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WOMEN ENTERPRISE FUND UPTAKE AND SOCIOECONOMIC LIVELIHOODS EMPOWERMENT IN KISUMU WEST SUB COUNTY, KISUMU COUNTY, KENYA

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Abstract: *The study focused on women enterprise fund uptake and socioeconomic livelihoods empowerment in Kisumu West Sub County, Kisumu County, Kenya. The other guiding objectives were to establish the knowledge of women groups on Women Enterprise Fund, to examine accessibility to Women Enterprise Fund in the county, to establish women enterprise fund uptake rate among women, and to assess the changes in livelihoods among Women after Enterprise Fund uptake in Kisumu West Sub County. The study focused on a sample of 70 respondents both individual women and women groups in Kisumu West Sub County and employed descriptive research design. The research study utilized self-administered questionnaires to collect data. The data was processed using statistical package for social sciences (SPSS) version 21. The results were presented in summary reports and tables. From the findings, women enterprise uptake and economic livelihood empowerment in Kenya still remains a great puzzle to fully integrates and ensure its effective by the government and the affected stakeholders in Kenya (women). Helping women to achieve this will lead to increased contributions and help Kenya reach its development goals.*

1.1 Study Background

Studies have noted there is no tool for development that is more effective than the empowerment of women and no policy is more important in preventing conflict, or in achieving reconciliation after conflict has ended than one that touches on women empowerment (Annan 2005). According to World Health Organization (2015) the introduction of the Millennium Development Goals marks the road map to addressing major issues of clear world view on resilient and resourceful

rural women contribute in a multitude of ways through different livelihood strategies to lifting their families and communities out of poverty.

Started in 1987, global fund for women fund was coined to aid in funding women human rights initiatives around the world, with currently supporting progressive women's rights in over 170 countries. Funds that support the global fund for women are raised from a variety of sources and are awarded to women led organizations that promote economic security health safety education and leadership of women and girls. It is therefore can be seen that women enterprise funds play a great role in promoting economic growth and equitable development (Chinomona & Maziriri, 2015).

In USA and France, past research has shown that there is a great relationship between women enterprise fund uptake and socio-economic livelihoods empowerment. (Allen, 2000 & Brana, 2008). This replica can also be seen among the Asian Tigers such as India, Indonesia, China, Malaysia and South Korea who have a thriving women socio economic livelihood empowerment sectors contributing between 70% to 90% in employment and an estimate of 40% GDP contribution (Khan, 2016).

In Africa, the African Governments, regional and sub-regional organizations have made significant commitments towards gender equality and women's empowerment. Following the adoption of the African Union Gender Policy in 2009, African leaders launched the African Women's Decade 2010-2020 and the Fund for African Women to accelerate the implementation of all commitments on gender equality and women's empowerment on the continent. These continental frameworks complement important global frameworks, to which many African Governments are signatories (Brixiová, Ncube and Bicaba, 2015).

In East Africa most women are confronted with the challenges of nurturing their business and promoting the tradition of the tradition of innovation and entrepreneurship. This could be associated with the existing businesses that have been started with women. Through this many initiative development approach on women enterprise development has been established to make it easy for their development. Taking out a loan to buy equipment or rent premises is often too much of a risk for a woman who is ill Equipped with technical and managerial skills. Consequently, women tend to start small businesses requiring small amounts of capital. This suggests that the problem of finance needs to be addressed if women were to engage in growth- oriented businesses with prospects for employment creation and income generation, with capacity building them on the fund and the adequate utilizations of funds (Buyinza, Tibaingana & Mutenyo, 2018).

Kenya has not been left behind in its efforts to address issues concerning gender equality and women's enterprise development fund. The government has been committed to ensuring that they have introduced the Women Enterprise Fund (WEF). The fund was conceived by Kenyan government in 2006 and later launched in 2007 is a Semi-Autonomous Government Agency in the Ministry of Gender, Children and Social Development established in August 2007 to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation. Women Enterprise Fund was officially established through the promulgation of (Women Enterprise Fund Regulations) under section 26 & 35 of the Government Financial Management Act. 2005. Legal Notice no. 147 dated 3rd August 2007. (Statement from the

Chairperson WEF Advisory Board). This fund was created to provide accessible and affordable credit to support all registered women groups in Kenya to start or expand business for wealth and employment creation (Manwari, Ngare & Kipsang, 2017).

