

**FACTORS INFLUENCING IMPLEMENTATION OF WOMEN
ENTERPRISE FUND IN KENYA, A CASE OF KAJIADO SOUTH
CONSTITUENCY, KAJIADO COUNTY**

DOUGLAS MACHARIA

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Master of Art in Project Planning and Management of Nairobi University.**

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DECLARATION

This research project is my original work and has not been presented in any other university for the award of any degree.

Signature -----

Date -----

Douglas Macharia

L50/72390/2011

This research project has been submitted with my approval as a university supervisor.

Signature -----

Date-----

Mr. Joseph Ogutu
Lecturer
School of Computing & Informatics
University of Nairobi

DEDICATION

I dedicate this research project to my wife Josephine Macharia and son Ray Macharia who endured long nights without me and suffered during my continued absence as I attended classes while pursuing this course. I also wish to dedicate this report to my mother Mary Njoki for her support during the course of my studies.

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LIST OF ABBREVIATIONS AND ACRONYMS

CIDA	Canadian International Development Agency
C-WES	Constituency Women Enterprise Scheme
DWEFC	Division Women Enterprise Fund committee
IRA	Individual Retirement Account
MDG	Millennium Development Goal
MGSCSS	Ministry of Gender Sports Culture and Social Services
ME	Medium Enterprise
SME	Small Medium Enterprise
WEF	Women Enterprise Fund

ABSTRACT

In Kenya, women face various challenges in their live endeavours as they endure to attain self economic empowerment. To address the challenges faced by women in their attempt to access affordable credit, the Kenya government introduced the women enterprise fund in august 2007. The fund targeted women across the country and was divided into two segments. One part was channeled through preselected micro finance institutions and the other through the ministry of gender in what is currently referred to as constituency women enterprise scheme and administered by gender officers in various constituencies with the assistance of a divisional women enterprise fund committee. The fund was initially distributed equally to all constituencies across the country. However although the National Treasury support the program every year where additional groups are funded, Kajiado south had remained stuck with the initial number of group funded at the start of the program for over four years pointing to the existence of a problem(s) leading to low uptake. The purpose of this study therefore, was to establish factors influencing implementation of women enterprise fund within Kajiado south constituency. The study was guided by the following objectives; to determine the influence of institutional capacity on successful implementation of the women enterprise fund in Kajiado south, assess the influence of financial literacy of targeted beneficiaries on successful implementation of the women enterprise fund in Kajiado south, examine the influence of community involvement on successful implementation of the women enterprise fund in Kajiado south and establish the effect of social cultural factors on successful implementation of constituency women enterprise fund in the same area. The researcher applied a descriptive survey research design targeting the twenty women groups that had been funded through the constituency women enterprise scheme in Kajiado south. Data was collected using a questionnaire from a randomly selected sample of forty six beneficiaries from groups that had been funded as at September 2013 and four members of the divisional women enterprise fund committee. The study found out that successful implementation of the constituency women enterprise scheme loan in Kajiado south has been influenced by weak institution capacity, lack of community involvement that has led to low awareness levels on existence of the fund, low financial literacy of the target beneficiaries and negative influence by social cultural factors that include patriarchy and cultural norms that propagate discrimination on allocation of gender roles and access to economic assets. The researcher further suggests the need for a study to assess the sustainability of the volunteer approach adopted by the women enterprise fund targeting arid and semi arid areas.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Since the 1995 Beijing platform for action conference that outlined consequences of sidelining women in various aspects of life, various governments across the world Kenya included have over the time attempted to set up programmes geared toward enhancing the wellbeing of women.

Women economic empowerment programs world over faces different challenges some of them due to lack of adequate resources to enable women compete on a level playing field with their men counterpart. Michelle, (2011) during her address at the UN Women-CIDA Conference on Women's Economic Empowerment in October 2011 argued that, progress on women's economic empowerment has been slow and uneven across regions and countries. According to Michelle, limited access to land and property, housing, credit, technology, markets and extension services has undermined women's livelihoods and restricted their ability to benefit from growth they help to generate. She further argued that structural constraints to women's economic empowerment have been largely neglected in macroeconomic analyses and policies, which have tended to focus somewhat narrowly on economic growth.

According to Michelle (2011), women do not only lack collateral to enable them secure loans but are also disadvantaged by the fact that they have limited financial skills. Michelle argues that while women are found in a range of entrepreneurial activities, many tend to be concentrated in micro, small and medium businesses as a result of their responsibilities for unpaid work, limits on mobility, lack of collateral and limited financial skills.

The international labour organisation (n.d), explains that Women make up nearly 70 percent of the world's poor and 65 percent of the world's illiterate. This clearly indicates that access to education and resources to women is a worldwide challenge. Sherief, (2008) give the most outstanding problems faced by women in Africa as; limited access to necessary technologies which he attribute to lack of information and know-how, high prices, difficulty in finding appropriate production sites at competitive prices, Inadequate skills in the fields of production,

business management and marketing, Lack of skills for product diversification, Inadequate infrastructure and utilities, inadequate transport facilities from rural areas and insufficient power supplies.

In several African countries economic decisions are normally taken by the male head of the household, hence a woman has little or no freedom in making her own decisions. African Women according to Hambuba (2012) have relatively limited access to material assets, low incomes and very limited opportunities to engage in regional and foreign trade. They tend to copy each other rather than to produce something new for their market or to look for a new market for their products. Sherief (2008) argues that most women are afraid to invest their limited funds into a business for fear of failure. The multiple roles of women in the family put a brake on their risk-taking making them spend most of their income on household, particularly on food and education for their children.

Sherief (2008) attributes limited access to support services by women entrepreneurs that prevent them from running competitive business to their relatively low education and skill levels. In addition to this, Hambuba (2012) in her contribution in the African journal notes that African government are not doing enough given the fact that programmes aimed at creating employment and providing supporting services to women entrepreneurs in informal sectors among them Medium Enterprises(SMEs), Medium Enterprise(MEs) so as to grow them into large business are very few.

In Kenya, Women are not only tasked with feeding their families but are also involved in food production through subsistence and smallholders agricultural production, this is confirmed by the Kenya millennium goals status report (Kenya MDG status report, 2009) which states that 70% of the country's marketed agricultural production is contributed by smallholder farmers depending largely on household labour inputs by women.

Property ownership has always favoured men in various part of the world. In Kenya various studies and publications have attempted to evaluate this topic. Walsh (2003) in his publication on women rights to property in Kenya state that women rights to own, inherit, manage and dispose of property are always under attack from customs, laws and individuals. Walsh blame

government officials who according to him believe that women cannot be trusted and do not deserve property. Although he fall short of substantiating the government officials who impede on the right of women to property, this actions could definitely lead to loss of trust by women on those who are supposed to help them access loans to invest and negate negative effects such as poverty, disease and homelessness. Wolfe (2013) asserts that women face more challenges than men. She argue that, all business owners face certain challenges, but women because of their gender often have additional challenges and obstacles that their male peers are less likely to encounter.

1.2 Statement of the problem

The women enterprise fund (WEF) was initiated in august 2007 through a gazette notice according to the fund's 2009-2012 strategic plan. Each constituency was allocated one million shillings to be shared among women groups under the constituency women enterprise scheme during the 2007/2008 financial year. In January 2008, twenty groups were funded through the kajiado south constituency women enterprise scheme, each group getting fifty thousand shillings.

On April 2011 the constituency was ranked second last in the whole country at position 209 after having repaid only 22% percent of the total amount loaned to the twenty groups since the time the revolving funds was established yet the money was supposed to be repaid within a period of twelve months.

Four years later, as at September 2012 only the initial twenty groups had benefitted from the fund in Kajiado south. Other constituencies within Kajiado County had on average 60 women groups funded as at the same date. The status report on women enterprise fund of December 2012 shows that the constituency was at position twelve among those with the least number of funded women groups across the country. This study therefore sought to find out the underlying factors influencing implementation of the women enterprise fund in Kenya with a focus on constituency women enterprise scheme program in Kajiado south.

1.3 Purpose of the study

The purpose of this study was to establish the underlying factors that influence implementation of women enterprise fund in Kenya with a focus on the constituency women enterprise scheme loan in Kajiado south.

1.4 Objectives of the study

The study was guided by the following objectives;

- i. To determine the influence of institutional capacity on successful implementation of the women enterprise fund in Kajiado south.
- ii. To assess the influence of financial literacy on successful implementation of women enterprise fund in Kajiado south.
- iii. To examine the influence of community involvement on successful implementation of the women enterprise fund in Kajiado south.
- iv. To establish the effect of social cultural factors on successful implementation of the women enterprise fund in Kajiado south.

1.5 Research questions

The study sought to answer the following questions;

- i. What influence does institutional capacity have on successful implementation of women enterprise fund in Kajiado south?
- ii. What influence does financial literacy have on successful implementation of the women enterprise fund in Kajiado south?
- iii. What effects do social cultural factors have on successful implementation of women enterprise fund in Kajiado south?
- iv. What influence does community involvement have on successful implementation of women enterprise fund in Kajiado south?

1.6 Significance of the study

The study was found significant since it would assist in assessing factors affecting implementation of the women enterprise fund in kajiado south constituency. The findings of the

study could be used to address the emerging and identified challenges by utilizing recommendations derived from the findings. The women enterprise fund is an importance program geared toward empowering women economically and it was significant to carry out a study that would contribute toward its enhancement.

Several institutions implementing empowerment programmes in the area who would find this research and its findings important include the civil society, the local churches or faith based organisations, microfinance institutions and the government. The recommendations from this study could help them improve uptake of their services and enhance the general performance of their respective economic empowerment programmes especially those targeting women.

1.7 Scope of the study

The study focused on investigating the factors influencing implementation of the women enterprise fund in Kenya and concentrated on the constituency women enterprise scheme in Kajiado south. This was done by administering questionnaires to the previous beneficiaries of the constituency women enterprise scheme loan and interviewing members of the divisional women enterprise fund committee within the constituency.

1.8 Limitations

Some of the limitations that were likely to affect the study included inadequate network coverage within the area. This was seen as a challenge to the researcher's ability to contact the respondents to book for an appointment to administer the questionnaire to them.

The researcher was helped by the provincial administration officers from whom he sought direction and guidance on how to trace the respondents since some were well known to them. The researcher also made use of market days and intensified his search for the beneficiaries of the constituency women enterprise scheme since most women in the area visit market centres on these specific days.

1.9 Assumptions

The identified respondents would cooperate and avail themselves to be interviewed.

The program administrators stationed in kajiado south would avail data to the researcher willingly.

1.10 Definitions of significant terms

Community- under this study a community was looked at as a group of people living in a geographical region sharing common services. The target community for this study was people living in kajiado south.

Participation-for the purpose of this study participation imply teamwork, engagement with the community and their taking part in and involvement in activities within the society and neighbourhood and their role in publicizing the women fund.

Community involvement- this entails engagement of the residents and people among them opinion leaders, men, women and youth that are found within the geographical area targeted for program implementation so as to enhance ownership of the ideas and concept, to increase awareness, participation and ensure sustainability of the program.

Financial literacy- this refers to possession of financial planning, knowledge and skills that aids a person in making sound financial decisions. For the purpose of this study the assessment will concentrate on skills and decision making toward borrowing, debt management, financial plans and business proposals.

Social culture- For the purpose of this study socio culture may be looked at in the context of societal norms that influences community behaviours toward implementation of constituency women enterprise scheme loan. The researcher assess Cultural norms and values that influence access to factors of production and those which stipulate divisional of work within a family setting in relation to either gender engaging in business.

Gender roles – for the purpose of this study, gender roles will refer to division of functions and work between male and female within families, community and the society as stipulated by the local cultural values and norms.

Capacity: For the purpose of this study capacity may refer to the ability, adequacy and availability of skills and resources by the DWEFC to effectively implement the women enterprise scheme facility in kajiado south.

Institution- The organization or agency established and is charged with implementing a program. In this study the institution of interest will be divisional women enterprise fund committee.

Institution capacity – capability of the agency charge with running a program in relation to availability of adequate skilled personnel, adequate logistical support and technological adoption. Ability of the agency to meet its goals in a timely and cost effective manner

1.11 Organisation of the study

The study is organized in five chapters starting with preliminary pages. The first chapter provides the introduction and general overview of the report, the background of the study and ends with a paragraph that gives the organisation of the study. The second chapter gives the literature review and provides an analysis of previous studies done by other authors on the women enterprise fund and other related programs focusing on institution capacity, financial literacy, social cultural factors and community involvement. It also provides a theoretical framework and conceptual framework showing the relationship between independent and dependent variables. The third chapter gives the methodology applied in the study starting from the research design, sampling method and ends with the operational definition of the variables in a tabular form. The fourth chapter gives the analysis and interpretation of data collected for use in this study while the fifth chapter provides summary conclusion and recommendations. This is followed by a list of references and appendices at the back of the report.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter is organized into four sections starting with the introduction and an overview of the women fund followed by the body of the review, a conceptual framework and a summary. The body contains an assessment of available literature that relates to the independent variables. The researcher discusses previous studies that have been done which relates to institutional capacity, financial literacy, community participation and social cultural issues and their implication on uptake and management of the constituency women enterprise scheme loan. The review also points out existing gaps that justify the need for a study in those specific areas.

2.1.1 Overview of the Women enterprise fund

As part of her efforts to empower its women economically the Kenya government established the women enterprise fund targeting enterprising women organized in an existing registered groups or individual women with a business idea and supporting them financially. The sector plan for labour, youth and human resources development 2008-2012 produced by the ministry of labour stipulates that the women enterprise fund was established as an initiative to reduce poverty through economic empowerment of women by providing alternative financial services at very reasonable interest rates without the requirement of cumbersome collaterals and other bureaucratic process (Mol, 2009). This confirm that the women enterprise fund is an economic empowerment program initiated by the Kenya government targeting women from two hundred and twenty constituencies in Kenya as at the year 2007.

The fund was set up via a legal notice according to the fund's strategic plan (WEF strategic plan 2009-2012), which states that, the Women Enterprise Fund (the Fund) was established through Legal Notice No. 147: Government Financial Management (Women Enterprise Fund) Regulations, 2007 and began its operations in December 2007.

The fund materialized when the Kenya government allocated a total of one billion shillings from the exchequer to be disbursed to Kenyan women entrepreneurs organized in a group and individual business women.

The establishment of the fund was an essential effort since it has the significance of not only providing finances but also creating employment opportunities for the women enabling them exploits factors of production such as land which would further enhance food security helping them overcome poverty by earning them a guaranteed regular income.

2.1.2 Constituency Women Enterprise Scheme

The constituency women enterprise scheme is a loan that targets registered women groups within a parliamentary constituency. The loan was first rolled out On December 2007 where each existing parliamentary constituency at the time was allocated Kenya shilling one million when the fund was being launched to share out to groups within its geographical boundaries. This was however increased in subsequent financial years depending on repayment of previous loaned amount. According to the funds guidelines (MGSCSS, n.d), the loan targeted enterprises owned by women groups in the divisions and was to be accessed only by women groups operating within a parliamentary constituency using a standard application form. Each group was entitled to get a maximum loan amount of Kshs. 50,000 payable in twelve months equal installments after a grace period of three months.

The guidelines further stipulated that the loan was not accessible to individual owned women enterprises and would attract no interest except an administration fee of 5% that was to be deducted upfront. Groups with male membership were required to at least have 70% women membership and 100% of women in position of leadership. The proposal screening, recommendation and approval are the role of the divisional women enterprise fund committees (DWEFC).

In the year 2009 the ministry of gender commissioned a rapid assessment appraisal to review the initial results against the objectives to enable the women enterprise fund board justifies the reason for starting the loan and the need for continued funding. But according to the appraisal

report, Abel and Oketch (2009) argued that it was important to realize that a rapid assessment is not the same as an evaluation since it does not aim for completeness. This confirms that the appraisal may have consumed resources without clear intentions of evaluating the performance of the whole program. Abel and Oketch reveal that the consultants did not visit all participating financial institutions and did not visit all provinces, let alone all 70-plus districts, and did not interview all Board members or all senior ministry staff since according to them the available time simply did not allow for that. There is no mention of any sampling method that was used which therefore means that the report is not representative since it was not scientifically done.

