher education and better access to economic and resources, been able to grow her micro enterprise into the small enterprise category (Hadiya, 1998; ILO, 2003). According to Hadiya, these women believe they are the most neglected category of women entrepreneurs because they do not have institutional credit or other support services available to them. These women have outgrown the micro finance system and are not able to borrow from banks. The other profile is of the woman who, because of her higher education, previous work experience, and better economic circumstances, has access to the financial and other resources needed to start and grow larger enterprises. Members of the Ethiopian Women Exporters’ Forum (EWEF) are illustrative of this group, although even members of the EWEF complain about inadequate access to commercial bank loans to meet their working capital needs because of the rigid requirement for collateral guarantees (which they often cannot meet). Research has shown that it is possible for women to make the transition from a micro to a small enterprise under the right circumstances. The ILO (2003) study of women in growth enterprises found that 70 per cent of the women entrepreneurs currently engaged in small enterprises had started them as micro-enterprises and grown them over time.

Eshetu and Zeleke (2008), ILO (2003) also identified that the following are the main challenges that women entrepreneurs in Ethiopia face in a sequential order from very

important to the least Difficulty in obtaining loan from commercial banks failure of business/bankruptcy Failure to convert profit back into investment Shortage of technical skills Poor managerial skills Low level of education

Furthermore, ILO (2003) found that lack of suitable location or sales outlet; stiff competition; low purchasing power of the local population; lack of marketing knowhow; seasonal nature of the business ;lack of market information ;inadequate infrastructure ;shortage of time (due to multiple tasks) ;shortage of raw materials ;Shortage of working capital are constraints of women entrepreneurs in Ethiopia.

Women and men also operate from different locations. Men are more likely to locate in trading, commercial districts or roadside locations unlike women; women are almost twice as likely to be operating from the home. Men are most likely to belong to some type of business association unlike women although there are indications that women's networks have little or no power to assist their businesses.

### **2.2.8 Benefits of women empowerment in MSEs**

Women Entrepreneurs in MSEs are important to almost all economies in the world, but especially to those in developing countries and, within that broad category, especially to those with major employment and income distribution challenges. On what we may call the “static” front, women entrepreneurs in MSEs contribute to output and to the creation of “decent” jobs; on the dynamic front they are a nursery for the larger firms of the future, are the next (and important) step up for expanding micro enterprises, they contribute directly and often significantly to aggregate

savings and investment, and they are involved in the development of appropriate technology.

In an increasingly international marketplace, many companies are finding that prosperity is best achieved from specialization, as opposed to diversification. While the majority of the world's largest companies continue to provide multiple services to numerous markets, they now purchase many components and goods from smaller companies that serve one particular niche. As the global marketplace continues to develop, women empowerment in MSEs provide an effective tool for economic growth through participation in global supply chains (World Bank, 2005).

With various definitions by various countries, sometimes it becomes a difficult task for an individual to understand importance of women entrepreneurs in MSEs. One may not know the important role that women entrepreneurs in SMEs plays in developing any particular sector, economy of any country, alleviating poverty, increasing employment, and, above all providing various items of daily use at an affordable cost. Within the last few years many developed and developing countries have realized the importance of the sector. According to World Bank (2003) report Women empowerment in MSEs are the engine of growth; essential for a Competitive and efficient Market; Critical for Poverty reduction; and Play a Particularly Important Role in developing Countries.

Furthermore; according to United Nation Economic Commission for Europe (UNCECE) as sited in <http://www.unece.org/indust/sme/ece-sme.htm>, women Entrepreneurs in MSEs are contributing to employment growth at a higher rate than larger firms. The private sector and in particular women entrepreneurs in MSEs form the backbone of a market economy and for the transition economies in the long-term might provide most of the employment. Support for women entrepreneurs in MSEs will help the restructuring of large enterprises by streamlining manufacturing complexes as units with no direct relation to the primary activity are sold off separately. And through this process the efficiency of the remaining enterprise might be increased as well; they curb the monopoly of the large enterprises and offer them complementary services and absorb the fluctuation of a modern economy; through inter-enterprise cooperation, they raise the level of skills with their flexible and innovative nature. Thus women entrepreneurs in MSEs can generate important benefits in terms of creating a skilled industrial base and industries, and developing a well-prepared service sector capable of contributing to GDP.

UNIDO(2004) added that a characteristic of women empowerment in MSEs is that they produce predominantly for the domestic market, drawing in general on national resources; the structural shift from the former large state-owned enterprises to women entrepreneurs in MSEs will increase the number of owners, a group that represents greater responsibility and commitment than in the former centrally planned economies; an increased number of women entrepreneurs in MSEs will

bring more flexibility to society and the economy and might facilitate technological innovation, as well as provide significant opportunities for the development of new ideas and skills.