From their mission, Women Enterprise Fund in Kenya determined to mobilize resources for sustainable access to affordable financial and business support services to empower Kenyan women. Fund loans reach the target beneficiaries through partner financial intermediaries and directly through Constituency Women Enterprise Scheme (C-WES). It seeks to enable the government to realize the 3rd Millennium Development Goal (MDG) on gender equality and empowerment of women". In recognition of the critical role women play in socio-economic development, the WEF has been identified as a flagship project under the social pillar in the Vision 2030. It was expected that the fund was to play a catalytic role in mainstreaming women in the formal financial services sector. The Fund receives 100% financial support from the government of Kenya through the annual budgetary allocation (Waruguru, Bwisa & Kihoro, 2017).

The Women Enterprise Fund has made relevant reforms which include finalization of the Gender policy; establishment of the Gender Commission and establishment of gender desks in Government Ministries, Parastatals and Police Stations, women specific Police Stations. There have also been amendments to the Employment Act, Marriage Act and Married Women Properties Act.

1.2 Statement of the Problem

Women are deemed as being the key drivers when it comes to economic growth and this is based on the enterprises that they run and thus there is the need to ensure that they have access to finance (Chinomona & Maziriri, 2015). Adam et al. (2017) has noted that African countries have also not been left behind when it come to the boosting of women enterprise through provision of finances. There are various initiatives that have been adopted by the African governments to ensure that there is access funds by women such as the launching of the African Union Gender Policy that urges African countries to embrace proper policies to fund women owned businesses.

Women enterprise development fund in Kenya was launched in 2007 with the aim of giving affordable credit to support women and start or expand their business for socioeconomic livelihood empowerment. Malit (2017) asserts that this was done to realize gender equality, a Millennium Development Goal (MDG) and women socioeconomic empowerment, the government since then has been in the forefront encouraging women to take the opportunity of women enterprise fund in order to improve their social economic livelihood. Many women have therefore been encouraged to actively participate and fight for the chance of partaking enterprise development funds (Ajuna, Ntale & Ngui, 2018).

In her presentation to Kisumu County government, Hussein (2016) put it that Kisumu County has received a total of Ksh. 187,350,000 from women enterprise fund which has benefited 2,005 groups and 21,579 individuals. Hussein further stated that the fund has helped five women owned SACCO; in Seme, Muhuroni and Nyakach but regretted that there are no SACCOs registered in Kisumu East and West even after sensitization were carried out.

Despite the tremendous efforts from the national government and county government of Kisumu, there has been a challenge when it comes to the socio economic livelihood empowerment of the

women in Kisumu west Sub County out of 446 women group only Tonney I. Red women group Kisumu West Sub County that have showed progressive socio-economic livelihood empowerment. There exists insufficient literature on the uptake of the women enterprise funds amongst women in Kenya and Kisumu west Sub County and the effect that it has on uplifting their social and economic activities that necessitated the current study.

1.3 Specific Objective of the Study

To investigate women enterprise fund uptake and socioeconomic livelihoods empowerment in Kisumu West Sub County, Kisumu County, Kenya.

1.4 Justification of the Study

In Kenya, women are considered vulnerable in terms of economic marginalization. Women groups are a useful tool for development plans. It is through these groups that women are able to access funds that they can use to start up income generating activities for instance the WEDF and Uwezo Funds both of which are a government's initiative. Access to these governments' funds has the prerequisite of membership in women groups (Ngelechei, Peter, Maiyo & Rono, 2017). The study thus sought to find out how this women enterprise fund uptake has had impact in the livelihoods empowerment in Kisumu West Sub County.

1.5 Significance of the Study

The findings of this study will help in ensuring that the government comes up with better approaches towards implementation of the WEF project. This is necessary for the light of the low uptake of the loans with fears from women which discourage them from applying for the loan. With an increase in uptake of the loans, more women will be empowered to make their own investments which in the long run empower them to be independent.