According to Abel and Oketch, 2009 the assessment team did not undertake to carefully collect or compose all kinds of relevant performance data such as the number of clients, loans, repayments, etc. The team did construct an overall view of WEF performance, and where it was felt that challenges had appeared, the team focused on those, (Abel and Oketch 2009). The women enterprise fund has not therefore benefited from independent studies from the different constituencies. The author of this appraisal report clearly admits its shortcomings yet the women enterprise fund has constantly made reference to it while publishing accountability reports.

On April 2011, a report produced by women enterprise fund (WEF, 2011) ranked the group guaranteed loan in kajiado south second amongst the most challenged constituency in loan repayment. This clearly indicates that the benefits that can be attributed to access and repayment from this fund is not uniform across the different constituencies and a blanket solution may not apply to all constituencies given that they might be facing different challenges.

Table, 2.1. C-wes Loan repayment as at April 2011

	Constituency Name	% Repaid
1	Siakago	21%
2	Kajiado south	22%
3	Kacheliba	24%
4	Emuhaya	26%
5	Ikolomani	27%
6	Sabatia	28%
7	Ijara	29%
8	Hamisi	31%
9	Baringo East	31%
10	Isiolo South	33%

Source: WEF 2011

The loan status report for July 2013 indicated that kajiado south constituency had managed to fund only 25 women groups compared to Siakago constituency which had 118 women groups funded yet Siakago was ranked last as per table 2.1 above on April 2011. According to the Women enterprise fund status report (WEF 2013), other constituencies within Kajiado County had higher number of beneficiaries compared to kajiado south with kajiado central having 59 funded groups while kajiado north had 132 women groups that had benefited from the fund. This therefore highlighted the need for a study to be carried out in kajiado south to help establish the reasons behind the low uptake of funds under the constituency women enterprise scheme loan.

2.2 Institutional capacity

In the context of this study the researcher looks at institution capacity as the organization ability to realize its mandate and vision. The assessment entailed determining whether there were adequate logistics, adequate staffing and technological adoption which are critical ingredients toward ensuring efficiency and effectiveness in program delivery. A program is run or implemented through an institution that is run and management by use of resources both human and capital. It is therefore in order to attribute performance of a program to the institution and its management.

Looking at available literature on what would constitute an institution, Miller (2011) states that an institution that is an organisation or system of organisations consists of an embodied (occupied by human persons) structure of differentiated roles. Miller stipulates that institution roles are defined in terms of tasks, and rules regulating the performance of those tasks. This is confirmed by Hodgson (2006) who defines Institutions as systems of established and embedded social rules that structure social interactions. Hodgson clarifies this by stating that rules are socially transmitted and customary normative injunctions or immanently normative dispositions that in circumstances X do Y. Dictionary online defines an institution (n.d) as an organization or establishment devoted to the promotion of a cause or program. It is clear therefore that it is important to continuously evaluate the ability of an institution to deliver its mandate when examining successes and failures of a program initiative. The researcher sought to interrogate

how the institution has impacted on performance of women enterprise fund in kajiado south. There was no available literature on the same.

Dugmore and Lacy (2005) in their writing defines Capacity as the administrative foundation of an institution, which is essential for establishing and sustaining initiatives intended to realize its vision. This is further supported by OECD (2003) assertion that institutional capacity represents a broader enabling environment which forms the basis upon which individuals and organisations interact. This strengthens the fact that an institution is anchored on a foundation that contributes the strength on which its success is anchored on. This therefore justified the need for an institution capacity assessment to establish how effective the institutions that operate the women enterprise fund have been since there was no available information on effect of institution capacity on implementation of a women empowerment program.

The World bank (2011) report on institutional capacities and their contributing characteristics for Institutional diagnostics, program design and results management list three broad areas of institutional capacity that can help development practitioners to assess institutional capacity needs, inform program design and measure progress toward results for a capacity development strategy or intervention as; strength of stakeholder ownership, efficiency of policy instruments and effectiveness of organizational arrangements. The proposed characteristics may only be applicable to World Bank funded programs since there was no available information on implication or effects these characteristics would have on a program offering collateral free loans.

The guidelines that established the women enterprise fund developed by the ministry of Gender, Sports, Culture and Social Services (MGSCSS) indicate that the women enterprise fund should be managed through three institutions; the advisory board, the divisional women enterprise fund committee (DWEFC) and the microfinance institutions (MFI). The institution of focus for this study was the DWEFC. The MGSCSS guidelines gives the role of DWEFC as supporting the capacity building of the beneficiaries of the fund and their institution, creating awareness on the fund disbursement procedures and requirements and also assisting in mobilization, selection

identification and vetting of the women groups seeking loans. There was no available information on how effective this committee has been in Kajiado south.

In their publication on working with rural community, Chitere and Mutiso (2011) argued that gender institutions shape business investment patterns and performance and help in understanding gender differences in entrepreneurship. According to Chitere and Mutiso (2011) institutions can affect inputs available to a particular entrepreneur and the mechanism of their utilization in the production and distribution process, determine transaction and transformational costs and hence profitability and feasibility of engaging in an economic activity. According to them these strategies are commonly applied by financial institutions. Their finding though not based on a study in any specific institution does not identify the kind of program and where they may be applicable. There is no evidence that these strategies have an effect on implementation of constituency women enterprise scheme. The review was not done on information related to Kajiado south.

On her study on women fund in Mvita constituency, Mokuu (2010) recommends the need for a study to establish whether the current institutional structures of the fund is capable of achieving the vision 2030, promotion of gender equality and empowering women. This highlights the need for a detailed study on the implication of institutional capacity on the fund performance. By undertaking this study the researcher sought to contribute to the body of knowledge to this end with respect to Kajiado south.

A publication by Waruhiu (1995) on what African women want indicates that women face many constraints which are partly the result of their low socio-economic status and partly institutional. She argues that women needs and priorities arise from a long list of grievances which includes unequal access to education and training, poor working conditions arduous repetitive work and poor entitlement to productive assets such as credit, land and technology. Waruhiu (1995) recommends that women specific institutions be supported to teach women modern techniques and how to design, use and adopt technology. She further calls for women to increase their confidence and competence in negotiations at family, community and national level. The editorial is however not based on a specific study or a specific program. The review

cannot be attributed to a specific country in Africa since different regions and countries implement different programs which are faced by different challenges leading to disparity in their success. There is no information on how these needs would impact on implementation of a fund offering collateral free loans.

While studying the strategic responses by women enterprise fund to change macro environment, Okoth (2012), found out that the women enterprise fund faces challenges such as political instability, insecurity, terrorism, inadequate legislations, poverty and high population growth. The study focused on the managers in Nairobi and other regional headquarters. It was however not clear how these challenges affect other structures especially the constituency women enterprise scheme. The researcher sought to address this by focusing on a specific constituency that had few beneficiaries.

2.2.1 Staffing capacity

This study evaluates adequacy of human resources capacity which is the driving wheel of the entire program implementation process. Strong institutions are recognised based on the expertise and adequacy of their work force. Existence of adequate qualified human resources is critical for the success of the women enterprise fund. The available literature does not indicate whether the institutions running the women enterprise fund are adequately staffed.

Successful program implementation require prudent human capacity management, human resources must be empowered to steer the initiative to succeed. Dugmore and Lacy (2005), indicate that some of the greatest risks to effective capacity management arise from lack of understanding of the importance of performing the capacity management process on all resources that need to be managed for the service to be delivered and meet the agreed standard. These resources according to Dugmore and Lacy (2005) ranges from technical components to service providers' staff and managers who are also resources that needs to be planned. This accordingly may help in program evaluation by determining grey areas that are critical to focus on while assessing its implementation. There was no literature available on effects of human capacity in relation to uptake of constituency women enterprise scheme.

The study of Azzam (2012) on influential relationship between human resources management practices and organizational performance found out that service organization largely depend on the workforces in providing services to their customers directly. The study further noted that work team police and performance appraisal method were the most influential in the organizational performance as compared by other jobs. According to his study, selection, appointment, training and development policies are more influential in human resources related performance. The study however, specifically focused on the hotel industry as a service organization and was not based on an organization implementing a women empowerment program.

2.3 Financial literacy

Under this study financial literacy is defined as the ability to make timely and financially sound decisions based on acquired or inherent skills and knowledge on how to manage personal finances. According to online definition by get smarter about money, financial literacy (n.d.) is the set of skills and knowledge that allow someone to understand the financial principles he/she needs to know to make informed financial decisions, and the financial products that impact their financial well-being. Available literature on other studies do not show how financial literacy affects empowerment programmes since there was no information on studies that has assessed target beneficiaries business investment skills, borrowing trend and generation of business proposal and financial plans.

A study by Chen and Volpe, (2002) on gender differences in personal financial literacy among college students found out that women generally have less knowledge on personal finance. The study, which tried to compare the level of gender differences on financial matters, observed that education and experience can have significant impact on the financial literacy of both men and women. The report concluded that the studied women were less enthusiastic, had lower confidence and were less willing to learn about personal finance than men. The study however did not indicate as to whether there was any disparity between men and women on borrowing or uptake of loans.

A study that examined the impact of women enterprise fund in promoting women empowerment on governance in Bondo by Ombara (2012) concluded that access to women enterprise fund had a great impact in promoting financial inclusion and enhancing women's participation in decision making process at the household and community level. He further point out the need for promoting women empowerment and governance. The study however may have been unable to investigate issues related or influencing uptake of the fund in Bondo. The researcher sought to bridge this gap by looking at the factors influencing uptake of the group guaranteed loan in kajiado south.

In her study on factors influencing effective implementation of women empowerment projects, Nderitu (2010) concluded that training in financial management and ensuring participation of women in all levels of decision making could contribute to effective management of women empowerment projects in kigumo. The study took a generalized approach and did not attribute these findings to any specific program. The study was not done in kajiado south.

Mitchel and Lusardi (2006) on their study on relationship between investment and financial literacy found that minorities and the least educated are unlikely to have invested in their own businesses. According to their study married respondents and those who have children are much more likely to hold real estate, own stocks, have IRA's, and be business owners. They further argued that the reason why people fail to plan is because they are financially unsophisticated. Mitchell and Lusardi wonders how someone can plan effectively if he/she cannot even make simple projections about the possible economic consequences of his/her financial decisions. It is however not clear whether these attributes on financial decision apply on investing only since it would be important to find out what implications financial literacy has on the ability of those assessed to take up credit.

According to Sherief 2008, in their report on bottleneck to women economic empowerment in Africa, Women entrepreneurs are often prevented from running competitive businesses by their relatively low education and skill levels, which according to him limit their access to the various support services. Sherief concluded that lack of adequate skills and training that focuses on traditional female skills in tie and dye basket making and high illiteracy rate limit the types of

vocational training that the women can be offered. This report however treats Africa as one country and does not recognize the diversity on cultural aspects in the different African countries. It therefore wrongly assumes that all African countries face similar challenges and fails to provide information on barriers that contributes to low uptake of collateral free credit.

Brounen, Kees. Koedijk, Rachel and Pownall (2013) in their study that examined the behavioral factors and personality traits, which lead households towards taking on greater financial responsibility for making financial decisions discovered that encouraging personal financial decision making is a question of education and upbringing, but also on developing and forming policies. According to the study, financial decision making depends on the human element and the ability to take responsibility for one's own actions. Brounen et al, (2013) concluded that with relation to skills and interests, savings behavior is stronger among the more financial literate and among those who are more financially interested. The study does not put into consideration the interest in terms of gender whether those household were female or male headed households. It is not possible to find out from their study the implications of borrowing trend on performance of gender specific empowerment program.

2.4 Community involvement

The community involvement in this study was defined as the engagement of people living in a certain geographical area during program implementation for the purpose of enhancing ownership and sustainability of the program. The researcher reviews available literature on community participation and awareness level of the targeted beneficiaries and the community.

2.4.1 Participation

Community participation entails involvement of the general public from the onset or conceptualization of an idea to proposed solutions implementation. The researcher assessed available literature on community participation to establish how well the concept has been addressed by previous studies. A study report on community participation with respect to power and sustainability by Reid, (2000) argued that participating communities conduct their business openly and publicize it widely. According to Reid (2000), in an environment where there is

community participation citizens are well informed about the community's work and about their opportunities for personal involvement in meaningful roles. However there was no information available on what influence community involvement had on uptake of collateral free loans in kajiado south.

In her study while trying to establish level and nature of grassroots women participation in Isiolo constituency development fund Safia, (2011), found out that among the hindrances to women participation in Isiolo were heavy work load, illiteracy, lack of economic resources, culture of patriarchy and lack of awareness. Although the study by Safia (2011), applies to Isiolo it fails to demonstrate the effects of identified challenges on successful implementation of the community empowerment program.

A study by Muthuri (2011), that assessed the level of awareness on existence of devolved funds, discovered that women have not actively begun to take advantage of the participatory space provided by the community grants in Gatuanyaga in Thika. The study only targeted the constituency development fund and the findings were not based on a women specific program. The grants are offered by the Kenyan government and have the sole role of community empowerment through poverty reduction. The study fails to indicate whether women failure to participate had a bearing on successful implementation of the grants. The researcher will attempt to establish implication of community involvement on successful implementation of a women empowerment program in kajiado south.

Ng'otwa (2012) in her study on community participation in community funded projects in Belgut found out that communities do not fully participate in their development planning process due to their failure to understand their purpose and existence of the fund document. The finding of this study does not show whether they have any implication on the success of the community empowerment projects. It would be important to assess the link between community participation or lack of it and the successful implementation of the project and program.

A study that investigated factors influencing community participation focusing on community awareness and attitude by Fadhil. (2011), concluded that lack of openness, discrimination and

nepotism formed part of the problems that influenced community participation in implementation of constituency development projects in Moyale district. It is not clear whether lack of community participation in Moyale has made the empowerment program successful or not. The researcher attempted to find out whether community participation affects successful program implementation through a research in kajiado south.

A study done by Kimathi (2010) on critical analysis to participatory approaches and their relation to capacity building and education found out that some of the methods employed in Murang'a South included use of workshops/ seminar and training cycles to help in women empowerment. The study however does not indicate the empowerment programs that use these approaches. There was no available information that indicated that these methods can apply to different geographic areas with different societal and cultural orientations. The study was not carried out in kajiado south and the methods are therefore specific to Murang'a south.

2.5 Social cultural factors

The study assessed social cultural factors which are the societal norms that influence community behaviours. Culture refers to the pattern of human activity and the symbols that give significance to these activities. It manifests itself in terms of the art, literature, costumes, customs, norms, language, religion and religious rituals, (Manali, 2008). The study of society becomes incomplete without proper understanding of culture of that society because culture and society go together, (Bhatt, 2012). To actualize the study, the researcher sought to find out the influence of social cultural factors by assessing the impact of culturally assigned gender roles and equity on access to economic factors has on uptake of the women fund group kitty loan in kajiado south.

2.5.1 Gender roles

The society allocates roles to both men and women from within the community based on their local cultural norms. Gender roles in this study imply the division of work between men and women. Available literature fails to point out whether these culturally allocated roles to either gender has influenced the uptake of the constituency women enterprise scheme loan in any way.

In their publication on working with rural communities (Chitere and mutiso, 2011), argued that lack of time for group meetings constrained women from joining financial groups. This they attribute to the fact that women are involved in domestic responsibilities in addition to managing family enterprises and thus have little time to attend meetings. According to Chitere & Mutiso lack of money that is required for group membership constrained women from joining groups. The review however does not indicate the reasons why existing groups may shy away from participating in borrowing collateral free loans.

While reviewing challenges facing women entrepreneurs in Kenya, Muriungi (2012) concluded that rural women appear not to be driven by profits but rather, by the need to provide for their families. She further concludes that women see enterprises as a means of setting them free from 'begging' from their spouses' money for the basic necessities of their families such as food, clothing and health. The report however was not based on any specific study or place in Kenya and it would not be fair to attribute her opinion on any specific categories of women from any part of Kenya.

A study that investigated factors affecting women participation in university management in Kenya by Onsongo (2004), found out that discrimination against female child on education and general beliefs about women's domestic role formed some of the societal factors identified as eroding women's self perception while those women who succeeded in public domain were seen as failures in their domestic roles. Her study is however not attributable to any specific community and may have adopted bias by generalizing public perception on women in the whole country. The study was only specific to university management and was not done based on an empowerment program.