### **2.3 Theoretical Framework**

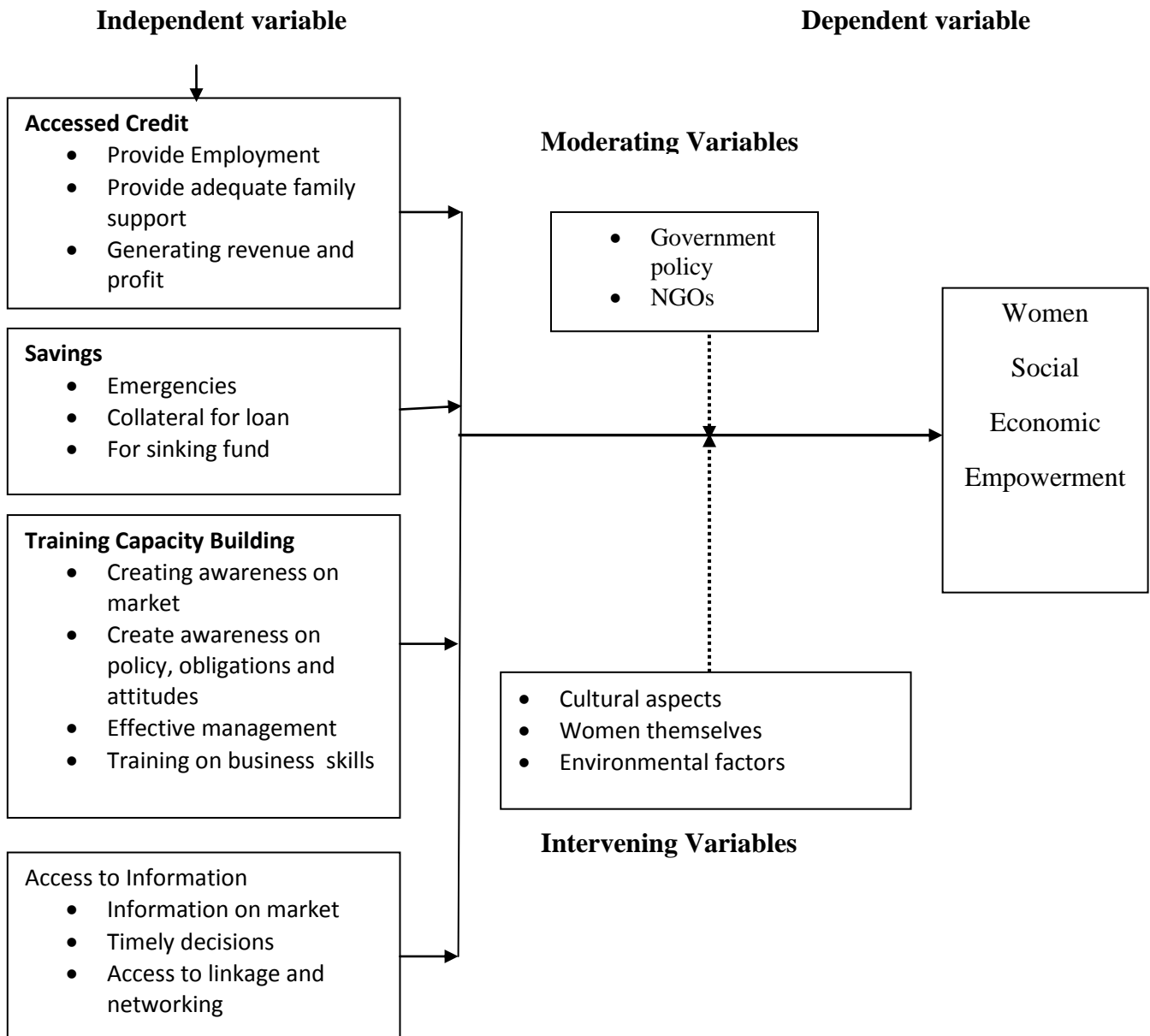
The study was based on Capital Theory of School Effectiveness and Improvement. Hargreaves (2001) developed a theory of the role of gender in development can best be understood by understanding the socio-cultural, political as well as economic contexts in which development takes place. In this regard, the concept of empowerment has meaning only within those specific contexts. Measuring women's empowerment faces two major challenges. The first challenge is that empowerment is context-specific. This means that changes which can be taken to signify empowerment in one area may not have similar significance elsewhere. The challenge here is in terms of comparability and consistency in measurement over time. These authors have noted that this challenge is increasingly being met by adopting qualitative studies that attempt to capture the process of empowerment.

Hargreaves (2001) argues that the second challenge in measuring empowerment is the difficulty of measuring a process. Specifically, the challenges include whether to use direct measures or proxy indicators, the lack and use of data across time, the subjectivity involved in assessing the process and the change in the relevance of indicators empowerment through in-depth interviews and case studies. Through retrospective narrative, the life changes of men and women are traced. This is

because the process of empowerment is essentially qualitative therefore this theory intends to find out influence of women enterprise fund in promoting rural women socio-economic.

## 2.4 Conceptual Framework

The framework conceptualizes influence of women enterprise fund on rural women socio-economic status.



**Figure 1.1: Conceptual Framework**

**Researcher, (2014)**

The researcher identified independent variables as the influence of Women Enterprise Fund which consisted credit access; savings; training and capacity building access to information which are measured by providing employment to people; Generating revenues/profits; providing adequate family support and creating awareness, timely decisions and effective management. While the dependent variable as Socio-economic empowerment. The intervening variables included cultural aspects; Women themselves having negative attitude about their ability Economic fluctuations; Environment factors and the moderating variables are the policies an NGOS participating in MSE

## **2.5 Knowledge gap**

The strategy adopted by the UG County and the SME Projects is to bring all stakeholders that work in collaboration with other Programs together and devise viable ways of linking skill training to employment in the MSE sector in rural. The interest and good shown for networking in the program is apparently encouraging and expected to produce a synergy effect in the pursuit of economic development and employment promotion.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.0 Introduction**

The purpose of this chapter is to outline and describe research designs and methodology that the study will adopt in its inquiry. This section comprises of the study design, study area, target population, formal size, sampling procedure, data collection instruments. It entails the methods to be adopted in catering and analyzing the data by the study.