The findings will also serve as a reference for many scholars and researchers who will be interested in understanding how the Women Enterprise Funds is being utilized in the nation and specifically Kisumu County. This is significant in that it will allow researchers to carry further studies into facilitating better integration of the fund and empowerment of women. The study will also help women to demystify their fears in regard to loan uptake funds and the best approach to use when one takes the fund for development and empowerment in order to boot their livelihood status.

1.6 Conceptual framework

Independent Variables

Dependent Variable

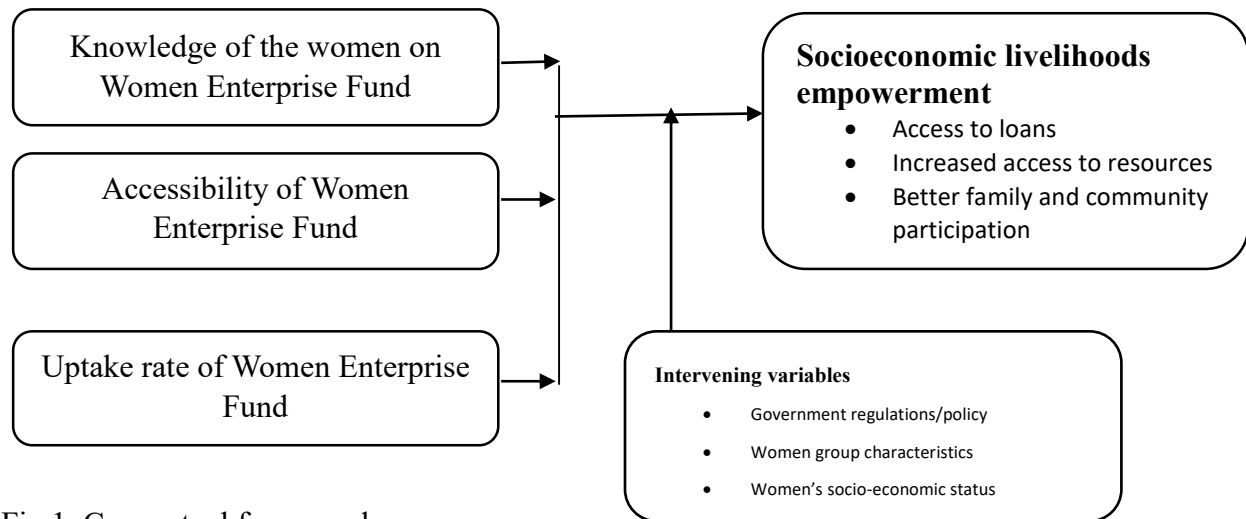


Fig 1. Conceptual framework (Source; author 2019)

1.7 Literature review

Theoretical review

Financial capital theory

Financial capital theory was advanced by Coleman in 2007. The theory asserts that there remains a definitive link between one’s access to financial capital and the start-up and success of any business. Studies have repeatedly shown that access to financial capital at the start-up stage and during the operation of a business is a key determinant to sustainability and consistency of its existence. Possible sources of financial capital include, but are not limited to, the following: liquid assets, credit lines, loans, capital leases, financial management services, owner loans, credit cards and trade credits (Cachanosky & Lewin, 2014).

Financial capital is one of the key ingredients enabling businesses to start, expand, and remain viable and to become sustainable with long-term goals. Discriminatory practices levied against women entrepreneurs seeking funds to start or continue the operation of their businesses has been documented by several authors as one of the biggest obstacles facing women entrepreneurs. Relating the above theory to the study, it can be argued that women entrepreneurs who have access to financing are more likely to start enterprises in male dominated sectors since these enterprises require a substantial amount of money to start (Cachanosky & Lewin, 2014).

Joint Liability Theory

Joint liability theory as advanced by Wahid in 1993 asserts that through joint liability the financial institutions have been able to penetrate the un-bankable and those considered too poor to be lent due to lack of collaterals. This theory has been supportive of the unconventional lending practiced by banks, due to a reasonable degree of financial self-sufficiency and repayment rates that are significantly higher than for comparable loans by conventional lending institutions. The Joint

liability lending institutions ask borrowers to form groups in which all borrowers are jointly liable to one another. These lenders are also characterized by intensive monitoring of the borrowers and rely heavily on past borrowers to ensure compliance. For the lending institutions to experience high repayment rates from borrowers there is need to encourage borrowers to form groups such that the paying members can pressurize the non-paying, or those on the verge of defaulting to honor their contractual obligations (Attanasio, Augsburg, De Haas, R., Fitzsimons & Harmgart, 2015).