In his study on constraints facing women entrepreneurs in developing countries Jamali (2009), found out that the ascription of women to family and childcare responsibilities had created latent tensions and guilt feelings for all the women he interviewed, given pressures for conformity with prevailing (un-codified) value standards. According to Jamali while the Lebanese women entrepreneurs did not succumb to the pressures of family responsibilities, they nevertheless reported it as a serious uphill struggle in terms of reconciling work and family within largely

internalized and taken for granted norms of behavior and appropriateness in their society. It is however not clear from his study whether family responsibility may contribute in any way toward low or high uptake of loans.

A study on task force on education and gender equality by (Grown, Gupta and Kes, (2005)) that assessed the challenges faced by women including discrimination pointed out that there is need to identify practical strategies to eradicate poverty by scaling up investments in infrastructure and human capital while promoting gender equality and environmental sustainability. The study argued that there can be no development, and no lasting peace on the planet, if women continue to be relegated to subservient and often dangerous and back-breaking roles in society. (Grown et al, 2005) argues that women support and care for their families and sustain life by collecting food, fuel and water. The study however does not establish a link between these gender roles and access to funding opportunities by women.

2.5.2 Equity in access to Factors of Production

Equity in access and use of productive assets by women is one of the key factors that may assist them establish small and micro businesses. Ease of access and use of factors of economic production such as land may encourage people especially women to take up micro loans to initiate income generating activities such as small agribusiness enterprises. Other Researchers have attributed lack of access to factors of economic production to specific socio-cultural factors. Among the proposers of this argument is (AWCFS, 2014) who says that women's access rights to use land are associated with their relationship to men either as mothers, wives, sisters or daughters and that culture and customs supports male inheritance of family land. The researcher sought to find out whether equity in access to factors of production as a social cultural factor have influenced uptake of loan by beneficiaries of the constituency women enterprise scheme loan in Kajiado south.

A study on Women and Inheritance in 5 Sub-Saharan African Countries by Cooper (n.d), found out that Women's vulnerability in inheritance reflects systemic gender discrimination. According to Cooper, property heirs gain in economic security, either in their accumulation of new assets or

in the affirmation of their rights to assets they had previously accessed. Access to factors of production may facilitate creation of wealth, it was therefore critical to assess to what extent access to factors of production or lack of it has influenced uptake of constituency women enterprise fund in Kajiado South. This had not been done.

2.6 Theoretical Framework

The study was based on the general system theory (1968) as proposed by Karl Ludwig von Bertalanffy. According to the theory anything can be regarded as a system and is characterized by existence of other components or subsystems.

Bertalanffy (1968) defined a system as a set of elements standing in interaction. This could be a group of items, institutions, entities or an organized group working together towards achievement of a common goal. For the system to function together it must have a way of self organizing.

The general system theory is appropriate for this study since the women fund roll out approach depicts a system. The whole process works as a system that is formed by interdependent subsystems that interact towards achieving a common goal. The fund was established with the sole goal of empowering women economically and for this to happen, various components of this empowerment program which can be compared to subsystems in application of the general system theory, must play a role.

Application of the system theory was informed by the fact that for successful implementation of the women enterprise fund which was the system for the purpose of this study, there must be interaction from and with the society, the fund advisory board, the government, community and the targeted beneficiary. For the program to be successfully rolled out, each of the parties or subsystem must work in harmony with each other and must play their parts or roles effectively. Failure by the society to support women by putting up structural barriers through propagation of discouraging negative gender stereotypes and relegating women to non-income generating duties that deny them opportunities to engage in business activities may negatively impact on the performance of the fund.

The society and the community must play a supportive role for this program to succeed. The women must form and register credible groups for the divisional women enterprise fund committee to fund them. The committee on the other hand has to mobilize, train and fund the groups to enable them access the loan which will enable them initiate viable income generating activities and subsequently repay the funds on time.

2.7 Conceptual Framework

The conceptual framework for this study as given below demonstrate the relationship between the independent variables; institution capacity, community participation, financial literacy and social cultural barrier with the dependent variable which is successful implementation of the women enterprise fund in kajiado south, the moderating variables being attitude and political influences.

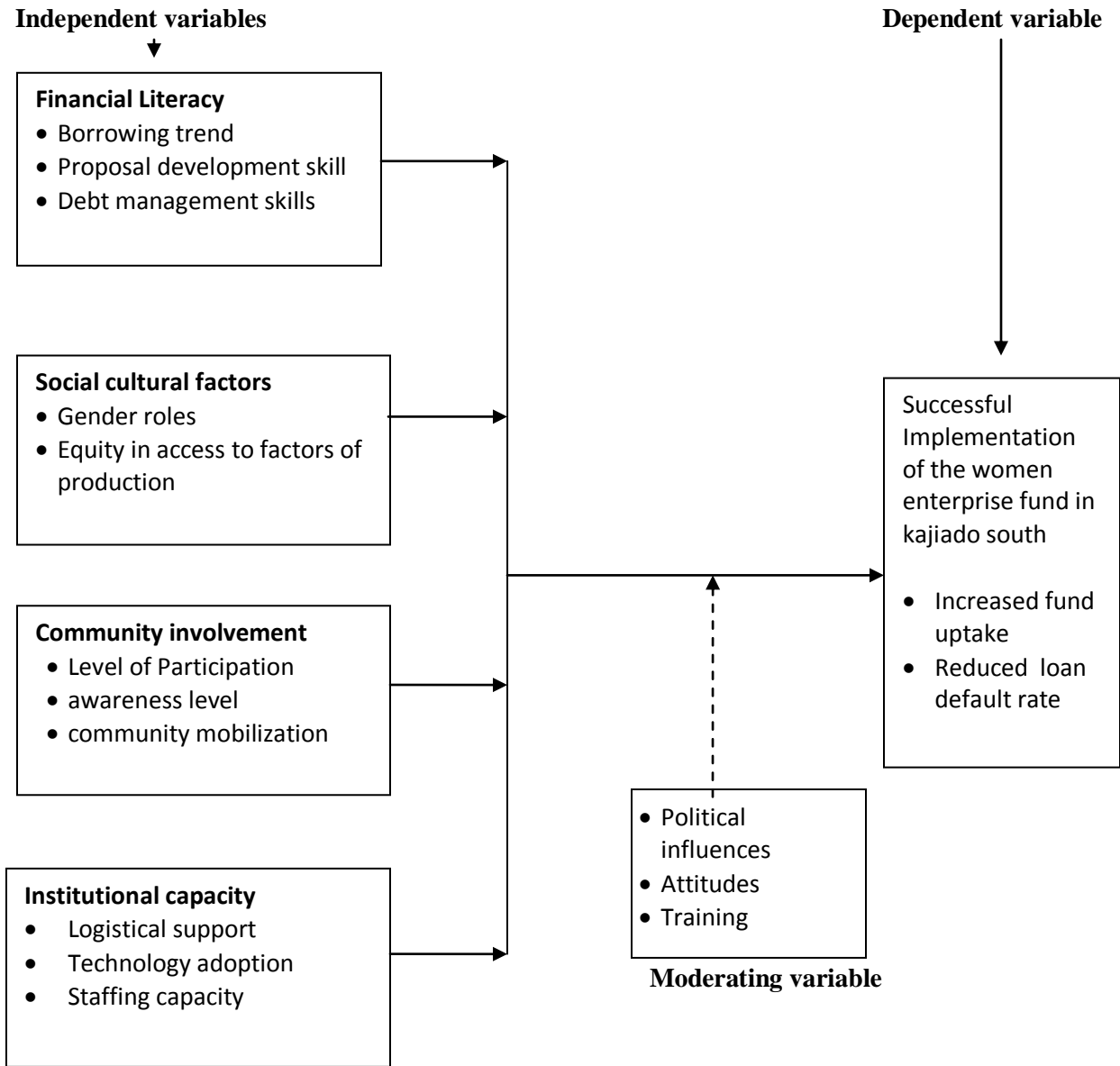


Figure 1 Conceptual framework

2.6.1 Conceptualization of variables in the framework

The conceptual framework implies that the independent variables; Institution capacity, financial literacy, social cultural factors and community involvement relates directly to the dependent variable successful implementation of women enterprise fund in Kajiado south. The moderating variables are; training, attitude and political influences. Institution capacity relates directly to successful implementation of women enterprise fund in Kajiado south. The DWEFC requires qualified staff who can train, logistical support such as transport and technological aspects that facilitate loan disbursement, repayment and communication. Their availability or lack of may directly influence the successful implementation of the fund.

Financial literacy relates directly to implementation of women enterprise fund in Kajiado south. A person financial literacy may play a role in decision making on whether to borrow, repay and meet all the conditions set to access the fund. The knowledge by the women that they can borrow to start or expand a business may play a big part on the area women taking up the loan in big numbers.

Social cultural factors of an area may directly influence the implementation of the women enterprise fund in Kajiado south. Every society has its values and norms. Existence of strong beliefs that discriminate against any gender in a given area may affect their involvement in any particular activity hence impeding on its success or implementation process. Equity in access to factors of production may positively empower women to engage in income generating activities.

Community involvement relates directly to successful implementation of the women enterprise fund in Kajiado south. Awareness on the existence of the program may greatly influence uptake and repayment of the fund and hence the success of the program. Participation of community members may increase the fund uptake since it's likely that area leaders will assist in community mobilization and publicizing the fund which will be a big plus toward successful implementation of the fund. Conversely, the fund may be affected negatively if there is low awareness on the existence of the fund and no community participation.

2.8 Summary

Arising from the literature review it was clear that none of the studies available had ever focused on the constituency women enterprise scheme loan in Kajiado south yet the constituent group guaranteed loan uptake have continually remained low. This study therefore sought to bridge that gap by investigating factors that influence women empowerment in the area with a focus on the constituency women enterprise scheme. There was no available literature on studies done to assess effects of financial literacy, institutional capacity, social cultural factors and community involvement on implementation of constituency women enterprise scheme loan in Kajiado south.

Other studies have not been able to provide explanations on what influences uptake and repayment of loans for women empowerment programmes. There is no study that has successfully assessed the impact of institution capacity on program implementation. Mokuu, (2010) suggests the need for a detailed study on implication of institution capacity on the women enterprise fund performance. It is also clear that there is no study which explains the slow pace at which women in Kajiado south repaid their loans and the reasons behind it.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research design utilized by the researcher in the course of his study. It is organized in several sections starting with the research design used, the target population, sampling technique, research instruments used and the method of data analysis employed. The chapter also gives a summary of the research methodology in a table format at the end.

3.2 Research design

The researcher used the descriptive Survey research design. The design was found appropriate for this study due to its uniqueness in collecting primary data which may not be available from other sources. Jelke (2009) argues that descriptive survey design can be used to collect statistical information about the economic, social political and cultural shape of countries on only a small part of the population. The design also helps to explore and describe a specific population and may aid in providing more insight into behavior or attitudes of the population.

The study also fell within the jurisdiction of descriptive survey design since according to (Lesley 2012, p17) the design is common with the topic “what factors influence---?” a topic that invites investigation about a description and which the researcher adopted.

3.3 Target Population

Target Population is defined by Mugenda & Mugenda, 2003, as the entire set of the relevant units of analysis or data which is of interest to the researcher. According to Jelke (2009) the elements of the target population are often people, households or companies for the purpose of use with survey design.

The target population for this study was the 60 women group officials from the twenty groups that had benefited from the constituency women enterprise scheme loan in Kajiado South as at December 2012. The choice of the constituency was determined purposively given that kajiado south constituency had remained with a low number of beneficiaries for over four years. As at

the start of this study, according to WEF 2013, the constituency was ranked twelve out of the two hundred and ten constituencies with the least number of beneficiaries across the country.

The groups are usually led by democratically elected officials. The officials are considered the most competent among fellow members and some can read and write. They represent their group in different forums, convene meetings, formulate agendas and are the contact persons between their group and the outside world.

In addition the researcher also included members of the divisional women enterprise fund committee in the target population.

The sampling frame was obtained from the kajiado south gender and social services office in Loitokitok.

3.4 Sample size

The sample for the study was arrived at using the Krejcie & Morgan 1970, formula for determining sample size for a known population. That is;

$$S = \frac{X^2NP(1-P)}{d^2(N-1) + X^2P(1-P)}$$

S = required sample size.

X^2 = the table value of chi-square for 1 degree of freedom at the desired confidence level (3.841).

N = the population size.

P = the population proportion (assumed to be .50).

d = the degree of accuracy expressed as a proportion (.05).

$$S = \frac{3.841(60)(.5)(1-.5)}{0.05^2(60-1) + 3.841(.5)(1-.5)} = 52$$

The researcher therefore generated a sample of 52 women group officials from a target population of 60. In addition, the researcher also targeted the current 4 members of the Divisional women enterprise fund committee making a total sample size of 56.

3.4.1 Sampling Procedure

According to Jelke 2009, to select a sample in a scientifically justified way requires a sampling frame and a sampling design based on probability. Jelke argues that for every element in the sampling frame there must be information on how to contact that element which may include name and address, telephone number or email address.

The researcher selected the sample for use in this study through simple random sampling. The targeted respondents were given numbers from 1 to 60 and the same written on different pieces of papers. The papers were then folded and put into a small box where they were mixed thoroughly by shaking the box. The researcher then used the lottery sampling method and randomly picked one piece at a time until he obtained a simple random sample of 52 pieces. The details of the picked officials were noted down in a note book together with their contacts.

3.5 Data Collection Instruments

The data used in this study was collected using a structured and semi structured questionnaire. The data collection procedure entailed a combination of self administered questionnaire and researcher administered questionnaire

3.5.1 Questionnaire

A questionnaire was used to collect data from the beneficiaries. The questionnaire had five parts and was composed of both open and closed ended questions written in English. The use of self administered questionnaire method was considered appropriate for this study since it gave the targeted respondents more time to collect facts, talk to others or consider replies at length before filling the questionnaire. Further the method is considered more impersonal and offers the respondents anonymity as compared to other modes. The study also employed the use of a researcher administered questionnaire to help collect data from respondents who admitted to

having difficulties in reading and writing. According to Mugenda & Mugenda (2003), researcher administered questionnaire is most recommended when the target respondents may not have the ability to interpret the questions. The method assisted the researcher probe further and to seek clarifications on some of the answers provided.

3.5.2 Instruments' Validity

According to Nachmias (1996), validity determines the relevance of an instrument to the characteristics of a variable it is meant to measure.

The validity of the questionnaire was assessed through use of content analysis method that helped to determine whether it addressed all relevant aspects of the same variable and whether the results correlate sufficiently. The researcher was assisted by the supervisor in assessing the validity of the research instrument. Comparison of the results from different questionnaire was done to determine its accuracy.

3.5.3 Instruments' Reliability

According to Gomm (2008), reliability determines the consistency of a research instrument in its performance. Mugenda & Mugenda (2003) defines it as a measure of the degree to which a research instrument yields consistent results or data after repeated trials.

The reliability of the questionnaire was determined using the split half method. The questionnaire was divided into two halves one with odd numbered questions and the other with the even numbers. Each of the half was administered to different respondents. They were then scored and the results correlated to estimate reliability. The respondents comprised of six women group officials who were not part of the respondents sampled for this study. The questionnaire coefficient of reliability was then calculated using the statistical package for social scientist (SPSS), where a spearman brown coefficient of 0.804 and a coefficient alpha of 0.819 were obtained.

The reliability of the questionnaire was therefore established to be adequate since according to (Mugenda & Mugenda 2003), a coefficient of 0.80 or more implies that there is high degree of reliability of data.

3.6 Data Collection Procedure

The respondents were contacted through their phone numbers and voluntarily requested for an appointment. The researcher with the help of an enumerator who was conversant with the local language used the questionnaire to interview some of the respondents. This was determined based on the respondents' admission of their inability to understand the questions in which case the researcher read the questions to the respondent and wrote down the answers. Those who could read and write were given the questionnaire and the same collected after three days. To ensure quality of the data corrected the researcher trained the enumerator and took her through the questionnaire to ensure she understood every concepts and the objective of the study.