#### **3.1 Research design**

Orodho (2003) defines research design as the scheme, outline or plan that is used to generate answers to research problems. It can be regarded as an arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance with the study purpose. It constitutes the blue print for the collection, measurement and analysis of data. According to Mugenda and Mugenda (1999) its objective is to know the characteristics of the population in terms of population frame, sample size, sample selection and estimation methods.

The study used both quantitative and qualitative design that is descriptive survey. This design attempts to determine the cause or reason for pre-existing differences in groups of individuals. It is treated as a type of descriptive researcher since it describes conditions that already exist. The study design was used to finalize the outcomes from the selected subjects used in the study. The study intends to find out

influence of women enterprise fund on rural women socio-economic empowerment in Moiben Sub- County in UG County.

### 3.2 Target population

A population refers to a group of people or study subject who are similar in one or similar ways and which form the subject of study in a particular study. The target population of this study comprised of respondents from rural women in Moiben Sub –County, UG. This study targeted 290 rural women, who were accessible to the study, WEF Government officials with a population of 30 employees and one women group leader of each group (20 groups).The target population of this study comprised rural women engaged in micro- enterprise access to WEF and those who do not. The employees of WEF also participated in the study. Total target population was 340.

**Table 3.1 Target Population**

<b>Respondent</b>		
Women Entrepreneurs		290
WEF Government officials		30
Women Group Leaders		20
<b>TOTAL</b>		<b>340</b>

**Source: Uasin Gishu County, (2014)**

### 3.3 Sample size and sampling Techniques

A sample in research study refers to any group on which information was obtained. According to Mugenda and Mugenda (1999) a minimum of 30% of the target population should be included in the sample when dealing with heterogeneous sample. To get the sample size the purposive sampling technique was applied to sample WEF Government Officials. Focus group discussion was conducted to identify the beneficiaries of WEF and those who are not aware of WEF. Then apply the Mugenda and Mugenda 30% of the sample population to select the sample size.

**Table 3.2 Sampling Frame**

<b>Respondents</b>	<b>Target Population</b>	<b>Sample Size</b>
Women Entrepreneurs	290 X 0.3	87
WEF Government officers	30 X 0.3	9
Women Group Leaders	20 X 0.3 (20 Groups)	6
<b>Total</b>		<b>102</b>

**Source: Uasin Gishu County, (2014)**

The sample sizes were evenly distributed to avoid bias of research feedback. This was important for the study as it gives a balanced perception of the study variables that was investigated.

The study used stratified sampling technique, it entails grouping the population into categories based on their socio-economic activities age and educational background.

Categorization was done to separate the population into homogenous subjects that share similar characteristic so as to ensure equitable representation of the population in the sample.

### **3.3.2 Sampling procedures**

The simple random sampling was used to select sample respondents from the entire target population of 340 participant's women entrepreneurs. Purposive sampling technique was applied to sample WEF Government Officers and group's leaders. To arrive at a sample size of 87 rural women, the study considered 30% of the total number of rural women who were the target population. The women were then randomly selected to participate in the study whereby those who were available were considered for the study. 9 WEF government officers and 6 groups' leaders were purposively sampled. This ensured that each member of the target population had an equal and independent chance of being included in the sample. This sampling technique was used to collect focused information.

### **3.4 Data collection instruments**

The study used questionnaires and interview schedules as the main tools for collecting data. The selection of these tools was guided by the nature of data to be collected, the time available as well the objectives of the study. The study mainly concerns with views, opinions, perception feeling and attitudes. Such information

can be best collected through the use of questionnaire an interview technique. (Kombo and Tromp 2007).

### **3.4.1 Questionnaires**

This instrument was used to transmit a set of questions to which the subject were required to respond by filling in their answers depending on their understanding and the perception on the study. The questionnaires were both closed and open in order to give the respondent a chance to respond. The reasons of choosing questionnaire include but not limited to the following: was cheap and easy to administer; data obtained was easy to arrange and analyze; the researcher will not need to be physically present when the respondents was filling the questionnaires hence providing the respondents with free conducive atmosphere and the questionnaire can elicit information from respondents.

### **3.4.2 Interviews schedule**

Interview schedules are designed for rural women. The schedules are designed to promote an opportunity for the study to establish a rapport with the respondents, explain in person the nature and purpose of the study. The interview schedule contains both close and open ended questions. The intention was to elicit short and brief responses to the former questions and provide room for the responses in the respondents' words to the latter questions. The face to face interview provides a

forum for the study to gather a lot of in depth information which may not have been captured by the questionnaires. It will also help the study to collect supplementary information about the respondent personal characteristics and environment that are very vital in interpreting the data.

### **3.5 Validity and reliability of research instruments**

Before the administration of the research instruments it is important to determine the validity and reliability of the questionnaire and the interview item.

#### **3.5.1 Validity of the study**

According to Mugenda and Mugenda (1999) validity is the accuracy and meaningfulness of inference, which are based on the study results. It is the degree to which results are based on the study, results obtained from the analysis of data actually represents the phenomenon under study. The usual procedures in accessing the contents validity are to use professionals or experts in the particular field. The researcher gave the instruments to the supervisors to scrutinize if the instruments were valid. In order to determine the content validity there is a need to use the research questions and objectives formulated earlier against the expected responses which the item will elicit from the field. After verification of the instruments a pilot study was conducted, this is exposing a very small target population to the study collect data and analyse. This showed whether the research tools can gave the intended result.