Empirical review

Kamanza (2014) express concern of the low uptake of State tenders by women through AGPO despite more public awareness, She also explained that the Access to the Government Procurement Opportunities (AGPO) initiative was a good idea, but that a lot still needed to be done if women were to get their fair share of tenders. Lack of access to capital has been cited as the biggest hindrance to providing capital to women at the grassroots, easing bureaucratic bottlenecks that keep them from starting businesses, and getting markets for their produce are the ways to truly empower them empowerment of women, the Government to set up more avenues to provide capital to women besides initiatives such as the Uwezo Fund and the Women Enterprise Fund (Waiguru, 2018).

Odira (2017) in her study on organizational factors influencing uptake of women enterprise fund credit in Kitui central sub-county, Kenya with a target population of 1000 women Bonaya (2017) while introducing The Women Enterprise Fund (WEF) defined it as a semi-autonomous government institution which was established in August 2007 to provide accessible and affordable credit to support women start and or expand business wealth and employment creation. She further noted that this fund was also supposed to provides business support services such as capacity building, marketing, promotion of linkages and infrastructure support in order to help in the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment. In her presentation she gave some of the functions of the funds as Provision of subsidized credit for enterprise development, capacity building of women beneficiaries, support and facilitate local and international marketing of goods and services produced by women entrepreneurs, support and facilitate the development of linkages between women owned enterprises and big companies and facilitate and support investments in infrastructure that support women enterprises. With this in mind therefore WEF was to be operational in all the 290 constituencies which were to ensure service delivery across the whole country without any discrimination of any kind (Machira, Njati, Thiaine & Guyo, 2014). Livelihood security caters to the most fundamental human needs which is a critical component to promoting wellness and synergy within a society, without it, people are pushed towards the dark peripheries of social existence. It allows for greater decision making, enhanced participation in socio-political actions and gives power to improve one's current situation. Through research, it has been proven that a household with a financially productive woman is more likely to have access to basic needs and to move up the economic ladder as opposed to a household that lacks a financially stable woman. Livelihood security is key to alleviating poverty. It is in light of this great need of women being in control of securing their households livelihoods that the Women Enterprise Fund was established.

A study conducted in Malaysia, Indonesia, Brunei, and Singapore by Dauda (2011) found that, women entrepreneurs make contributions towards the economic development of these

countries through the establishment of new businesses and the employment of many people.

Most of the poorest people in Africa are women. Part of what makes them poor, in Africa as well as globally, are social inequalities and the lack of opportunities they face purely because of their gender. The devastating effects of poverty, discrimination and lack of opportunity affect women in multiple ways, not just their income levels but also in their maternal mortality rates (Africa Partnership Forum, 2007). Across the different Africa regions Women have stood up to take important roles in the socio-economic development of their societies. The contribution made by African women in the provision of both financial and social facilities is equal (Abimbola, 2011). Rwanda has the second-highest ratio of female entrepreneurs in Africa, behind Ghana with 44 per cent World Bank (2008

According to Singh (2013) in the ILO publication noted that targeting women borrowers makes sense from a public policy standpoint. The business case for focusing on female clients is substantial, as women clients register higher repayment rates. They also contribute larger portions of their income to household consumption than their male counterparts. There is thus a strong business and public policy case for targeting female borrowers. Children of women microfinance borrowers also reap the benefits, as there is an increased likelihood of full-time school enrolment and lower drop-out rates. Other studies done by the ILO also shows that new incomes generated from microenterprises are often first invested in children's education, particularly benefiting girls. Households of microfinance clients appear to have better health practices and nutrition than other households. This might be different by system on the ground as many women do borrow money with no good development records after borrowing this has also affected highly their livelihood economical gain. Though microfinance may make a strong contribution to the realization of the Millennium Development Goals, avoidance of Undesired Consequences may be highly considered.