3.7 Data Analysis Techniques

The researcher utilized the descriptive data analysis technique to analyze data collected for this study. The data was appropriately coded and analyzed using statistical package for social scientist to generate frequencies and percentages. Coding, according to Mugenda & Mugenda 2003, is the process of assigning numbers to subject's responses.

The descriptive data analysis technique used assisted the researcher summarize and organize data in an effective and meaningful way. The method was found appropriate since according to (Nachmias, 1996), it provides tools for describing collections of statistical observations and reducing information to an understandable form.

Data from open ended questions was analyzed by examining the responses trends that helped identify major patterns. A summary of the responses was then presented in a descriptive text incorporating narratives directly from the respondents.

3.8 Operationalization of the Variables

To operationalize the variables under this study the researcher was guided by the following objectives, variables and indicators as captured in table 3.1.

Table 3.1 Operationalization of the variables

Objective	Variable	Indicator	Measurement	Measurement scale	Instrument	Analysis
To determine the influence of institutional capacity on successful implementation of the women enterprise fund in kajiado south.	<u>Institutional capacity</u> Logistical support Technology Adoption. Adequate/Qualified staffing	Availability of resources transport Convenient mode of fund disbursement/repayment Available staff	Available resources Use of mobile technology in repayment, disbursement Staff available	Ratio	Questionnaire	Descriptive
To assess the influence of financial literacy of targeted beneficiaries on successful implementation of women enterprise fund in kajiado south	<u>Financial Literacy</u> Borrowing trend Proposal development skills Debt management	Familiarity with borrowing Adherence to financial plans Timely loan repayment	Frequency of borrowing Successful generation of financial plans. Regular financial training Regular loan repayment	Ratio	Questionnaire	Descriptive
To examine the influence of community involvement on successful implementation of the women enterprise fund in kajiado south	<u>Community involvement</u> Awareness level Participation	Awareness levels Increased program ownership No of participating groups	Sources of information. Awareness on fund existence. Interest on fund by existing groups	Ratio	Questionnaire	Descriptive
To establish the effects of social cultural factors on successful implementation of women enterprise fund in kajiado south	<u>Social cultural factors</u> Gender roles Equity in access to factors of production	Equity in household duties Investment on family assets	Amount of time spent on household chores per day Access to family productive assets	Ratio	Questionnaire	Descriptive

3.9 Ethical Considerations

The researcher identified himself and briefed the sampled respondents on the study he was carrying out every time he contacted a respondent. The reason for carrying out the research was fully explained to them and their permission to participate in the study sought. The respondents were further informed on their rights to voluntarily take part in the research. Guarantee was given to the respondents that information collected under this study would only be used for the purpose of this study. They were further assured that their right to confidentiality would be maintained.

CHAPTER FOUR

DATA ANALYSIS INTERPRETATION AND PRESENTATION

4.1 Introduction

This chapter provides an analysis of the data collected, their interpretation and presentation. It gives a detailed analysis of the coded data in tabular form showing their frequencies and percentages. Interpretation of the analysed data is also provided. The chapter also provides details on the response rate, demographic characteristics and information on the study variables as collected from the field.

4.2 Questionnaire Return Rate

The researcher was able to cover all the four active Divisional women enterprise committee members and 46 respondents out of the targeted 52 women group officials achieving a response rate of 100% and 88% respectively. The deficit for the beneficiaries was attributed to the fact that some respondents could not be reached, one was said to have passed on while others have relocated to other places.

According to Mugenda & Mugenda, (2003), a response rate of 50% is adequate for analysis and reporting, a response rate of 60% is good and a response rate of 70% and over is very good. This implies therefore that the achieved rate was representative of the target population and was adequate and good enough to enable the researcher generate a conclusive report.

4.3 Respondents Demographic Characteristics

30% of the respondents representing the beneficiaries of the constituency women enterprise scheme fell between the ages of 41-50 years old. 22% of the respondents were women below the ages of 30 years indicating a low participation of the female youth in borrowing and management of the group kitty loan. However majority of women group officials (constituting 54% of the 46 sampled group officials) that benefited from the fund were aged above 40 years. The DWEFC committee had two respondents aged between 31-40 years, one between the age of 21-30years and another aged within the 41-50 years age bracket.

Table 4.1 Age Distribution of the Respondents

Age Bracket	Frequency	Percentage
0-20	1	2%
21-30	10	20%
31-40	13	26%
41-50	15	30%
51-60	10	20%
61 and above	1	2%
Total	50	100%

4.3.1 Gender Characteristics

This provides the composition of the sampled respondents and indicates whether they were male or female. The fund guidelines (mgscss, n.d) stipulates that, to ensure management of the funds is in the hands of women, all group officials must be women. The researcher therefore sought to establish how this requirement has been met in kajiado south with a question that captured the different gender identities of the sampled respondents.

The gender characteristics of the sampled respondents are given by table 4.2,

Table 4.2: Gender distribution of the Respondents

Sex	frequency	Percentage
Female	48	96%
Male	2	4%
Total	50	100%

All the group officials who participated in this study as respondents were women while the Divisional women enterprise fund committee had two male and two female members. This therefore implies that the benefiting groups were managed by women.

4.3.2 Marital Status

The respondents were asked to indicate their marital status. Their responses are captured in table 4.3.

Table 4.3 Respondents Marital Status

Marital Status	Frequency	Percentage
Newly married	2	4%
Married	32	64%
unmarried	5	10%
Separated	4	8%
Divorced	4	8%
Widowed	3	6%
Total	50	100%

The sampled beneficiary respondents was comprised of 29 married women, 2 newly married, 4 unmarried, another 4 who were separated, 4 divorced and 3 widowed women. The respondents sampled from the DWEFC committee membership had three married respondents and one unmarried respondent. It is clear that the loan was accessible to all irrespective of the women marital status.

4.3.3 Married Respondents husband Occupation

The researcher sought to interrogate the occupation of husbands to respondents who were beneficiaries of the constituency women enterprise scheme. The assessment factored beneficiaries who were married and does not include the committee members.

Table 4.4: Newly Married/Married Respondents' Husband Profession

Husband Occupation	Frequency	Percentage
Farmer	12	39%
Business men	10	32%
Police	1	3%
Farmer/Businessman	1	3%
Pastor	2	6%
Drivers	2	6%
Teacher	1	3%
Retired Army man	1	3%
No occupation/jobless	1	3%
Total	31	100%

It emerged that 39% of the married respondents are married to husband who are farmers, 32% are married to businessmen, 6% are married to pastors another 6% of the women are married to drivers and the rest are married to; one by a policeman, another to a teacher, a retired army man, a farmer who double up as a businessman and one has no occupation.

4.3.5 Married Respondent’s Husband Education level

The researcher sought to find out the highest achieved education level of husbands to beneficiaries of the women enterprise scheme loan. The following table 4.5 gives their responses;

Table 4.5: Married/Newly married Respondents husband's education level

Husband Education level	Frequency	Percentage
Never attended	2	7%
Primary	10	32%
Secondary	14	45%
College	5	16%
Total	31	100%

Out of the 31 married respondents who were beneficiaries of the constituency women enterprise scheme, 45% are married to husbands whose highest level of education was O-level. 32% are married to husbands who stopped school after primary level, 16% are married to husband who attained college education while 7% are married to husband who never attended school.

It is clear from table 4.5 that majority of the beneficiaries, 45%, who borrowed loans from the constituency women enterprise scheme in kajiado south had a husband with secondary school education. This therefore implies that the more educated a husband is, the higher the chances of him allowing his wife to engage in income generating activities.

4.3.6 Respondents Education level

The table below highlights sampled constituency women enterprise scheme loan beneficiaries’ highest attained education levels.

Table 4.6 Respondents Education Level

Respondent's Education level	Frequency	Percentage
Never attended	7	15%
Pre-Primary	2	4%
Primary	23	50%
Secondary	12	26%
College	2	4%
University	0	0%
Total	46	100%

50% of the sampled beneficiaries indicated their highest achieved education level as primary constituting the majority. 26% gave secondary as their highest achieved education level, 15% have never attended school while 4% of women stopped school after attending pre-primary school. Only 4% of the sampled constituency women enterprise scheme loan had attained college education.

The respondents from the committee membership had three tertiary college graduates and one university graduate.

From the data it is clear that none of the beneficiary sampled had university education, with the highest achieved education level among the beneficiaries being tertiary college. This therefore indicates that the fund has not fully attracted any enterprising university graduates.

4.3.7 Respondents Occupation

The researcher sought to enquire the occupation of beneficiaries of constituency women enterprise scheme loan and obtained the following responses;

Table 4.7 Respondents Occupation

Respondent's Occupation	Frequency	Percentage
Business lady	19	41%
Business lady/Farmer	6	13%
Farmer	17	37%
Teacher	1	2%
Cateress	1	2%
Pastor	1	2%
Housewife	1	2%
Total	46	100%

According to table 4.7, 41% of the beneficiaries were businesswomen, 37% were farmers, 13% were both businesswomen and farmers and the rest were a teacher, cateress, a pastor and a housewife. The respondents from the committee comprised of a social worker, a credit officer, an expert in development study and a gender officer. These points to the fact that majority of those who have managed to access and borrow from the fund were either business ladies or women undertaking farming as their day to day job.

4.3.8 Experience of the DWEFC Committee Members

The respondents from the committee were asked to indicate how long they have been involved with the divisional women enterprise fund and they responded as follow. The years given range from zero to above ten years. One of the respondents has worked with the committee for a period of three and four years while the other two have been involved for a period ranging from zero to two years. The members who have worked for a period below two years were co-opted after the divisional women enterprise fund committee was reconstituted in August 2013 and has only been involved in vetting proposals once.

4.4 Funds Accessibility and Repayment

The funds are supposed to be loaned to women organized in a group and repaid after twelve months. The study sought to establish the ease of accessing the loans by the target beneficiaries and their ability to repay within the stipulated time frame.

4.4.1 Respondents views on uptake of C-WES in kajiado south

Both the beneficiaries and the committee members were asked to rate the uptake of constituency women enterprise fund and gave the following response;

Table 4.8: Respondents views on Uptake of C-WES in kajiado south

C-WES uptake Rating	Frequency	Percentage
Very low	10	20%
low	30	60%
Average	10	20%
High	0	0%
Very high	0	0%
Total	50	100%

30 respondents or 60% of the sampled respondents indicated that the uptake of the constituency women enterprise scheme is low, 10 respondents constituting 20% indicated that the uptake of the fund is very low while another ten respondents noted that the uptake of the group kitty is average.

This therefore implies that majority of the respondents think that the uptake of the constituency women enterprise scheme (C-WES) loan in Kajiado south is low.

4.4.2 Challenges experienced by beneficiaries while accessing the funds

The respondents were asked to indicate the challenges they faced while trying to access the funds and they gave the following responses.

63% of the respondents indicated that the funds delayed. 20% said that they did not get clear information on when the funds would be released. Other responses given were; 4% experienced difficulties accessing the application forms where one respondents argued that their group had to go through a friend who was a neighbour to a councilor to access a loan application form, 7% said they received less funds than applied for, 2% cited disagreements among group members, 2% of respondents indicated that their chairlady conned the group by tricking them through her husband who pretentiously took their identification cards to ostensibly assist them with a

nongovernmental organisation and withdrew the group money without their knowledge. Another 2% of the respondent indicated that they only helped in withdrawing the funds and had not applied for the same.

4.4.3 Challenges experienced by beneficiaries during loan Repayment

Asked what challenges they encountered while repaying the funds the respondents had the following responses; 13% of respondents said that they were given a wrong account number, 17% of respondents indicated that they paid at the office and got no receipt from the receiving officer. 11% said that their investment was wiped out by drought and could not be able to pay on time. 22% cited unwillingness by other group members to pay, according to 7% of the respondents some of their group members who were not permanent residents cannot be traced some have moved back to Tanzania while others have relocated to other districts. Other challenges encountered by the beneficiaries of constituency women enterprise scheme while repaying the loan are; lack of clear information indicated by 9%, the investment took long to mature by 2%, their groups disintegrated mentioned by 2%, harassed by wef officials 2%, investment took long to mature by 2%, lack of commitment to pay by 2%, disagreements among members by another 2% and another 9% have no money to pay.

4.5 Factors influencing uptake of constituency women enterprise scheme in kajiado south

The respondents were asked to indicate what they thought influences the uptake of constituency women enterprise funds in kajiado south and they gave the following responses;

Table 4.9 Factors influencing uptake of C-WES loans in kajiado south

Factors influencing C-WES uptake	Frequency	Percentage
lack of information	14	28%
Fear of failure	10	20%
lack of awareness	8	16%
financial needs	7	14%
lack of education	5	10%
poor financial literacy	3	6%
Erratic climatic conditions	2	4%
Cultural barriers	1	2%
Total	50	100%

28% indicated that lack of information has affected uptake of C-WES loan in kajiado south, 20% gave fear of failure and consequences of failing to pay the loans where majority of them think women fear being arrested. 16% think that lack of awareness influences the uptake of C-WES loans negatively, while 14% indicated that most women take up loan to meets their financial needs with one respondent arguing that this contributed to the failure by most of her fellow group members to pay since they never engaged in any business activity and used their share of the cash to pay debts. Other responses given include lack of education by 10% of the respondents, poor financial literacy was mentioned by 6% while erratic climatic conditions and cultural barriers were mentioned by 4% and 2% respectively.

4.6 Financial Literacy

The beneficiaries of the fund are required to borrow and repay the loan within a stipulated period of time. A person financial literacy may play a role in decision making on whether to borrow, repay and meet all the conditions set to access the fund. To help establish the level of financial literacy of the target beneficiaries the committee members were asked to rate the financial literacy of the various groups that benefited from the funds and had the following response;

The question had provided options ranging from very low, low, average, high and very high. Three out of four respondents thinks its low while one indicated that the beneficiaries' financial literacy is average.

This implies that majority of the members of the Divisional women enterprise committee thinks that the previously funded beneficiaries had low financial literacy.

4.6.1 Debt Management

The study assessed the ability of the beneficiaries to borrow loans and make timely repayment within the stipulated time frame. The questions asked sought to find out whether the previous loan beneficiaries have been able to successfully repay back the money they borrowed and whether they knew the loan payback duration.

4.6.1.1 Respondents views on beneficiaries loan repayment

The respondents were asked whether their group had fully paid back the funds they borrowed and gave the following responses;

Table 4.10: Respondents views on Group loan repayment

Loan status	Frequency	Percentage
Yes/finished repaying	24	52%
No/still repaying	19	41%
Not started	1	2%
Don't know	2	4%
Total	46	100%

52% of respondents who were beneficiaries indicated that their group had managed to fully repay the loan they borrowed from the constituency women enterprise scheme. 41% indicated that their groups are still repaying the loan. Two respondents did not know whether their group had repaid the loan or not while one indicated that their group had not started.

Two respondents argued that the moment the money was credited into their account the chair lady withdrew the funds without their knowledge and had no idea as to whether she had paid the loan or not. The respondent who indicated that they had not started repaying the loan said that they were only given cheques to deposit after which they withdrew the money and returned it to the office. The office confirmed however that the group had defaulted in repayment.

The committee members were asked whether they thought the previously funded beneficiaries in kajiado south fully repaid their loan. The question provided options of Yes/all, Not all and Don't know. All the four respondents indicated that not all groups had repaid their loan. The reason given for the failure by the groups to repay the loan was; poor management of funds by group officials, mismanagement of the funds, poor administration of the fund and that some groups disintegrated after receiving funds.

4.6.1.2 Knowledge of loan pay back duration

To help assess knowledge on loan payback duration provided to them, the beneficiaries of the constituency women enterprise scheme loan in Kajiado south were asked whether they knew after how long they were supposed to start paying back the loan and they offered the following responses;

Table 4.11 Respondents knowledge on loan maturity and payback period

Knew loan grace & maturity period	Frequency	Percentage
Yes	33	72%
No	8	17%
No one told us	5	11%
Total	46	100%

72% of the sampled beneficiaries indicated that they knew after how long they were supposed to pay back the loan, 17% indicated they did not know while another 11% said that no one told them when they were supposed to pay back the loan.