### **3.5.2 Reliability of the instruments**

Reliability is the degree in which a test consistently measures. To test for reliability of the instruments, the researcher pilot the study instruments with a small representative sample where Cronbach's alpha coefficient shall be determine, if the coefficient is 0.7 and above is deemed reliable and acceptable. In this study the pilot test was conducted where few respondents ware exposed to the test-retest method this is where same instrument is given twice to the same group. This will show the correlation between the scores on the two instruments. If the results are consistent over time the scores should be similar.

### **3.6 Data collection procedure**

The researcher will seeks research permit from the national council of science and technology through the department of curriculum and instruction from University of Nairobi. The permit obtained was used to obtain permission from the District Education Officer to carry out the study in the area. The rural women who were involved in research were informed in advance. It was then the responsibility of the researcher to establish a rapport with the rural women.

### **3.7 Data analysis**

The study used descriptive techniques to analyse data and inferential technique. The descriptive statistics used was the mean, which indicates the average performance of a group or a measure of some variable, and the standard deviation

which indicates how to spread out a set of scores around the mean. All data was analysed at a level of significance of 95% and the degree of freedom depending on the particular case as was determined. Analysis was done using SPSS a computerized statistical package by encoding responses from questionnaires and interview guides. Presentation of this information was done using tables and graphs.

### **3.9 Ethical Consideration**

According to Mugenda and Mugenda (1999), the researchers are people genuinely concerned with other people's quality of life. They must be people of integrity who will not undertake research for personal gain or research that will have a negative effect on others. The research will therefore take into consideration ethical issues of life. Explaining to the respondents openly and keep true facts about the research in order to take informed decisions about participating. The informed consent will not be based on information regarding the purpose of research benefit and compensation or lack of them. The researcher will also give the information given with confidentiality so that the respondent do not feel threatened and free to respond so that that they are not physically or psychology harmed especially when promise has been guaranteed.

**CHAPTER FOUR**  
**DATA ANALYSIS, PRESENTATION, DISCUSSION AND**  
**INTERPRETATION OF FINDINGS**

**4.1 Introduction**

The researcher presented the results of the data analysis procedures on the influence of women enterprise fund on socio-economic empowerment of rural women of Moiben sub-county, Uasin Gishu County. A total of 102 respondents comprising of Women Entrepreneurs, WEF government officers and Women Group Leaders participated in the study. A total of 87 questionnaires were distributed among the respondents. Discussions were conducted among 15 WEF leaders and Women group leaders. The researcher was able to collect all the issued questionnaires translating to 100% response rate. The discussions were also successful as the researcher was able to meet all the respondents scheduled for the interview. The study was therefore successful in terms of winning respondents confidentiality concerning the purpose of the study.

**4.2.0 Respondents' Demographic Information**

The study sought to determine the demographic information of respondents. This is because; it would enable the researcher to know the type of people that he/she was dealing with. Respondents' demographic information included age, educational level and working experience.

#### 4.2.1 Age of the Respondents

Data on age brackets of the respondents was sought because age plays a critical role in when it comes to understanding issues. This is because, people of different ages share different views concerning similar issues. In this regard, older people tend to have a good understanding of issues and are likely to relate issues more easily than relatively younger people. Findings on respondents' age are presented as in table 4.1.

**Table 4.1 Age Brackets of the Respondents**

<b>Age</b>	<b>Frequency</b>	<b>Percent</b>
20-29	35	40
30-39	26	30
40-49	30	20
50 and above	8	10
<b>Total</b>	<b>87</b>	<b>100</b>

Findings on age of the respondents showed that, majority of the respondents, (40%) were in the age bracket of 20-29 years, followed by those in the age bracket of 30-39 years (30%), then those in the age bracket of 40-49 years and above (20%) and finally those in the age bracket of 50 years and above (10%). It can be deduced that, majority of the respondents are at their prime age.

#### 4.2.2 Educational level

Respondents' educational level was sought to give the researcher an insight on the respondents' academic background. Educational level influences understanding of issues. The findings of this item were presented as in table 4.2.

**Table 4.2 Educational level**

<b>Educational level</b>	<b>Frequency</b>	<b>Percent</b>
Non formal education	8	10
O level	35	40
Certificate	4	5
Diploma	26	30
Graduate	13	15
<b>Total</b>	<b>87</b>	<b>100</b>

The findings of this item showed that, (40%) had O' Level education, (30%) of the respondent had Diploma, 15% of the respondents had Graduate, 5% of the respondents had Certificate while the remaining (10%) had non-formal education. These findings are a clear indication that there is lack of professionalism among the respondents. Majority have attained minimum education requirements hence lack professional experience.

### 4.2.3 Number of years of being an entrepreneur

Respondents were required to indicate the number of years they had been in the field of entrepreneurship. This information was sought to give an insight on respondents' working experience as well as the success of the business venture.

**Table 4.3 Number of years of being an entrepreneur**

<b>Years of Experience</b>	<b>Frequency</b>	<b>Percent</b>
Less than 5	4	5
5-9	9	10
10-19	21	25
Above 20	52	60
<b>Total</b>	<b>87</b>	<b>100</b>

Findings indicate that, majority of the respondents 60% have been entrepreneurs for more than 20 years, 25% 10 and under 20 years, 10% 5 and under 10 years and 5% less than 5 years. This indicates that the women of Moiben Sub County have been entrepreneurs for quite a long time and therefore have a good understanding of challenges as well the opportunities available for entrepreneurs.

#### 4.2.4 Number of employees in the enterprise

Respondents were asked to indicate the number of employees in their enterprises. Number of employees speaks well of an organization's size and financial capabilities. The responses were presented as in table 4.4 below.