1.8 Methodology

Research design is a plan for collecting and utilizing data so that desired information can be obtained with sufficient precision. The study adopted a descriptive study. Mugenda and Mugenda (2003) points out that a descriptive study research excels at bringing us to an understanding of a complex issue or object and can extend experience or add strength to what is already known through previous research. The research design fits well with the study as it helped in the description of women enterprise fund uptake and socioeconomic livelihoods empowerment in Kisumu West Sub County, Kisumu County, Kenya. The descriptive design used is also based on the nature of data that will be collected. The study relied on primary data collected using questionnaires and thus indicating that the data was quantitative in nature. Hence, study design was essential in the description of the findings since the analysis of the data collected was also based on descriptive statistics.

Sample and Sampling Procedure

According to Sekaran and Bougie (2009) target population is a group of people where researcher is interested to get relevant information for research purpose. The population in this case refers to the entire group of people, object or things of interest that the researcher wishes to investigate in

the research to be carried out. The target population in this case was the women groups in Kisumu West Sub County which has benefited from the women enterprise fund and have taken more than five years in existence. The study targeted 70 registered women groups within Kisumu West Sub County; the target population has been selected because they are the primary beneficiary of the women enterprise fund and have been in operation for more than five years. Hence, they were in position to give more details regarding the issues that are being investigated.

Kothari (2004) define a sample as part of the target population that has been procedural selected to represent it. Sampling is the process of systematically selecting representative elements of a population. It is a procedure of selecting part of the population on which research is to be conducted; it ensures that conclusions from the study can be generalized to the entire population. In this study census sampling method will be adopted. This method involved the inclusion of the entire target population in the study as the study sample size.

The study thus selected 30% of the women groups who have existed more than 5 years, there are only 70 women groups which has existed in the region for more than 5 years to take part in the study, this study therefore selected only 30% of the total 70 registered women group who have taken more than 5 years and have benefited from the women enterprise fund, 21 women groups therefore participate in the study. A sample is a smaller group or sub-group obtained from the accessible population (Mugenda and Mugenda, 1999). At least 30% of the total population is representative (Borg and Gall, 2003). Thus, 30% of the accessible population is enough for the sample size. Purposive sampling was used in the process to select 21 women groups. Purposive sampling has been selected because it is not known to the researcher which groups agreed to take part in the study and thus, the researcher selected the women groups based on the availability of the members at the time of the study.

All women groups have leaders and thus the study targeted both the women leaders and members of the women groups. A census sampling method was used whereby all the leaders of the women groups participated in the study, on the other hand, the study applied the 30% rule to select members of the women groups that will be selected for the study as noted by Mugenda and Mugenda (1999).

After the application of the 30% rule, a simple random sampling process was used to select the members of the women group. Simple random sampling was used as it gave each member of the women groups an equal chance of being selected to participate in the study.

Table 1: Sample size

Group	Members	30% years of existence
Together women group	23	7 9
Nyikwaya	18	5 10
Rito Dhot	21	6 12
Muongano	22	7 6
Mbele pamoja	25	8 9
WWY group	23	7 5
Pamoja wamama	23	7 8
Mon Nyakach	21	6 7
Uchumi women	21	6 9
Inua jamiki	24	7 8
Boresha mama group	20	6 9
Lengo kuu	24	7 14
Linda uchumi ya mama	21	6 8
Nyisakwa	23	7 11
Bondo women group	17	5 8
Loka group	15	5 6
Nthi Yesu	18	5 13
West Parish women	19	6 12
Kondele Women group	20	6 14
Wanyalo Group	23	7 13
Tutaeza women group	25	8 12
Total	446	134

Source: Field data, 2019

Methods and Instruments of Data Collection.

The study used structured questionnaires and unstructured interview guide to gather data from the adolescents and key informants (dental officer and community oral health officer). The questionnaires were used since it had the potential of reaching out to a large group of respondents within shortest time (Donald & Delno, 2016), they also offers sense of security as respondents who wished not to reveal their identity were not be forced to do so. The questionnaires were quantitative in nature.