Among the 33 respondents who indicated they knew when they were required to pay back the loan, 3% gave 1 month as the period given, 9% gave 2 months, 3% indicated 4 months, 73% felt it was 3 months, 9% could not remember while 3% said that they were to be informed later when to start paying back the loan. This implies that majority of the beneficiaries were aware that they were borrowing a loan and would be required to pay back after three months.

4.6.2 Borrowing History

The study intended to establish whether the beneficiaries had previously borrowed other loans before taking up the women enterprise scheme loan with a view of finding whether they possess any experience in loan management.

4.6.2.1 Respondents views on whether their groups had borrowed loan before.

All the respondents were asked whether they think the funded groups had borrowed a loan before and they gave the following response;

Table 4.12 Respondents group’s Borrowing History

Borrowed loan Before	Frequency	Percentage
Yes	12	24%
No	38	76%
Total	50	100%

76% of the sampled respondents were of the view that beneficiaries of the constituency women enterprise scheme had never borrowed a loan before. Only 24% indicated that the beneficiaries had borrowed a loan before taking up C-WES loan.

A respondent aptly put it that when they heard that the government was giving money to women organized as a group, they hurriedly came together among neighbours and friends and formed a group. They then approached the officer who was in charge of registering and funding groups secured a certificate and applied for the funds.

This imply that majority of the beneficiaries were borrowing for the first time as a group and had no previous borrowing history or experience on how to handle a group loan.

4.6.2.2 Beneficiaries who were able to borrow again

The researcher sought to find out whether the previous beneficiaries have been able to borrow again and got the following responses;

Table 4.13: Respondents’ ability to borrow again

Borrowed again	Frequency	Percentage
Yes	9	20%
No	37	80%
Total	46	100%

From table 4.13, only 20% of the sampled beneficiaries had been able to borrow again while 80% had not managed to borrow again from the constituency women enterprise scheme loan.

The respondents from the committee membership were asked whether they think the previously funded groups have been able to borrow again and they gave the following response. The

respondents were provided with the options; Yes/All, None, A few/Some and Don't know. All the respondents choose a few/some indicating that only a few of the previously funded groups have been able to borrow again. The reasons given are; one indicated default by the groups while others were of the opinion that most of the groups have not completed repaying their first loan.

4.6.3 Mode of investment

The researcher sought to establish whether the group invested into one project or shared out the loan among its members and got the following responses;

Table 4.14: Groups that shared their loan

Shared loan	Frequency	Percentage
Yes	36	78%
No	10	22%
Total	46	100%

It is clear from table 4.14 that majority of the beneficiaries constituting 78% of sampled beneficiaries shared out their loan while only 22% invested as a group.

From a total of 36 beneficiaries who indicated that they shared the funds, 33% of the respondents indicated that each group member got on average kshs 3,000, 14% said that each member of their group got kshs. 2,000, 17% indicated that each member was given kshs. 5,000. Among the groups that shared out their loan under the first round of funding, the kshs 50,000 lot, one respondent indicated that their group had filled the number of beneficiaries as 15 women but the funds was shared between 7 women each getting either Kshs 7,000 or kshs. 6,000. This was determined based on their ability to repay the loan. A group that had 30 beneficiaries shared Kshs 50,000 among its members where each received Kshs 1,500. Two respondents from groups that had borrowed again and gotten Kshs. 100,000 as loan shared the money only among members who they felt could pay. In one group that had 15 beneficiaries only 5 women shared the Kshs. 100,000 they received each getting Kshs 20,000 while another group with 15 beneficiaries shared out among 10 members only each getting kshs 10,000.

The women are therefore borrowing as a group of fifteen as required by the funds guidelines and sharing out the funds among few members that include group officials. This they attributed to the fact that they will be required to pay and cannot risk giving any member who may fail to repay.

The funds therefore do not benefit all the beneficiaries as indicated but their names are only given when applying to meet the criteria for funding.

Table 4.15 Respondents views on loan meeting their financial needs

Financial needs met	Frequency	Percentage
Yes	27	59%
No	19	41%
Total	46	100%

The respondents were asked whether the loan they received met their financial needs and they gave the following responses; 59% indicated yes while 41% were of the view that their financial needs were not met. When asked why the funds could not meet their financial needs most respondents indicated that the money was too little to be shared out among all group members.

4.6.4 Proposal development skills

One of the conditions for accessing the women enterprise fund according to the guidelines (Mgscss, n.d) was that the applicant must propose to undertake a viable business activity. This was to be done by filling a form showing how you intend to invest and the proposed budget. The researcher sought to find out how well the targeted beneficiaries were conversant with this requirement.

4.6.4.1 Respondents proposed business activities

The respondents were asked to state the business activity they proposed while taking up the loan and they gave the following responses;

Table 4.16 Respondents proposed business activities

Proposed business	Frequency	Percentage
Business	6	13%
Steer fattening	3	7%
Dairy farming	6	13%
Poultry farming	4	9%
Crop Farming	10	22%
Livestock farming	5	11%
Dairy Goat Farming	6	13%
Buying & Selling Cereals	4	9%
None	2	4%
Total	46	100%

Majority of constituency women enterprise scheme beneficiaries in Kajiado south proposed to undertake farming activities. The most popular was crop farming mentioned by 22% of the respondents, followed by daily goat farming, daily farming, livestock farming and poultry farming with 13%, 13%, 11% and 9% respectively. Business was also popular with 13% of the respondents indicating it was their proposed income generating activity. Two other respondents indicated that their group did not have a proposed business activity.

This implies that more than 50% of the respondents invested into farming activities and may have suffered losses due climatic changes. Three respondents pointed out that their investment was wiped out by drought. This therefore contributed to their failure to repay their loan on time.

4.6.4.2 Respondents' adherence to their proposed business activity

The respondents were asked whether they invested their funds into the proposed business activity and provided the following responses.

Table 4.17 Respondents opinion on pursuing proposed activities

Pursued proposed business	Frequency	Percentage
Yes	25	54%
No	21	46%
Total	46	100%

54 % of the beneficiaries indicated that they invested into the activities they had proposed either as a group or individually. Another 46% of the respondents indicated that they did not invest into

their proposed business activities. The reasons given by the majority of those who did not invest into their proposed business activity were that after sharing out the funds each member was to decide on their own, on what to do with the funds as long as they paid back the loan.

The respondents from the committee membership were asked whether they thought the beneficiaries invested into the proposed business activities and gave the following response, the question provided options were ; Yes, No, Not all. Two respondents indicated Yes, one gave a NO and the other indicated Not all. The reason given for a Not all answer was that the beneficiaries lacked well defined business plans.

4.6.4.3 Respondent’s knowledge on business proposal generation

The respondents were asked whether their group members knew how to prepare a business proposal and they gave the following responses;

Table 4.18; Respondents knowledge on proposal generation

Can prepare proposal	Frequency	Percentage
Yes	22	44%
No	28	56%
Total	50	100%

Majority of those who benefited from the funds did not know how to prepare a business proposal according to 56% of sampled respondents, with 44% indicating that they were able to prepare a business proposal.

The respondents comprising of DWEFC committee members were further asked to rate the ability of beneficiaries of constituency women enterprise scheme to develop business proposals from Very low, Low, Average, High to Very High. They gave the following responses; two respondents indicated an Average constituting 50%, one gave a Very Low response while the other respondent indicated low. This indicates therefore that the beneficiaries’ ability to generate business proposals is below average. It is clear from the above that majority of targeted beneficiaries of the C-WES loan in Kajiado south do not know how to prepare a business proposal.

To help assess whether the ability to generate business proposal was due to their education level the researcher made the comparison between their education level and their response in relation to ability to generate business proposal and cross tabulated the data as follows;

Table 4.19 Beneficiary education level and group members proposals generation knowledge

		Respondents high level of education					Total
		college	never attended	pre-primary	primary	secondary	
Respondents group members know how to prepare business proposals	no		7	2	16	0	25
	yes	2	0	0	7	12	21
Total		2	7	2	23	12	46

When the data is cross tabulated with the beneficiaries education level majority of those who indicated that their group did not know how to generate business proposals had primary level education and below. It is clear therefore that beneficiaries' ability to generate business proposals for the purpose of borrowing funds or engaging in income generating activities is directly proportional to their attained education level. This may point to the existence of a skills gap that should have been address before the women were funded. There is therefore a need for continuous basic financial literacy training for the c-wes loan targeted beneficiaries.

4.6.4.4 Spending plans

A spending plan is a personal budget that assists an individual to plan on how to allocate scarce resources to various activities which could be either business related or general personal spending. In loan acquisition a spending plan can help in determining how much money you need, assist you track your expenditure and plan how to repay the loan. The researcher sought to find out whether the beneficiaries had any prior plans on how to spend and repay their loan.

Table 4.20 Respondents views on utilization of spending plan

Utilized spending plan	Frequency	Percentage
Yes	19	41%
No	27	59%
Total	46	100%

The respondents who were beneficiaries of the C-WES were asked whether they had a spending plan or a budget on how to utilize the received funds and they responded as follows. 59% indicated No while 41% said Yes. This means therefore that majority of the beneficiaries of constituency women enterprise scheme loan did not budget for the funds received.

4.6.5 Business management skills

To successfully ran a business requires some ideas on how to access customers, how to sell and make some profit after deducting all the expenses incurred. It is therefore important for any one borrowing funds to set up an income generating venture to have skills on how run an enterprise profitably and meet their debt obligations. The researcher sought to find out how well the beneficiaries were equipped on this concept by interrogating access to training by beneficiaries on business management and their previous business management experience.

4.6.5.1 Training on business management

The respondents were asked whether they have been trained on business management and they gave responses as captured in table 4.21.

Table 4.21 Respondents access to training

Trained on business management	Frequency	Percentage
Yes	9	20%
No	37	80%
Total	46	100%

80% of the sampled respondents who are beneficiaries indicated NO, implying that they were never trained while only 20% have been able to access training.

Among those who have been trained two respondents indicated that they were trained by the WEF Officer, one respondent has been trained by equity bank, another two said they were trained by Kenya women finance trust and one respondent was trained by a private trainer.

4.6.5.2 Previous business experience

The beneficiaries were asked whether they had ever undertaken a business activity before and they gave the following responses;

Table 4.22 Respondents' Previous Business Experience

Had previous business experience	Frequency	Percentage
Yes	23	50%
No	23	50%
Total	46	100%

Half of the sampled beneficiaries or 50% have been involved in a business activity before constituting 23 respondents. Another 50% of the respondents who are beneficiaries of the fund had no previous business experience prior to borrowing the C-WES loan. Asked whether the business stills exist, 91% of the twenty three respondents who have had previous business experience said the business still exists while 9% said no.

This implies that half of the constituency women enterprise scheme loan beneficiaries in kajjado south were undertaking business activities for the first time. Given that a total of 34 respondents had given their proposed activity as farming and a total of 23 indicated their occupation as farmers. It therefore implies that majority of those who had been undertaking farming activities were not doing agribusiness but concentrated on subsistence farming.

4.7 Institutional Capacity

The ability or inability of the implementing agency to provide an enabling environment may directly impact on the program success. It is the agency mandate to popularize the fund, train, disburse and recover the loans from the beneficiaries. The researcher examined this ability by assessing the staffing capacity, technology adopted and available logistic support.

4.7.1 Training needs assessments

The researcher sought to know from the respondents whether their training needs were assessed during the funding process. The beneficiaries gave the following response.

Table 4.23 Respondents whose training needs were assessed

Training needs assessed	Frequency	Percentage
Yes	6	13%
No	38	83%
Can't remember	1	2%
Don't know	1	2%
Total	46	100%

83% of the sampled beneficiaries were of the opinion that their training requirements were never sought, 13% said that they were asked whether they required training. 2% could not remember while one does not know.

The response from the committee confirmed that the initial beneficiaries of the fund from the constituency were never trained and only subsequent group that had borrowed again had been able to access training.

4.7.1.1 Respondents views on availability of training opportunity from WEF

The beneficiaries were asked whether they know about the existence of training programs meant for groups receiving funds from WEF and they gave the following responses;

Table 4.24: Respondent's knowledge on training availability

Know training exist	Frequency	Percentage
Yes	17	37%
No	29	63%
Total	46	100%

63% of the sampled beneficiaries do not know of the existence of a training program for beneficiaries of the C-WES fund. Only 37% responded to having known of the existence of the training program. Among those who alluded to knowing the existence of the training program, only four respondents have been trained.

On the other hand the researcher sought to know whether there is a training program for Divisional women enterprise committee members and got the following response; Two out of the four sampled respondents indicated that there is no training program for committee members,

one respondent indicated that he does not know whether there is a training program while only one respondents said yes.

This implies that the beneficiaries were not sensitized on the components of the funds and were therefore not aware of the existence of a training program. On the other hand majority of the committee members were also not sensitized or trained on how to undertake or execute their mandate.

4.7.1.2 Rating of DWEFC training skills

The respondents were asked to rate the training skills of women enterprise fund officials and they gave the following responses;

Table 4.25; Beneficiaries’ perception on WEF officials training skills

WEF officials training skills	Frequency	Percentage
Poor	4	9%
Fair	20	43%
Good	18	39%
Very Good	4	9%
Total	46	100%

Out of the 46 beneficiaries sampled, 43% indicated that the officers training skills are fair, 39% said that they are good, 9% gave them a very good verdict and another 9% indicated that the training skills of DWEFC officials are poor.

Asked to rate access to training opportunities for DWEFC members the four respondents from the committee responded as follows; three respondents indicated that access to training for DWEFC members is poor while one respondent indicated it was good.

4.7.1.3 Respondents views on adherence to guidelines by DWEFC officials

The respondents were asked whether they think the committee followed any guidelines while selecting and vetting their proposals and gave the following response:

Table 4.26: Respondents views on adherence to funding guidelines

DWEFC used guidelines	Frequency	Percentage
Yes	26	57%
No	11	24%
Don't know	9	20%
Total	46	100%

57% of the sampled beneficiaries gave a Yes verdict, 24% said No and 20% stated that they do not know whether the committee followed the guidelines or not.

Two respondents indicated that they received cheques yet they had not applied for the funds nor filled any application form. Three respondents among those who indicated NO cited lack of transparency in the allocation process.

The same question was posed to the committee members and returned a YES answer but majority categorically stated that they were not members of the committee while the groups were being funded.

4.7.2 Technology adoption

The beneficiaries were asked whether they had ever used a mobile payment services to pay back their loan and responded as follows;

Table 4.27: Respondent who used mobile payment services

Utilized mobile payment	Frequency	Percentage
Yes	4	9%
No	41	89%
Don,t know	1	2%
Total	46	100%

Only 4% of the respondents have ever used mobile payment services to pay back their loans. 89% indicated that they have never used the service while two percent do not know whether their group has ever used the facility to pay back their loans. The explanation given for Don't know response was that they only assisted in withdrawing the funds and the respondents claimed she has no money to pay. Three respondents explained that they took the funds to the bank, while five respondents indicated that they paid to the office. Two respondents said that they gave what they had to officers who came from Nairobi and threaten to have them arrested. Other individual

responses given were; they were not trained to do so, feared losing money and the group was not advised to do so.

Asked whether the fund has ever disbursed loans through use of mobile payment services majority of the committee members indicated NO while one respondent does not know whether the facility has ever been used to disburse funds to successful groups.

Further comparison between respondents education level and use of the mobile payment services were done and the results are captured in table 4.28

Table 4.28 Beneficiary’s education level and use of mobile payment services

		Respondents highest level of education					Total
		college	never attended	pre-primary	primary	secondary	
Respondents group has ever used mobile payment	don't know	0	0	0	1	0	1
	no	2	7	2	20	10	41
	yes	0	0	0	2	2	4
Total		2	7	2	23	12	46

When the data is compared with the respondent’s education level, majority of the beneficiaries who did not utilize the mobile payment services platform to repay their loans had access to primary and secondary school education. This may confirm that the women were not encouraged or instructed to pay via the mobile phone payment platform since it cannot be attributed to the respondent’s education level.

4.7.3 Logistical support

Logistical support facilitates delivery of services to target customers. Logistical support for effective implementation of the women fund may include transport facilities, office accommodation and financial resources to meet day to day expenses.