**Table 4.4 Number of employees in the enterprise before Acquiring Credit**

<b>Number of employees</b>	<b>Frequency</b>	<b>Percent</b>
Less than 5	55	63
6-10	30	35
11-15	1	1
More than 15	1	1
<b>Total</b>	<b>87</b>	<b>100</b>

The study established that majority of the women enterprises had less than 5 employees as represented by 63%. 35% had 6-10 employees; the remaining % respectively had 11-15 and more than 15 employees each. Women enterprises in Moiben sub-county, UasinGishu County have employed few employees. Such employment is an indication of lack of financial stability and small scale production practices in the enterprises.

Majority of enterprises operated by women face difficulty in terms of access to finance, resources, business skills and institutional support from the national government as per a survey study carried out by Ethiopian Ministry of Trade and

Industry of Ethiopia (2003); National Bank of Ethiopia (2002); Negash & Kenea, (2003). The studies stressed that SMEs owned or operated by women in Ethiopia survive against tremendous odds of failure.

#### 4.2.5 Type of Ownership

Respondents were required to indicate the type of ownership of their enterprises. Ownership speaks a lot about a business financial outlay and decision making channels. This is because jointly owned business is exposed to large financial outlay since members can contribute as opposed to sole proprietorships. Findings on this item are shown in table 4.5 below.

**Table 4.5 Type of Ownership**

<b>Ownership</b>	<b>Frequency</b>	<b>Percent</b>
Sole ownership	55	63
Joint ownership	30	35
Family business	1	1
Cooperative	1	1
<b>Total</b>	<b>87</b>	<b>100</b>

It is clear that, the common type of business ownership among the women in Moiben sub-county is sole proprietorship as indicated by 63% of the respondents. This form of ownership is closely followed by joint ownership as represented by 35%. The other forms of ownership in the region as represented by 1% each are family

business and cooperatives respectively. Therefore the common types of ownership in the area are sole ownership and joint ownership. This trend can be attributed to financial constraints, small scale production resulting to little profits and the need to retain authority over business when it comes to sole ownership. On the other hand, family ownership seems to be unpopular in the area. Such trend can be as a result of marital status whereby most women are trending towards single parenting and weakening family ties.

### **4.3 Effect of Financial Access on Socio-economic Empowerment of Rural**

#### **Women**

#### **4.3.1 Employment**

The study sought to determine the influence of WEF credit access to socio-economic empowerment of rural women. Respondents were asked to indicate the influence of WEF credit access to socio-economic empowerment of rural women.

**Table 4.6 Number of employees in the enterprise after Acquiring Credit**

<b>Number of employees</b>	<b>Frequency</b>	<b>Percent</b>
Less than 5	20	23
6-10	50	57
11-15	10	11
More than 15	7	8
<b>Total</b>	<b>87</b>	<b>100</b>

The study established that majority of the women enterprises had between 6-10 employees as represented by 57%. 23% had less than 5 employees; 11% respectively had 11-15 and 8% had more than 15 employees. Women enterprises in Moiben sub-county, UasinGishu County experienced an increase in employment levels after the acquisition of credit. Such employment is an indication of socio economic empowerment among the women. Creation of employment is associated with, poverty reduction, self sufficiency such as access to basic needs, improvement of living conditions like housing and access to education for their children.

#### 4.3.2 Family Support

**Table 4.7 Effect of Credit Access on Family Support**

<b>Number of employees</b>	<b>Frequency</b>	<b>Percent</b>
Access to education for their children	30	35
Basic needs like food and shelter	55	63
Non basic such as luxuries	2	2
<b>Total</b>	<b>87</b>	<b>100</b>

The study established that majority of the women in Moiben sub-county, UasinGishu County experienced an improvement in family support after accessing credit. This is because, the study recorded a 63% of the respondents citing ability to provide basic needs such as food and shelter for their families, 30% of the respondents further

agreed to access of education for their children while 2% were able to acquire non basic items like Television sets and expensive household items. They further stated that, they were unable to provide the family support before acquiring the credit from the WEF.

**Table 4.8 General Effects of Credit Access on Socio-economic Empowerment of Rural Women**

<b>Effect of Credit Access</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
Self-employment	55	30	0	2	0
Creation of employment	20	30	30	0	7
Acquisition of necessities	7	0	50	30	0
<b>Mean</b>	<b>27</b>	<b>21</b>	<b>27</b>	<b>10</b>	<b>2</b>

According to the general findings concerning the overall effect of credit access on women socioeconomic empowerment, financial access has various effects according to the study. However there were mixed feelings concerning effects of financial access on women socio-economic empowerment of rural women as shown by 31% of the respondents strongly agreeing and another 31% undecided concerning the statements seeking to establish the effect of credit access on socio-economic empowerment of rural women. Those who were undecided had not accessed the credit services as per the findings due to lack of information.

Generally, there is low credit access according to these findings since respondents are not fully benefiting from the credit services being offered by WEF. These findings are in agreement with other studies such as that of (Mahbub, 2000), concerning credit access. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

Discussions with the WEF government officers and women group leaders revealed that most of the women who access credit start their own businesses. Rarely do they create employment for others since they access low capital outlay for reasons such as lack of collateral and unwillingness to accept household assets as collateral.

Therefore, access to credit by women in the region has not fully attained its success in terms of improving socio-economic lives of rural women. The few with information have achieved improved socioeconomic status..

#### **4.4 Influence of Savings Services offered by WEF on Socio-economic**

##### **Empowerment of Rural Women**

The study sought to establish whether savings services offered by WEF influence socio-economic empowerment of rural women. Respondents were required to indicate their extent of agreement with the statements that sought to establish the

influence of savings services offered by WEF. Findings were indicated as in table 4.9.

#### 4.4.1 Generating Revenue

**Table 4.9 Generating Revenue**

<b>Response</b>	<b>Frequency</b>	<b>Percent</b>
Saving for Emergencies	40	46
Saving for Collateral for loan	35	40
Saving for sinking fund	12	14
<b>Mean</b>	<b>87</b>	<b>100</b>

The study established that, 46% of the respondents identified saving for emergencies as the major benefit accruing from the savings services offered by WEF, 35% of the respondents cited saving for collateral for loans while 14% cited saving for sinking fund. These results are an indication that, savings services offered by WEF have enabled women generates enough funds for their businesses.

**Table 4.10 General Effects of Savings Services offered by WEF on Socio-economic Empowerment of Rural Women**

<b>Influence of savings</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
Generating revenues/ profits	60	30	7	0	0
Improving quality of life of employees	87	0	0	0	0
Expanding business	87	0	0	0	0
Being able to continue business operations	87	0	0	0	0
<b>Mean</b>	<b>80</b>	<b>6</b>	<b>1</b>	<b>0</b>	<b>0</b>

It was ascertained that, a majority of 92% of the respondents strongly agreed to the influence of savings services offered by WEF on socio-economic empowerment of rural women. The influence was according to this study described as generation of revenue from the savings, improving quality of life of employees, expanding business and being able to continue business operations.

Discussions with the WEF government officers and women group leaders further revealed that, savings services offered by WEF has improved the socio economic status of women. These savings earn interest which is shared by the women. From these savings, women are able to expand their businesses and meet unexpected business expenditures.

#### **4.5 Effect of Training and Capacity Building on Socio-economic Empowerment of Rural Women**

Respondents were required to indicate the effect of training and capacity building provided by WEF. Training and capacity building is a necessary requirement for the survival of businesses. Findings were as indicated as shown in table 4.11, 4.12 and 4.13..

**Table 4.11 Skills acquired after training**

<b>Skills</b>	<b>Frequency</b>	<b>Percent</b>
Customer relations	30	34
Effective management	25	29
Marketing skills	32	37
<b>Mean</b>	<b>87</b>	<b>100</b>

Respondents cited that they had acquired various skills after training by WEF group as indicated by, 34% citing customer relations skills, 29% cited management skills and 37% cited indicated marketing skills. It can be deduced that, women entrepreneurs were well equipped with skills to run their enterprises.

**Table 4.12 Capacity Building**

<b>Capacity Building</b>	<b>Frequency</b>	<b>Percent</b>
Awareness on policy/ Obligations	40	46
Awareness on markets	47	54
<b>Mean</b>	<b>87</b>	<b>100</b>

The study established that, capacity building by WEF enabled women enterprises acquire awareness on policy obligations and awareness on markets. Respondents were able to acquire business permits as per the County requirement. They were aware of markets within and outside the county.

**Table 4.13 General Effects of Training and Capacity Building on Socio-economic Empowerment of Rural Women**

<b>Training and capacity building</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
Acquisition of business skills	50	10	20	7	0
Awareness to business obligations	80	7	0	0	0
Acquisition of management skills	10	10	60	7	0
<b>Total</b>	<b>47</b>	<b>9</b>	<b>26</b>	<b>5</b>	<b>0</b>

Training offered by WEF enabled the women gain business skills, awareness to business obligations and acquisition of management skills as shown by 54% strongly agreeing with statements. On the other hand, 30% of the respondents were undecided concerning the effects of training and capacity building offered by WEF. However, due to low educational level, training is a challenge to WEF in achieving its mandate of economic empowerment of rural women..

Discussions further revealed that, WEF government officers and women group leaders have actually not fully achieved their aim in terms of training their members. On enquiring what may have been the cause preventing the success, respondents cited that most women lacked basic education and was therefore somehow difficult to train them as it would require more time and adequate funds sustain the programme which is not currently catered for by the WEF.

These findings are in agreement with those of UNECE, (2004) which sought to identify challenges facing women training and capacity building. The study established that, women have limited access to vocational and technical training especially in developing countries. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education.

Kenya on the other hand is characterized by low enrolment among women in education, high dropout rates and poor quality of education. Figures are testifying to

the existence of gender discrimination in building capacity of women and providing them with equal opportunities.

#### **4.6 Effect of Access to information concerning WEF on Socio-economic**

##### **Empowerment of Rural Women**

Respondents were required to identify the effects of access to information concerning WEF on socioeconomic development of rural women. Information is power as many may put it. Therefore it was necessary to ascertain whether respondents were furnished with enough information and thereafter ascertain the implication on women socioeconomic empowerment. Findings are as in table 4.14..

**Table 4.14 Effect of Access to information concerning WEF on Socio-economic**

##### **Empowerment of Rural Women**

<b>Information</b>	<b>Frequency</b>	<b>Percent</b>
Information on business obligations	37	43
Information on markets	29	33
Information on linkage and networks	21	24
<b>Mean</b>	<b>87</b>	<b>100</b>

Findings on effects of access to information showed that, 43% of the respondents cited that they had acquired information on business obligations, 33% had acquired information on markets while 24% had acquired information on linkages and networks. It was established that, access to information enabled respondents understand rights, duties, and business obligations and learn about markets.

These findings are in agreement with the findings of Mahbub, (2000) concerning access to information by rural women. He pointed out in his study that rural Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most rural women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Access to information also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions, due to the combined invisibility of women-dominated sectors and of women as individuals within any given sector.