4.7.3.1 Respondents views on availability of logistical support for utilization by DWEFC

The respondents were asked whether the divisional women enterprise fund committee had adequate logistical support and they responded as follows;

Table 4.29: Respondents view on availability of logistical support

Logistical support adequate	Frequency	Percentage
Yes	6	12%
No	36	72%
Don't know	8	16%
Total	50	100%

72% of the respondents were of the view that the committee does not have adequate logistical support. 16% indicated that they do not know whether the committee has adequate logistics while 12% said yes. One of the respondents alluded that they felt obligated to facilitate the fund's official with transport to enable her travel and train their group in preparation for the next round of funding. This therefore implies that the logistical support availed to the Divisional women enterprise fund committee secretariat is not adequate.

4.7.3.2 Respondents who sought help from WEF offices

The beneficiaries were asked whether they have ever sought assistance and help from the divisional women enterprise fund committee secretariat offices and responded as follows;

Table 4.30: Respondents who sought help from DWEFC

Visited WEF offices	Frequency	Percentage
Yes	9	20%
No	37	80%
Total	46	100%

80% of the sampled beneficiaries had never sought help from the WEF offices while 20% indicated they had visited their office. Among those who indicated that they sought assistance from the WEF offices one said she was helped, another respondent said that she never found anybody and the other indicated that she was served in a friendly manner.

4.7.3.3 Respondents rating of the ability of DWEFC to execute its mandate

All the respondents were asked to rate the ability of DWEFC to recover loaned funds, train beneficiaries, select viable proposals, support beneficiaries and mobilize women to take up the loan. The following is their response;

Table 4.31: Respondents views on roles of DWEFC

Rating of DWEFC roles execution abilities	Recover loaned funds		Train beneficiaries		Select viable proposals		Support beneficiaries		Mobilize women to take up loans	
	F	%	F	%	F	%	F	%	F	%
Very low	14	28%	11	22%	5	10%	12	24%	18	36%
Low	22	44%	10	20%	15	30%	20	40%	16	32%
Average	11	22%	17	34%	23	46%	11	22%	15	30%
High	3	6%	10	20%	5	10%	5	10%	1	2%
Very high	0	0%	2	4%	2	4%	2	4%	0	0
Total	50	100	50	100	50	100	50	100	50	100

Key; F-Frequency, % -Percentage

Ability to recover loans was rated low by 44% and very low by 28% of the respondents. The committee ability to train beneficiaries was rated average by 34%, very low by 22%, low by 20% and high by another 20% of the respondents. Ability to select viable business proposals was rated average by the majority of the respondents. Supporting beneficiary was rated low by 40% and very low by 24% of the beneficiaries. The committee ability to mobilize women to take up loans was rated very low by 36% and low by 32% of the respondents.

This implies that according to the beneficiaries of the constituency women enterprise scheme loan in Kajiado South, the committee ability to mobilize women to take up loans is very low while its ability to recover loans and support beneficiaries is also low.

4.7.4 Staffing Capacity

The researcher sought to know whether the division women enterprise fund committee is adequately staffed from the sampled respondents and got the following responses,

Table 4.32: Respondents views on DWEFC staffing

DWEFC Secretariat Adequately staffed	Frequency	Percentage
Yes	4	9%
No	31	67%
Not Sure	11	24%
Total	46	100%

67% of the respondents think that the committee secretariat is not adequately staffed, 9% indicated yes while 24% were not sure.

The staffing level of kajiado south divisional women enterprise committee and its secretariat according to the beneficiaries is inadequate.

4.8 Social Cultural Factors

Every society has its values, customs and norms. This may play a role in influencing successful implementation of a project or program. To assess their implication on women fund in Kajiado south constituency the researcher enquired from the respondents the influence social cultural factors have on the uptake of constituency women enterprise scheme (C-WES) loan. The scale ranged from a Very low influence if it positively influences the uptake of the fund, average for neutral and Very high to mean it negatively influences the uptake of the fund and they gave the following response;

Table 4.33: Respondents perception on influence of social cultural factors

Level of influence Cultural factors has	Frequency	Percentage
Low	4	8%
Average	12	24%
High	31	62%
very high	3	6%
Total	50	100%

62 % of the respondents indicated that social cultural factors have a high influence on the uptake and performance of constituency women enterprise scheme loan. 24% gave the influence culture

has as average, 8% were of the view that social cultural factors has a low influence on uptake of the funds while 6% were of the view that they have a very high influence on the uptake of the loan.

This implies that social cultural factors have negatively influenced the uptake of the constituency women enterprise scheme loan in kajiado south.

4.8.1 Cultural Factors Facing Women in Kajiado South

The respondents were asked to indicate the cultural factors they think women face while trying to engage in business activities. The following were their responses;

Table 4.34 Respondents views on cultural factors women face while engaging in business

Cultural Factors women faces	Frequency	Percentage
Patriarchal domination	10	20%
unequal access to education	3	6%
husband interference	6	12%
Refusal by husband	28	56%
family responsibility	1	2%
Lack of property ownership	2	4%
Total	50	100%

Patriarchy forms the major factor that women faces while trying to engage in business. 44 of the sampled respondents provided responses that point to the society being predominantly patriarchal. According to 56% of the respondents refusal by husband hinders married women from engaging in income generating activities. One respondent clarified further and stated that a Maasai woman is supposed to give to her husband any money she borrows since men are the decision makers. Other responses given include, married women are not allowed by their husbands to engage in business, fear that the husband will drain her business by using the proceeds from the business to engage in alcoholism and chase her away. This therefore implies that the major social cultural factors experienced by women intending to engage in income generating activities in kajiado south are patriarchal domination and discrimination.

4.8.2 Gender Roles

Gender roles constitute societal allocated work to either female or male. This may be determined by how a child is socialized at birth and respective local cultural norms. The roles of interest for use in this study were the women roles within the society, community or in a family set up. The respondents were asked to state the gender roles that they think affects women participation in business activities and they gave the following responses.

Table 4.35: Gender roles that affect women participation in business activities

Women family/Gender Roles	Frequency	Percentage
Fetching water	1	2%
Taking care of children	4	8%
Taking care of household	4	8%
Herding cattle	4	8%
Herding cattle/fetching water	3	6%
Farm work/Herding cattle/Taking care of Household	34	68%
Total	50	100%

According to 68% of the respondents' majority of women have to undertake duties that range from farm work, herding cattle and taking care of the household on daily basis. Other duties given include herding cattle by 8% of respondents, taking care of household by 8% of respondents, taking care of children by another 8%, herding cattle and fetching water mentioned by 6% and fetching water by 2%.

The respondents were further asked whether genders roles stated in table 4.35 affects uptake of constituency women enterprise scheme loan in kajiado south and they gave the following response.

Table 4.36: Respondents views gender roles affects uptake of C-WES

Gender roles affects C-WES uptake	frequency	Percentage
Yes	45	90%
No	5	10%
Total	50	100%

90% of the respondents thinks that gender roles allocated to women in kajiado south has affected uptake of the constituency women enterprise scheme loans, while only 10% of the respondents think gender roles allocated to women has not affected uptake of constituency women enterprise fund.

Table 4.37 Beneficiaries education level and perception on whether family duties affects uptake of c-wes

		Respondents high level of education					Total
		college	never attended	pre-primary	primary	secondary	
Respondents perception on whether family duties affects uptake of c-wes	no	0	1	0	2	1	4
	yes	2	6	2	21	11	42
Total		2	7	2	23	12	46

Majority of the beneficiaries who think that family duties affect the uptake of constituency women enterprise scheme loan had attained primary, secondary and college level education and hence are more informed.

Table 4.38 Husband education level and perception on gender roles

		Married/newly married husband education level				Total
		college	never attended	primary	secondary	
Respondents perception on whether family duties affects uptake of c-wes	no	0	1	1	1	3
	yes	5	1	9	13	28
Total		5	2	10	14	31

Majority of the beneficiaries who argued that gender roles affect the uptake of the fund had the highest number of husbands with college, secondary and primary level education. This confirms that women still have huge gender roles irrespective of their husband level of education. Discrimination in allocation of gender role between men and women may have immensely contributed to the failure by women to take up the loans since they have huge family responsibility.

4.8.2.1 Availability of adequate time to engage in business

Table 4.39: Respondents view on time availability to women to engage in business

Do Women have adequate time to do business?	Frequency	Percentage
Yes	16	32%
No	34	68%
Total	50	100%

Asked whether women in kajiado south have adequate time to engage in business activities 68% of the respondents thinks No while only 32% of the respondents indicated that women have adequate time to engage in business. The main reason given by those who indicated that women do not have adequate time was that most women are tied up at home by household chores and duties.

4.8.2.2 Permission from husband

Respondents were asked whether married women are required to seek permission from their husband to borrow loans and they gave the following responses;

Table 4.40: Respondents view on women seeking permission from husband to borrow

Are women required to Seek permission from husband to borrow loan?	Frequency	Percentage
Yes	42	84%
No	8	16%
Total	50	100%

84% of the respondents were of the view that married women are required to seek permission from their husband to be able to borrow loans while only 16% indicated that it is not a must.

Asked why women are required to seek permission from their husband majority of those who indicated yes constituting 32% argued that women ask permission from their husband to borrow loan so as to avoid conflict in case they are unable to pay, 22% said that they seek permission from their husband when borrowing loan so he can assist if they are not able to pay, 14% argued that permission must be sought from husband when borrowing because he is the head of the family, 11% argued that the women have to discuss and agree with her husband while borrowing loan, 8% indicated that they seek permission out of respect for their husbands, other reasons given were; fear for their husband by 3%, women depend on husband financially by 3%, husband must be consulted by 3% and that borrowing should be a joint effort by 3%.

This clearly indicates that majority of the married women who have benefited from the fund in Kajiado south had to seek permission from their husband so as to borrow the funds.

Table 4.41: Beneficiaries husband education level and Permission to borrowing loan

		Married/newly married husband education level				Total
		college	never attended	primary	secondary	
Do married women have to seek permission from husband before borrowing loan	no	2	0	3	3	8
	yes	3	2	7	11	23
Total		5	2	10	14	31

It is clear from the cross tabulated data above that majority of beneficiaries who argued that women are required to seek permission from husband to borrow loan had husband with college, secondary and primary level education. The respondents believe therefore that irrespective of the husband education level the women are still required to seek permission from him to engage in business or borrow a loan. This can only be attributed to patriarchy where the man is the dominant gender within a family and from whom permission must be sought by the women to engage in activity that might generate conflict within the family set up.

4.8.3 Equity in access to factors of production

All the respondents were asked whether they think women in kajiado south have free access and use of family assets such as land and they gave the following response

Table 4.42: Respondents views on women access to factors of production

Access factors of production	Frequency	Percentage
Yes	10	20%
No	39	78%
Don't know	1	2%
Total	50	100%

78% of the sampled respondents think that women in kajiado south do not have free access to factors of production within their families while only 20% think they do.

Most of the reasons given by the respondents as the cause of failure on women to have free access to factors of production are patriarchal. Among those who gave a no answer 20 women or 56% argued that the land belong to their husband, 14% indicated that the assets were inherited by their husband, 11% said that the husband has overall control while the others said that husband permission is required by 11%, woman have no voice by 3%, woman own nothing by 3%, husband decides by 3% and cultural issues by 3% of the respondents. This therefore implies that social cultural factors among them patriarchy, gender roles and lack of access to factors of production have a strong influence on ability of women to borrow loan and invest in kajiado south.

4.9 Community Involvement

The program target women who are part of a community. Awareness on the existence of the program may greatly influence uptake and repayment of the fund and hence the success of the program

4.9.1 Awareness levels

Respondents were asked to state the percentage of women they thought know about the existence of the fund and responded as follows;

Table 4.43 Respondents view on awareness levels of C-WES in kajiado south

C-WES Awareness level (%) by women	Frequency	Percentage
Below 10%	4	8%
Between 10%-20%	26	52%
Between 20%-30%	14	28%
Between 30%-40%	3	6%
Between 40%-50%	2	4%
Between 50%-60%	0	0%
Between 60%-70%	1	2%
Between 70-80%	0	0%
Above 80%	0	0%
Total	50	100%

According to 52% of the sampled respondents the awareness levels of constituency women enterprise scheme in kajiado south falls between 10% - 20% among women. 28% of the respondents think the awareness level among women on existence of C-WES in kajiado south falls between 20%-30%. 8% of the respondents think the awareness level among women falls below 10%. The rest of the respondents 6%, 4%, 2% think that the awareness level on the existence of the fund range between 30%-40%, Between 40%-50% and between 60%-70% respectively.

From table 4.43 above it is clear that the awareness level of the constituency women enterprise fund in Kajiado South falls at below 30% according to majority of the respondents.

4.9.1.1 Sources of information

The respondents were asked to indicate what they thought is the most convenient sources of information for women in kajiado south and they gave the following responses.

Table 4.44: Respondents on the convenient sources of information for women

Sources of information Relied on by women	Frequency	Percentage
Newspapers	0	0%
Radio	18	36%
Television	3	6%
Neighbours	21	42%
Chiefs	6	12%
Relatives	0	0%
Pastor	2	4%
Total	50	100

42% of the respondents think women relies more on their neighbours to get information while 36% get information from the radio.

According to the respondents women depends more on their neighbours to get information in kajiado south. This is attributed to the fact that the area is sparsely populated and there is no reliable source of power within the interior and rural part of the constituency to power television and radio which according to them is the preserve of their husbands and fathers.

4.9.2 Participation

Participation of community members may have an impact on the fund uptake. The target beneficiaries have a role in ensuring that the initiative succeeds since the loan is set aside for empowering women economically and without their participation the program cannot achieve its objectives. The researcher set out to establish to what extent the beneficiaries know about the loans and factors that is contributing towards it success or lack of it.

4.9.2.1 Knowledge of conditions set for women to participate in borrowing C-WES

All the respondents were asked whether they thought women in kajiado south knows about the conditions set for them to be able to borrow the constituency women enterprise scheme loans.

Table 4.45 Respondents views on women knowledge of C-WES borrowing conditions

Do Women know C-WES borrowing conditions?	Frequency	Percentage
Yes	17	34%
No	28	56%
Not Sure	5	10%
Total	50	100%

Majority of women in kajiado south do not know the conditions they are required to meet so as to borrow or participate in taking up the constituency women enterprise scheme loans this is according to 56% of the respondents. 17% of the respondents think that women know the conditions set for them to borrow the funds while 10% of the respondents were not sure.

Table 4.46 Women knowledge on conditions set for them to borrow verses their education level.

		Respondents high level of education					Total
		college	never attended	pre-primary	primary	secondary	
Women knowledge on conditions set for them to borrow	no	0	6	1	11	7	25
	not sure	1	1	0	3	0	5
	yes	1	0	1	9	5	16
Total		2	7	2	23	12	46

Among the beneficiaries who indicated that women do not know the conditions set for them to borrow loans 11 had primary school education and seven secondary school education. On the other hand the beneficiaries who argued that women know the conditions set for borrowing comprised a college graduate, nine women who had stopped schooling at primary school level and five women that had attained secondary school education. This point out that majority of the respondents irrespective of their education level had the view that the targeted beneficiaries of the group kitty loan in kajiado south are not aware of the conditions set for borrowing the funds.

4.9.2.2 Factors influencing Participation

All the respondents were asked to indicate what they thought may be affecting women participation in borrowing the constituency women enterprise scheme loans and they gave the following responses;

Table 4.47 Respondents views on factors affecting women participation in C-WES

Factors that affects women participation in C-WES	Frequency	Percentage
lack of awareness on existence of the fund	17	34%
lack of information on how to access the fund	12	24%
lack of education	8	16%
Fear of failure	6	12%
lack of commitment/trust among group members	4	8%
lack of training	2	4%
Cultural barriers	1	2%
Total	50	100%

The respondents were of the view that lack of awareness on existence of the fund ranked highest among factors affecting women participation in borrowing constituency women enterprise scheme loans with 34% of the respondents. This was followed by lack of information on how to access the fund that was mentioned by 24% of the respondents. Lack of education was mentioned by 16% of the respondents followed by fear of failure according to 12% of the respondents. Other factors mentioned were lack of commitment by group members, lack of training and cultural barriers mentioned by 8%, 4%, and 2% respondents' respectively.