The researcher further enquired from the WEF government officers and women group leaders concerning how access to information had improved the socioeconomic status of women. They all agreed that access to information concerning WEF enabled women to access loans from the group and were able to start businesses.

#### **4.7 Factors affecting performance of WEF**

It was of essence to ascertain the challenges facing WEF in Moiben Sub County. This was necessary because the group had not attained its success fully in terms of training, disseminating information to women and providing loans to women. A summary of the challenges facing WEF are presented.

Discussions with WEF Government officers and women group leaders revealed that, there are many challenges facing WEF. Some of the challenges identified include, dominance by men entrepreneurs denying women a chance of accessing networks and links, lack of proper policies on loan recovery strategies, information has not been successfully re-laid to women hence some have been locked out and lack of trained personnel to roll out the training programme successfully.

## **CHAPTER FIVE**

### **SUMMARY, CONCLUSIONS AND RECOMMENDATIONS**

#### **5.1 Introduction**

This chapter looks at the summary of findings with close reference to the four main objectives of the study. The chapter also draws conclusions based on the findings of the data analyzed in chapter four and makes recommendations with close reference to the significance of the study. Lastly, the chapter provides suggestions for further research.

#### **5.2 Summary**

WEF was conceived by the government of Kenya in 2006 and officially launched in 2007. The Fund was established as a flagship project of Kenya Vision 2030. It is a step towards ensuring resources reach excluded women. It is also a demonstration of the Kenya government's commitment to the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment. Successful execution of the Fund's mandate is supposed to address the existing challenges women face in venturing and growing sustainable enterprises (Government of Kenya 2009).

Throughout this study, women entrepreneurs have expressed a strong desire to access WEF services like loans, training and capacity building, creation of networks

and linkages and access to information and technology. The following are the major findings of the study:

The first objective of the study was to determine the influence of WEF credit access to socio-economic empowerment of rural women. Findings of the study showed that, financial access has various effects. However there were mixed feelings concerning effects of financial access on women socio-economic empowerment of rural women. According to the women respondents, the effect of credit access on socio economic empowerment of rural women were; creation of self employment and creation of employment for others. On comparing these findings with past studies, the study established that, there is low credit access since respondents are not fully benefiting from the credit services being offered.

The second objective was to establish whether saving services offered by WEF influence socio-economic empowerment of rural women. It was ascertained that, a majority of 92% of the respondents strongly agreed to the influence of savings services offered by WEF on socio-economic empowerment of rural women. The influence was; generation of revenue from the savings, improving quality of life of employees, expanding business and being able to continue business operations.

The third objective was to assess the influence of training and capacity building by WEF on socio-economic empowerment of rural women. Training offered by WEF enabled the women gain business skills, awareness to business obligations and acquisition of management skills as shown by 54% strongly agreeing with the

statements. On the other hand, 30% of the respondents were undecided concerning the effects of training and capacity building offered by WEF. Lack of awareness is high in the area implying that WEF has not done enough in training its members.

The fourth objective was to examine the influence of information on WEF to promotion of rural women socio-economic empowerment. It was established that, access to information enabled respondents understand rights, duties, and business obligations and learn about markets. However, respondents were unaware concerning linkages and networks as indicated by 100% of the respondents being undecided. Such scenario is an indication that there was lack of understanding on linkages and networks among women.

### **5.3 Conclusion**

The central purpose of the present study was to investigate the effect of WEF on socioeconomic empowerment of rural women. Based on the findings of the study, the study made the following conclusions; there is low credit access from WEF since respondents are not fully benefiting from the credit services being offered. Saving services offered by WEF improved socioeconomic status of rural women through generation of revenue from the savings, improving quality of life of employees, expanding business and being able to continue business operations. Training offered by WEF enabled the women gain business skills, awareness to business obligations and acquisition of management skills. However, lack of awareness concerning

training programmes being offered by WEF is high in the area implying that WEF has not done enough in training its members. Respondents were unaware concerning promotion of markets, linkages and networks services offered by WEF thus there is poor information access to rural women entrepreneurs.

## **5.4 Recommendations**

### **5.4.1 To Women Entrepreneurs**

Even though entrepreneurship is not free of risks, existing and potential entrepreneurs should not see it as a last resort. This is because starting own business creates sense of independence, flexibility and freedom; make own boss, give time and financial freedoms. Besides this, in the time of globalization, it would be unthinkable to get jobs easily because of the serious competition throughout the world. Moreover, to tackle the different economic, social/cultural and legal/administrative bottlenecks they face, women entrepreneurs should make lobbies together to the concerned government officials by forming entrepreneurs associations.

### **5.4.2 To Micro finance institutions**

Micro finance institutes should change the practice of “group lending system” since members in a group cannot have the same thinking level, attitude and commitment as there are personal differences. Hence institutes should allow individual lending

systems. Micro-finances should also minimize the interest rates that they charge to women entrepreneurs so as to strengthen their entrepreneurial spirit. In addition Credit services need to be reviewed in order for them to be accessible to small enterprises with limited capacity. This has yet to be achieved. The procedures for securing loans must be simplified.

#### **5.4.3 To Training institutions**

Even though technical skills trainings are of great importance, it should be supplemented with business trainings. Hence TVET institutions/colleges in conjunction with WEF should provide both technical and business trainings to entrepreneurs to stand competitions develop entrepreneurial sprits, improve managerial skill in such a competitive world.