This implies that participation of women in borrowing the constituency women enterprise scheme loan in kajiado south is hampered by lack of awareness on the existence of the fund and lack of information on how to access the funds

4.9.2.3 Availability of adequate groups to borrow loans

The respondents were asked to indicate whether they thought the constituency had enough groups to participate in borrowing the constituency women enterprise scheme group kitty loans and gave the following responses;

Table 4.48: Respondents views on availability of adequate groups

Adequate groups availability	Frequency	Percentage
Yes	32	64%
No	18	36%
Don't Know	0	0%
Total	50	100%

64% of the respondents were of the view that the constituency has enough groups while 36% think that the constituency does not have adequate groups to participate in borrowing the constituency women enterprise scheme loans.

Among those who indicated that the constituency has adequate groups to participate in borrowing the collateral free group kitty loans gave the following reasons for failure by the groups to take up the loans;

Table 4.49: Barriers to groups participating in borrowing C-WES

Barriers to groups participation in borrowing C-WES	Frequency	Percentages
lack of information on how to access the fund	11	34%
Lack of transparency in allocation of funds	2	6%
lack of awareness on existence of the fund	4	13%
lack of adequate officers to reach out to women	1	3%
fear of consequences of failure	6	19%
fear that other group members will refuse to pay	2	6%
Fear that they might be arrested if unable to pay	1	3%
Previous experiences with loans	1	3%
low commitment by women toward group activities	1	3%
Cultural barriers	1	3%
lack of commitment by officers in mobilizing women	1	3%
loan is inaccessible	1	3%
Total	32	100%

Lack of information on how to access the loan was mentioned as the major reason preventing women from borrowing the constituency women enterprise scheme loan by 34% of the respondents who think the constituency has adequate groups. Fear of consequences of failure to pay was mentioned by 19% of the respondents, this was followed by lack of awareness on existence of the loan that was mentioned by 13% of respondents who indicated that the

constituency has adequate groups. Other reasons given for groups failure to take up the C-WES loans are; lack of transparency in selection of successful groups, fear that other group members will refuse to pay, fear they might be arrested for failure to pay, unpleasant previous experience with loans, lack of commitment by officers to mobilize women to borrow, cultural barriers and the loan being inaccessible. This implies that despite the existence of adequate women groups, most of them are not aware and lack information on how to access the loan in kajiado south constituency.

18 respondents out the 50 sampled were of the opinion that the constituency does not have adequate groups to partake in borrowing the C-WES loans. The respondents were further asked to give reasons as to why they thought the constituency does not have adequate groups. The following are the reasons that they think has prevented women from forming investment groups.

Table 4.50 Reason for failure by women to form investment groups

Barriers preventing women from forming investment groups	Frequency	Percentage
lack of education	12	67%
lack of information	3	17%
lack of trust in other group members	2	11%
lack of training	1	6%
Total	18	100%

67% of the respondents argued that lack of education has hindered women from forming investment groups, 17% think that lack of information on the need and use of investment group has contributed to failure by women to form groups. Other reasons given are lack of trust on other members according to 11% and lack of training as indicated by 6% of the respondent.

4.9.3 Community Mobilization

This entails the channels used by the program implementers to inform the community locally to take part in the program. To establish this, the researcher enquired from the respondents the methods used by the local committee to reach out to women.

All the respondents were asked to indicate how the DWEFC reach out to potential beneficiaries and had the following to say.

Table 4.51: Respondents view on how DWEFC reach out to women

How DWEFC reaches out to women	Frequency	Percentage
WEF volunteer	9	18%
Chief	12	24%
Social Services Officer	10	20%
CDA	5	10%
Other Women groups	6	12%
Radio	4	8%
Television	3	6%
Barazas & community leaders	1	2%
Total	50	100%

According to table 4.51, 24% of the respondents think that, the Divisional women enterprise committee reaches out to potential women through chiefs, 20% indicated that the committee reaches out to women through the social services officer, 18% indicated that the committee reaches out through the WEF officer, 10% thinks they do so through the community development assistant, 12% indicated that the committee uses other women groups while 8%, 6% and 2% thinks that the committees reaches out to women through radio, television and barazas and community leaders respectively.

It is clear therefore that the existing community mobilization channels such as Churches, mosque, chief's barazas and community leaders have not been fully utilized to publicize the fund. This has therefore led to low participation of women and community in supporting and borrowing the funds and may explain the reason behind the low awareness and lack of information on existence of the loan in kajiado south constituency.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of the study, a highlight of the key findings from the study and a discussion on the findings based on the study objectives. The key findings are presented through use of four themes as captured in the main objectives of the study. The chapter also provides recommendations from the findings, conclusion and suggestions for further research.

5.2 Summary of the study

The study sought to establish factors influencing implementation of constituency women enterprise fund in kajiado south. It was guided by four objectives which were captured as follows; to determine the influence of institutional capacity on successful implementation of the women enterprise fund in kajiado south, to assess the influence of financial literacy of targeted beneficiaries on successful implementation of the women enterprise fund in kajiado south, to examine the influence of community involvement on successful implementation of the women enterprise fund in kajiado south and to establish the effect of social cultural factors on successful implementation of the women enterprise fund in kajiado south. The research aimed to answer 4 questions formulated from the objectives. The researcher employed a descriptive survey research design on a sample of 50 respondents comprising of divisional women enterprise committee members and women group officials. Data was collected using a self administered and researcher administered questionnaire.

5.3 Key findings

This section provides a detailed account of the key research findings as per the data analyzed in chapter four. It is clear from the previous chapter that successful implementation of the women enterprise fund has been influenced by financial literacy, institution capacity, social cultural factors and community involvement.

5.3.1 Financial Literacy

Majority of the potential beneficiaries in kajiado south have low financial literacy. It emerged that 76% of the past beneficiaries had not borrowed before as a group and 80% have not been able to borrow again from the constituency women enterprise scheme. They were not offered any financial management training according to 80% of the respondents.

The beneficiaries did not know how to generate proposals according to 56% of the respondents and a significant number of previous beneficiaries did not pursue their proposed ideas as indicated in their application forms. 59% of the beneficiaries did not plan on how to spend the received funds and therefore did not budget on how they would repay the loan leading to default.

Low financial literacy of the targeted beneficiaries has directly and negatively influenced the repayment and uptake of the constituency women enterprise scheme loan in kajiado south.

5.3.2 Institution Capacity

Utilization and adoption of technology in disbursement and loan repayment is low. 89% of the beneficiaries never used the mobile payment facilities provided to pay back their loan.

The fund did not undertake any training needs assessment of the target beneficiaries' majority of who do not know about the existence of a training program. Logistical support and staffing are inadequate according to 72% and 67% of respondents respectively.

It has emerged from the study that the institutional capacity of the agency mandated to implement the fund at the constituency level in kajiado south is weak. The institution failure to train the beneficiaries and inadequate logistical support to facilitate recovery of loaned funds negatively influenced the repayment of the constituency women enterprise scheme loan in Kajiado south. This therefore led to the poor performance of constituency women enterprise scheme at the constituency. Weak institution capacity has directly and negatively affected the uptake and repayment rate of the constituency women enterprise scheme loan in kajiado south.

5.3.3 Social Cultural Factors

According to the study the major social cultural factors that women face while engaging in income generating activities and borrowing loans in kajiado south are patriarchal domination and discrimination. The women face discrimination in allocation of gender roles, access to education and access to factors of production.

According to 84% of the respondents the local culture requires that a married woman seeks permission from her husband to engage in business or borrow a loan and the property she owns cannot be disposed without the knowledge of her husband. It also emerged that majority of married women in kajiado south do not have free access and use of family assets for purpose of generating income this is according to 78% of the respondents.

Women are allocated a lot of gender roles and duties which were cited by 90% of the respondents as the major challenge that has discouraged women from borrowing the constituency women enterprise fund loan to engage in income generating activities. 68% of the respondents were of the view that women in kajiado south do not have adequate time to engage in business due to heavy workload that include; taking care of children and household, herding cattle, farm work and fetching water.

Social cultural factors have negatively influenced the uptake of the constituency women enterprise scheme loan in kajiado south and this is according to 62% of the respondents. It is clear therefore that social cultural factors have directly and negatively influenced the uptake of constituency women enterprise scheme loan in kajiado south.

5.3.4 Community Involvement

The awareness level of the constituency women enterprise scheme loan in kajiado south is low. This has been caused by inadequate community mobilization since even those who borrowed once and have repaid did not have adequate information on how to access the fund. Majority of women do not know the fund exist in their constituency.

Community involvement is hindered by lack of awareness on the existence of the fund. The awareness level on existence of the constituency women enterprise scheme loan according to majority of the respondents ranges between 20% - 30%.

There is inadequate participation of women and the community in constituency women enterprise scheme in Kajiado south. This is brought about by lack of information on how to access the fund, fear of failure, lack of awareness and lack of education by majority of potential beneficiaries.

There is low Community involvement in implementation of the constituency women enterprise scheme loan in Kajiado south according to the respondents. This has led to low uptake of funds and slow repayment rate. It is therefore clear that lack of community involvement has directly and negatively influenced the successful implementation of the constituency women enterprise scheme loan in Kajiado south.

5.4 Discussion

The funds secretariat is faced with inadequate logistics to support successful implementation of the fund. Technological adoption towards supporting implementation of the funds is very low. This is confirmed by the fact that very few of the beneficiaries used the mobile payment facility provided and ended up repaying through the office where they claim that they were being asked to pay what they had already paid simply because they had no receipts.

Further the committee that was mandated to launch the fund played a role towards the poor performance of the fund. The beneficiaries accused the office of issuing them with wrong bank account, receiving money without issuing them with receipt and loss of their initials loan repayment deposits. This clearly indicates that there was no close supervision from the women enterprise fund on field officers who had been given the role to spearhead the initial stages of the fund implementation.

The respondents clearly indicated that the release of funds delayed for a period ranging between five months to one year. This could have caused those who intended to invest in farming losing a whole season.

The guidelines (mgscss, n.d) stipulate that women are supposed to be trained on enterprise and business development skills which formed one of the reasons why the fund was established. However majority of the beneficiaries were never trained and 63% of the respondents did not know about the existence of a training program.

The financial literacy of most of the beneficiaries was cited as low, a section of women who borrow loan do so to pay other debts, some of the beneficiary borrowed to pay schools fees and to meet other financial needs. Low financial literacy explains why majority of the respondents had no spending plan on the loan. Mitchell & Lusadi (2006) put it that the reason why people fail to plan is because they are financially unsophisticated. 56% of the respondents did not know how to generate business proposals. The beneficiaries were required as per the guidelines (mgscss, n.d) to access the loan by proposing a viable business activity for start up and a viable expansion strategy for existing enterprises. 46% decided not to pursue their proposed business activities an indicator that they may have not understood its importance. This may have contributed to the slow pace of loan repayment which forced the fund to threaten the beneficiaries with arrest if they didn't pay up.

The social cultural factors have a high influence on the uptake of the constituency women enterprise scheme loan in Kajiado south. The gender roles allocated to women are too many and they are unable to find time to engage in business activities. Most respondents pointed out that, women in kajiado south lack adequate time to engage in business activities due to enormous household duties.

More than half of the respondents 56% stated that women within the constituency do not know the requirements they are supposed to meet to enable them access the loan. According to (Reid, 2000) where there is Community participation, citizens are well informed about their opportunities for personal involvement in meaningful roles in a program. This therefore implies that the low awareness level on existence of constituency women enterprise scheme loan in

kajiado south indicates that there is weak community involvement in program implementation. While majority feels that the constituency has adequate groups to participate in borrowing the constituency women enterprise scheme loan, lack of information on how to access the fund, fear of consequence of failure to pay and lack of awareness on existence of the fund form the major barriers preventing them from participating in borrowing the loan.

A significant number of respondents argued that failure by women to form groups have been brought about by lack of trust on other women, lack of training, lack of education and lack of information on the need to form investment groups.

Among the issues cited by the implementers and the beneficiaries as the cause of default in loan repayment were; disintegration of the funded groups after receiving loans, conflict of interest, mismanagement of the fund, loss of initial deposit due to lack of receipting, failure by the fund to train women, delay in release of funds and loss of investment to famine.

Uptake and accessibility of the constituency women enterprise scheme loan has been affected by lack of awareness and information on how to access the loan. Discrimination in allocation of gender roles and access to factors of production has denied the targeted women adequate time to engage in income generating activities leading to the fear that they will not be able to pay and therefore fear that they might be arrested if they fail to pay a government loan.

5.5 Conclusion

The financial literacy of the targeted beneficiaries is low. Most of the beneficiaries were assisted in generating proposals which they did not implement and did not prepare a spending plan after receiving the loan leading to losses that led to delay in loan repayment, majority of previous beneficiaries were borrowing for the first time and were found unaware of the existence of a business management training course. The low financial literacy of the target beneficiaries therefore has negatively influenced the successful implementation of the women enterprise fund in kajiado south.

It is clear that successful implementation of the women enterprise fund in Kajiado south has been affected by weak institution capacity. There is inadequate logistical support, low technological

adoption, low staffing levels and low supervision mechanism and this has led to the poor performance of the women fund group kitty loan in kajiado south. Institution capacity has therefore negatively influenced the successful implementation of women enterprise fund in kajiado south.

Community involvement is lacking in implementation of women enterprise fund in kajiado south. There is low awareness levels on the existence of the fund, women do not know the conditions set for them to borrow the funds, majority of the community especially women lack information on how to access and repay the loan leading to low uptake and failure to repay by most of the target beneficiaries. This therefore implies that Lack of community involvement has negatively influenced the successful implementation of the women enterprise fund in kajiado south.

Social cultural factors which include patriarchy and discrimination have negatively influenced the uptake of the constituency women enterprise scheme loan to the extent that married women have to seek permission from their husband to borrow and invest. They have limited control of family assets and factors of production. Women are allocated a lot of gender roles which have denied them adequate time to engage in income generating activities. It is clear therefore that social cultural factors have negatively influenced successful implementation of the women enterprise fund in kajiado south.

5.6 Recommendations

To help make mobility easier and aid in loan recovery, the women enterprise fund should consider facilitating its officers working in marginalized areas with means of transport such as a motorcycle to enable them easily access, mobilize and train beneficiaries.

Auditing of loan allocation process should be initiated to help address, formulate and inform the continued relevance of the program. This will help identify grey areas and address issues such as conflict of interest, favouritism, enhance transparency and improve credibility of the process. It

will also encourage women to participate with the knowledge that each one of them stand an equal chance of been funded.

The fund should adopt the culture of openness and educate women on the funding cycle by utilizing notice boards and fliers in the rural areas indicating to women when to apply for the funds and how long it will take for them to receive the funds. The funds representatives should at least dispatch funds information through local churches, mosques, women guilds, pastors, community leaders and chiefs.

The fund management should embrace transparency when offering training to beneficiaries. Potential beneficiaries should be informed on the requirement for one to access training, whether there are charges for certification and any other conditions.

Establish partnership with extension officers and encourage funded groups intending to undertake farming as an income generating activity through training to utilize the extension officers in livestock and crop farming to enable them enhance their ability to generate income to repay their loans. Some constituencies like Kajiado south are rated as arid and semi arid area and are frequently hit by erratic climatic conditions. There is need for the beneficiaries to be encouraged to consult key expert who will help them diversify into drought tolerant breeds and seeds to cushion them from incurring losses. Erratic climatic conditions were cited as one of the major causes of default in loan repayment among those who proposed to undertake farming.

Expand the sensitization scope to cover men to enable them appreciate the need to allow, encourage and support their wives and daughters to take up income generating activities. This will help increase loan uptake and also reduce default rate. This is a role that can be adequately accomplished by reliably utilizing local churches, pastors, assistant county commissioners, chiefs and their sub chiefs.

Strengthen institution capacity by at least inducting committees through seminars to help them understand and undertake their roles competently. The fund should ensure that those involved in vetting proposals are empowered through continuous training to ably identify viable proposals and probably recommend adjustments for those not successful.

The role of registering community groups and issuing of funds should be separated and performed by different entities to eliminate any incidences that may lead to issues of conflict of interest.

Lobby women registering groups in anticipation for the recently launched Uwezo fund to apply for Constituency women enterprise scheme as they wait for uwezo to set up structures since DWEFC secretariat is stationed at the office that register community groups.