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## APPENDICES

### APPENDIX I: QUESTIONNAIRE FOR WOMEN ENTREPRENEURS IN RURAL

This research is meant for academic purpose. It will try to find out influence of women enterprise fund in promoting rural women socio-economic empowerment. A study of Moiben Sub-County, UG County, Kenya. Kindly you are requested to provide answers to these questions as honestly and precisely as possible. Responses to these questions will be treated as confidential. Please do not write your name anywhere on this questionnaire. Please tick [] where appropriate or fill in the required information on the spaces provided.

#### Section 1 Background Information

1. Your age (in years)

Between 20-29  Between 40-49

Between 30-39  50 plus

2. Level of education

Bachelor's Degree  Diploma

Certificate  O level  No education at all

3. How many years have you been an entrepreneur? .....

Less than 5 years  5 -10 years  10-20 years  More than 20 years

4. Number of employees in the enterprise?

A. Less than 5

B. 6-10

C. 11-15

D. more than 15

5. What is the legal ownership status of the establishment?

- A. Sole ownership
- B. Joint ownership
- C. Family business
- D. Cooperative
- E. Other (specify) \_\_\_\_\_

**Section B: Specific Information**

**WOMEN ENTERPRISE FUND INFLUENCES ON RURAL WOMEN SOCIO-ECONOMIC EMPOWERMENT**

**A.** State some of the benefits of credit access from WEF to social economic empowerment of rural women entrepreneurs

- 1. ....
- 2. ....
- 3. ....
- 4. ....
- 5. ....

Do you agree with the following statements seeking to establish the effects of credit access on women socioeconomic empowerment? **(Key: (SA: Strongly Agree; A: Agree; UD: Undecided; D: Disagree and SD: Strongly Disagree)**

Effects of credit access	SA	A	UD	D	SD
Credit access leads to Self employment					
Credit access leads to creation of employment( specify the number of employees after access to credit)					
Credit access leads to acquisition of basic needs					

Briefly, explain your responses above,

.....  
 .....

**B.** List some of the benefits of savings services offered by WEF among rural women entrepreneurs.

1. ....
2. ....
3. ....
4. ....
5. ....

Do you agree with the following statements seeking to establish the effects of savings services offered by WEF on women socioeconomic empowerment? **(Key:**

**(SA: Strongly Agree; A: Agree; UD: Undecided; D: Disagree and SD: Strongly Disagree)**

<b>Effects of Savings among rural women</b>	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
Generating revenues/profits					
Improving of quality of life of employees					
Being able to continue operation of business					
Expanding business					

**C. Have you attended training and capacity building programmes organized by WEF?**

Yes [ ] No [ ]

If yes, list some of the skills you have acquired

1. ....
2. ....
3. ....
4. ....
5. ....

9. Given the following benefits of training and capacity building, do you agree with the effects it has on rural women socio economic empowerment?

	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
Acquisition of business skills to run businesses effectively					
Awareness to rights duties and obligation to business policy hence being able to comply with County Business Regulations					
Acquisition of skills and knowledge has enabled members to handle business challenges					
Acquisition of effective management skills has enabled businesses owners expand their businesses					

Any other, (specify)

.....

**D. Is information about WEF easily accessible?**

Yes [  ] No [  ]

If yes, briefly state how you have been able to benefit from this information

1. ....
2. ....
3. ....
4. ....
5. ....

Do you agree with the following statements concerning the influence of access to information in empowering rural women?

	<b>SA</b>	<b>A</b>	<b>UD</b>	<b>D</b>	<b>SD</b>
Awareness to rights duties and obligation to business policy					
Awareness about Markets					
Information on Linkage and Networks					

Key: (**SA**: Strongly Agree; **A**: Agree; **UD**: Undecided; **D**: Disagree and **SD**: Strongly

Disagree)

Other

specify.....

...

## **APPENDIX II: INTERVIEW SCHEDULE FOR WEF GOVERNMENT**

### **OFFICERS AND WOMEN GROUP LEADERS**


1. What is the influence of WEF credit access on socio-economic empowerment of rural women?
2. Can saving services offered by WEF among rural women influence their socio-economic empowerment?
3. Is training and capacity building offered by WEF influence rural women socio-economic empowerment of rural women?
4. What are the factors influencing access to information through WEF on social economic empowerment of rural women?
5. What are the factors affecting performance of WEF?

**Thank you**

### APPENDIX III: RESERACH PERMIT

**THIS IS TO CERTIFY THAT:**  
**MISS. RAEL NG'ELECHEI JEROP**  
**OF UNIVERSITY OF NAIROBI, 0-30100**  
**ELDORET, has been permitted to conduct**  
**research in Uasin-Gishu County**  
**on the topic: INFLUENCE OF WOMEN**  
**ENTERPRISE FUND ON SOCIO-ECONOMIC**  
**EMPOWERMENT OF RURAL WOMEN OF**  
**MOIBEN SUB-COUNTY, UASIN GISHU**  
**COUNTY, KENYA**  
**for the period ending:**  
**15th December, 2014**

Permit No : NACOSTI/P/14/8762/2008  
 Date Of Issue : 3rd July, 2014  
 Fee Received :Ksh 1,000



**Applicant's Signature**  
**Secretary**  
**National Commission for Science, Technology & Innovation**

**NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION**  
**REPUBLIC OF KENYA**  
**CONDITIONS**

- 1. You must report to the County Commissioner, and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.**
- 2. Government Officers will not be interviewed without prior appointment.**
- 3. No questionnaire will be used unless it has been approved.**
- 4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.**
- 5. You are required to submit at least two (2) hard copies and one (1) soft copy of your final report.**
- 6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice.**

**RESEARCH CLEARANCE PERMIT**  
**Serial No. A 2146**  
**CONDITIONS: see back page**