5.7 Suggestion for Further Research

There is need for a study to help assess the sustainability of the volunteer approach by the women enterprise fund, considering marginalized areas. In some areas the constituencies are wide and expansive making it difficult for the volunteers to walk from one end to the other.

A study on the constituency women enterprise scheme loan should be done focusing on constituencies that have registered a high uptake of the group kitty to help establish best practices that can be adopted by those struggling with low uptake.

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Appendices

Appendix 1: Research Questionnaire Transmittal Letter

Douglas Macharia

P O Box 74456

Nairobi

0775444748

Dear Respondent,

Re: Request for Information

Hi, my name is Douglas Macharia, a student at University of Nairobi pursuing a course in Master of art in project planning and management. As part of the requirement for the award of a master of art degree in project planning and management I am required to undertake a research project.

I am therefore conducting a research on factors influencing implementation of the women enterprise fund in Kenya focusing on kajiado south constituency. The study seeks to establish the influence of institutional capacity, social cultural factors, financial literacy and community involvement on successful implementation of the women enterprise fund. Due to your continued support to the program you have been selected to participate in the research.

Enclosed herewith is a questionnaire that asks you questions on the implementation of women fund in Kajiado south. Participation in this research is voluntary. The answers you will provide shall not be used against you in anyway and will be treated with confidence and shall not be identified with you. Do not therefore write your name on the questionnaire. If you choose to fill the questionnaire please provide your most honest answers and return it to the above address.

Thank you.

Yours sincerely,

Douglas Macharia

Student

Nairobi University

Enclosed (one questionnaire)

Appendix 11: Beneficiary Questionnaire

Instructions

- i) Please answer all the questions.
- ii) For the multiple choice questions kindly tick the most appropriate answer for that questions to the best of your knowledge in one of the box provided or indicate an alternative answer on the space provided. Do not tick more than one answer per question.
- iii) For the questions that require your opinion please write clearly your most honest answer on the space provided.
- iv) Do not write your name on the questionnaire.
- v) For the purpose of this research “C-WES” refers to Constituency Women Enterprise Scheme, while “DWEFC” refers to Divisional Women Enterprise Fund Committee.

Part 1: Background Information

1) Within which Age bracket do you fall? (Tick where applicable)

- a) 0-20 years b) 21-30 years c) 31-40 years
d) 41-50 years e) 51- 60 years f) 61 and above

2) Marital Status? (Tick where applicable)

- a) Newly Married. b) Married. c) Un Married.
d) Separated. e) Divorced. f) Widowed

3) If married/Newly married, what is your husband profession? -----
-

4) If married/Newly married, what is your husband education level? -----

5) What is your highest achieved level of education? (Tick where applicable)

- a) Never Attended d) Secondary
b) Pre- Primary e) College
c) Primary f) University

6) What is your Occupation? -----

Part 2: Research indicators

Section1: General indicators

7) How many members does your group have? -----

8) As a beneficiary of the constituency women enterprise scheme loan what challenges did you encounter while trying to;

i) Access the funds?-----

ii) Repay the funds? -----

9) How would you rate the uptake of Constituency Women Enterprise Scheme (C-WES) loans in kajiado south constituency?

a) Very low b) Low c) Average d) High e) Very High

10) What would you say has influenced the uptake of C-WES in kajiado south? -----

Section 2: Financial literacy

11) Have your group ever borrowed a loan before? a) YES b) NO c) Don't know

i) If yes from where? -----

12) Have your group fully repaid the loan borrowed from C-WES?

a) YES/ finished repaying b) Not yet /still repaying c) Not started

d) Don't know

i) If Not started why? (Specify)-----

13) Do you know after how long you and your group were supposed to start paying back the funds? a) YES b) NO c) No one told d) Don't Know

i) if yes how many months/years? -----

14) Did your group share out the loan you borrowed? a) YES b) No. c) Don't know

i) if yes how much per person? (kshs) -----

- 15) Was your financial needs met after taking the C-WES loan? a) YES b) NO
 i) If NO why? (Specify)-----
- 16) Have your group been able to borrow again from C-WES?
 a) YES. b) NO. c) Don't know.
 i) If NO why? (Specify)-----
- 17) What was your proposed business activity when you borrowed the C-WES loan? -----

- 18) Did your group invest the C-WES loan into the business activity you indicated in the proposal? a) Don't know b) YES c) NO
 i) if No why-----
- 19) Do your group members know how to prepare a business proposal? a) YES b) NO
 i) If NO were you assisted in developing the business proposal? a) YES b) NO
- 20) Did your group have a loan spending plan? a) YES b) NO c) Don't know
 i) if YES elaborate-----
- 21) Have you ever been trained on how to manage a business? a) YES b) NO
 c) If YES by whom? -----
- 22) Have you ever undertaken a business activity before? a) YES b) NO
 c) If YES does it still exist? -----

Section 3: Institutional capacity

- 23) Did the organization that funded you and your group seek to know the kind of business management training you lacked before giving you the loan?
 a) YES b) NO c) Can't Remember d) Don't Know
- 24) Do you know whether WEF has a training program for beneficiaries of C-WES loans?
 a) YES b) No i) if YES have they ever trained you? -----
- 25) How would you rate the training skills of WEF officials?
 a) Poor. b) Fair c) Good. d) Very Good e) Excellent
- 26) Did the DWEFC follow the guidelines while awarding/ giving out C-WES loans?

a) YES b) NO. c) Don't know i) if NO why? -----

27) Have you or your group ever used mobile payment services to pay back your loan?

a) Don't know. b) YES. c) NO. i). If NO why? -----

28) Have you ever sought help or assistance from the WEF offices? a) YES b) NO

c) If YES how would you describe your experience -----

29) How would you rate the ability of DWEFC in kajiado south with respect to? (*Use table below, tick to indicate whether low, fair, Good, V.Good or excellent*)

How would you rate DWEFC ability to;	Very low	low	Average	high	Very high
1 Recover loaned funds					
2 Train beneficiaries					
3 Select viable proposals					
4 Support beneficiaries					
5 Mobilize women to take up loans					

30) Does DWEFC has adequate logistics such as resources/fund, means of transport to access, train and help the beneficiaries? a) YES b) NO c) Don't know

31) Does DWEFC is adequately staffed to attend to all the women seeking assistance or information on C-WES? a) YES b) NO c) NOT SURE

Section 4: Social cultural factors

32) How would you describe the influence social cultural practices has on the uptake and performance of C-WES? (Very Low-Positively, Average-Neutral, Very High-Negatively)

a) Very low b) Low c) Average d) High e) Very High

33) What cultural practices/factors do you think women in kajiado south face while trying to engage in income generating activities? -----

34) What are some of the daily family duties that affects women's participation in business activities within kajiado south?-----

35) Has the duties you mentioned above (in question 34) affected uptake of constituency women enterprise scheme (C-WES) in kajiado south?

a) YES b) NO c) Don't know

36) According to you do women have enough/adequate time to engage in business activities?

a) YES b) NO c) If no why? -----

37) Do you think married women in kajiado south are required to seek permission from their

husband to be able to borrow loans? a) YES b) NO c) Don't Know

d) If YES Why? -----

38) Do women in kajiado south have free access and use of family assets like land?

a) YES b) NO c) Don't know

d) If NO why? -----

Section 5: Community involvement

39) According to you what percentage (%) of women in kajiado south do you think know about the existence of constituency women enterprise fund? (*Please tick one box below*)

a) Below 10% b) between 10%-20% c) Between 20%-30% d) Between 30%-40%

e) Between 40%-50% f) Between 50-60% g) Between 60%-70%

h) Between 70%- 80% i) above 80% k) don't know

b) What is the most convenient source of news or information for women in kajiado south?

a). Newspapers b) Radio c) TV d) Neighbours e) chiefs

f). Relatives. g) Pastor h). Others (specify)? -----

c) Do women in kajiado south know the conditions set for them to participate in borrowing loan under the constituency women enterprise scheme?

a) YES b) NO c) Not sure

d) What reasons according to you do you think prevent women from participating in borrowing C-WES in kajiado south?-----

e) According to you how does DWEFC reach out to women in this constituency? -----

f) Does Kajiado south constituency has enough women groups to participate in borrowing C-WES?

a) YES b) NO c) Don't know

d) If YES (in question 44 above) what do you think has prevented the women groups from taking up the C-WES loan?-----

e) If NO (in question 44 above) what do you think has prevented women from forming investment groups? -----

Appendix 111: DWEFC Questionnaire

Instructions

- i) Please answer all the questions.
- ii) For the multiple choice questions kindly tick the correct answer within the box provided or indicate an alternative answer on the space provided.
- iii) For the questions that require your opinion please write clearly your most honest answer on the space provided.
- iv) Do not write your name on the questionnaire.
- v) For the purpose of this research “C-WES” refers to Constituency Women Enterprise Scheme while “DWEFC” Divisional Women Enterprise Fund Committee”

Part 1: Background Information

- 1) Within which Age bracket do you fall? (Tick where applicable)
 - a) 0-20 years
 - b) 21-30 years
 - c) 31-40 years
 - d) 41-50 years
 - e) 51- 60 years
 - f) 61 and above
- 2) Gender? (Tick where applicable)
 - a) Female
 - b) Male
- 3) Marital Status? (Tick where applicable)
 - a) Newly Married.
 - b) Married.
 - c) Un Married.
 - d) Separated.
 - e) Divorced.
 - f) Widowed
- 4) What is your highest achieved level of education? (Tick where applicable)
 - d) Never Attended
 - d) Secondary
 - e) Pre- Primary
 - e) College
 - f) Primary
 - f) University
- 5) What is your profession? -----

- 6) How long have you worked with the divisional women enterprise fund committee?
- a) 0-2yrs b)3-4yrs c)5-6yrs
d) 7-8yrs e) 9-10yrs f) Above 10yrs

Part 2: Research Indicators

Section 1: General Indicators

7) As a member of the divisional women enterprise fund committee what challenges would you say the committee encountered while :

- a) Trying to disburse funds?-----

- b) Trying to train beneficiaries -----

- c) Trying to Vet proposals -----

- d) Trying to recover money loaned out-----

8) How would you rate the uptake of Constituency Women Enterprise Scheme (C-WES) loans in kajiado south constituency?

- a)Very low b) Low c) Average d) High e) Very High

9) What would you say has influenced the uptake of C-WES in kajiado south? -----

Section 2: Financial literacy

10) How would you rate the financial literacy of the various women groups that benefited from C-WES in kajiado south?

- a) Very low b) low c) Average d) High e) Very High

11) Do you think the funded groups have ever borrowed a loan before?

- a)YES b) NO c) Don't know

12) From your encounter with women in kajiado south as a DWEFC member how would you rate their willingness to take up loan under the C-WES program?

a) Very poor b) Poor c) Fair d) Good e) Very Good

13) According to you, have the previously funded groups in kajiado south fully repaid the loan they borrowed from C-WES?

a) YES/ALL b) NOT ALL c) Don't know

a. IF NOT ALL, What would you attribute to their failure to promptly fully repay their loans? --

14) Have the previously funded groups been able to borrow again from C-WES?

a) YES/ALL. b) NONE. c) AFEW/SOME d) Don't know

i) If NONE/AFEW why? (Specify)-----

15) Do you think the funded groups invested the loan they borrowed into the proposed business activities captured in their proposals? a) YES b) NO c) NOT ALL

i) if No/NOT ALL, why-----

16) How would you rate the ability of targeted beneficiaries by C-WES in kajiado south to develop business proposals?

a) Very low b) Low c) Average d) High e) Very High

17) Do you think the groups seeking funding from DWEFC in kajiado south know how to prepare a viable business proposal? a) YES b) No c) Don't Know

i) If No, are they assisted in developing business proposals? a) YES b) NO

ii) If yes in 17i above, are they charged (*indicate yes or No*)? -----.

iii) If yes in 17ii, how much (kshs) -----

18) According to you, have all the beneficiaries of C-WES in Kajiado south been trained on how to manage a business?

a) YES. b) NO. c) Some. d) Don't know.

i) If YES/Some, by whom? -----

ii) If No why? -----

Section 3: Institutional capacity

19) Do you think the women enterprise fund sought to know the training needs of beneficiaries of C-WES?

a) YES b) NO c) Don't know d) Not sure

20) Are you aware of any training guide for beneficiaries of C-WES?
 a) YES b) NO c) Can't remember d) Don't Know
 a. If YES how would you describe it -----

21) Do you know whether WEF has a training program for DWEFC committee members?
 a) YES b) No c) Don't Know
 d) if YES have they ever trained you? -----

22) How would you rate access to training opportunity for DWEFC officials from WEF?
 a) Poor. b) Bad. c) Fair d) Good. e) Excellent

23) Did the DWEFC follow the guidelines while awarding/ giving out C-WES loans?
 b) YES b) NO c) Don't know i) if No why? -----

24) Do you know whether WEF has ever used mobile payment services to disburse loan to groups in kajiado south? a) YES b) NO c) Don't Know
 d) If NO what do you think has hindered the use of mobile payment services in loan disbursement -----

25) Have any of the funded groups ever sought assistance from WEF offices toward management of funds or solving any dispute related to management of their loan?
 a) YES b) NO c) Don't know d) Not Sure
 a. If YES, how many groups have sought assistance? -----

26) How would you rate the ability of DWEFC in kajiado south with respect to? (*Use the table below, only tick one box per row to indicate whether low, fair, Good, V.Good or excellent*)

How would you rate DWEFC ability to;	Very low	Low	Average	High	Very High
1 Recover loaned funds					
2 Train beneficiaries					
3 Select viable proposals					
4 Support beneficiaries					
5 Mobilize women to take up loans					

27) Does DWEFC have adequate logistics such as resources/fund, means of transport to access, train and help the beneficiaries? a) YES b) NO c) Don't Know

a.If No in (27) above, what implication has it had on the performance and uptake of C-WES loans in kajiado south? -----

28) How would you rate facilitation of DWEFC in terms of?(use table below)

Rate facilitation of DWEFC in terms of;		Very Low	Low	Average	Good	Very good
1	Logistical support (Resources, transport, etc)					
2	Adoption & use of technology(ICT)					
3	Training opportunities					
4	staffing					

Section 4: Social cultural factors

29) How would you describe the influence social cultural practices has on the uptake and performance of C-WES? (Very Low-Positively, Average-Neutral, Very High-Negatively)

a) Very low b) Low c) Average d) High e) Very High

30) What cultural hindrances/factors do you think women in kajiado south face while trying to engage in income generating activities? -----

31) What are some of the daily family duties that affects women's participation in business activities within kajiado south?-----

32) Has the duties you mentioned above (in question 31) affected uptake of constituency women enterprise scheme (C-WES) in Kajiado south?

a) YES b) NO c) Don't know d) Others? (specify)-----

33) Do women have enough/adequate time to engage in business activities in Kajiado south?

a) YES b) NO c) Don't Know

If NO why? -----

34) Are married women in Kajiado south required to seek permission from their husband to be able to borrow loans? a) YES b) NO c) Don't Know i) If YES Why? -----

35) Do women in Kajiado south have free access and use of family assets like land?
a) YES b) NO c) Don't know
i) If NO why? -----

Section 5: Community Involvement

36) According to you what percentage (%) of women in kajiado south do you think know about the existence of constituency women enterprise fund? (*Please tick one box below*)

- i) Below 10% b) between 10%-20% c) Between 20%-30% d) Between 30%-40%
e) Between 40%-50% f) Between 50-60% g) Between 60%-70%
h) Between 70%- 80% i) above 80% k) don't kn

37) What is the most convenient source of news or information for women in kajiado south?

- a) Newspapers b) Radio c) TV d) Neighbours e) chiefs
f) Relatives. g) Pastor. h). Others (specify)? -----

38) Do women in kajiado south know the conditions set for them to participate in borrowing loan under the C-WES Loan? a) YES b) NO c) Not Sure

39) What reasons according to you do you think prevent women from participating in borrowing C-WES in kajiado south?-----

40) According to you how does DWEFC reach out to women in this constituency? -----

41) Does Kajiado south have enough women groups to participate in borrowing C-WES?
a) YES b) NO c) Don't Know

i) If YES in (41) above, what do you think has prevented the women groups from taking up the C-WES loan?-----

ii) If NO in (41) above, what do you think has prevented women from forming investment groups? -----