1.9 Study findings

The main objective of the study was to establish the knowledge of women groups on Women Enterprise Fund in Kisumu West Sub County; To examine accessibility to Women Enterprise Fund in Kisumu West Sub County; To establish women enterprise fund uptake rate among women in Kisumu West Sub County; To assess the changes in livelihoods among Women after Enterprise Fund uptake in Kisumu West Sub County.

Response Rate

The analysis on the questionnaire return rate is shown in Table 2 as follows:

Table 2: Questionnaire Distribution and Return Rate

	Targeted Questionnaires		Returned Questionnaires	
	<i>Frequency</i>	<i>%</i>	<i>Frequency</i>	<i>%</i>
Respondents	150	100	150	100
Total	150	100	150	100

Source: Field data, 2019

The questionnaires return rate analysis indicates that the study targeted 150 respondents (100%) and 100 (100%) were able to participate. The proportion of the returned questionnaire is therefore 100%, which contributed to the success of this study.

Knowledge of Women on Women Enterprise Fund

The study sought to find out the knowledge of the women on Women Enterprise Fund. Findings of the study are presented as follows:

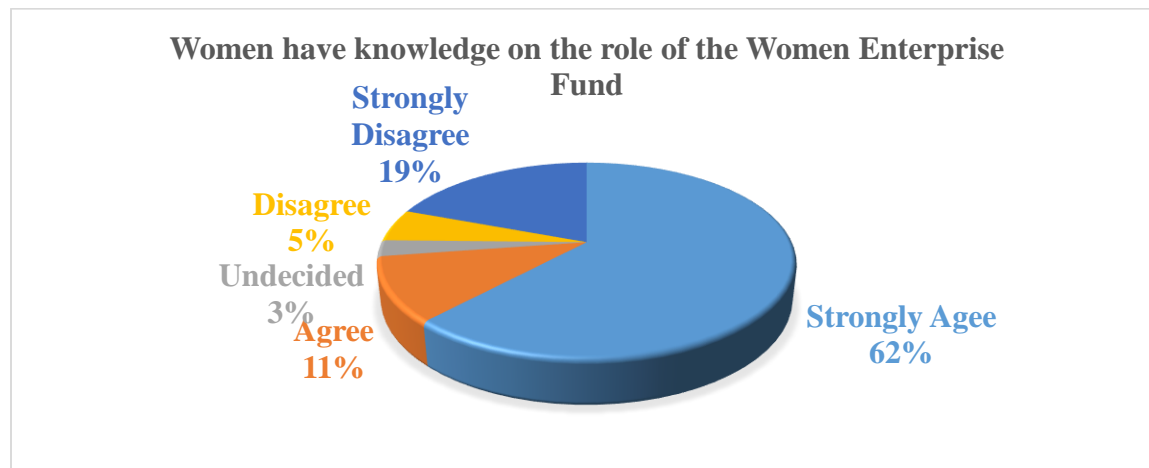


Figure 2: Awareness About Women Enterprise Fund

Source: Field data, 2019

The analysis on whether women have knowledge about the role of the Women Enterprise Fund shows that 109 (73%) concurred, 4 (3%) were undecided while 37 (24%) disproved. This is a strong indication that majority of women are aware about the role of Women Enterprise Fund. This knowledge is an indication that most women are likely to seek finances from the Women Enterprise Fund to improve their socioeconomic livelihood.

Livelihood Change among Women after Enterprise Fund Uptake

The study sought to find out the livelihood change among women after enterprise fund uptake in Kisumu West Sub County. The findings of the study are presented as follows:

Economic Improvement of Women from Women Enterprise Fund

Table 3: Women Empowerment

The Women Enterprise Fund has improved economic status of women	Frequency	Percent
Strongly Agree	8	5
Agree	98	65
Undecided	2	1
Disagree	8	5
Strongly Disagree	34	23
Total	150	100.0

Source: Field data, 2019

The study wanted to establish whether the Women Enterprise Fund had improved economic status of women, to which majority of the respondents 106 (70%) concurred, 2 (1%) was undecided while 42 (28%) showed disagreement. This is a strong indication that most women had benefited economically from the Women Enterprise Fund.

The Women Enterprise Fund has enabled women groups to venture into economic activities

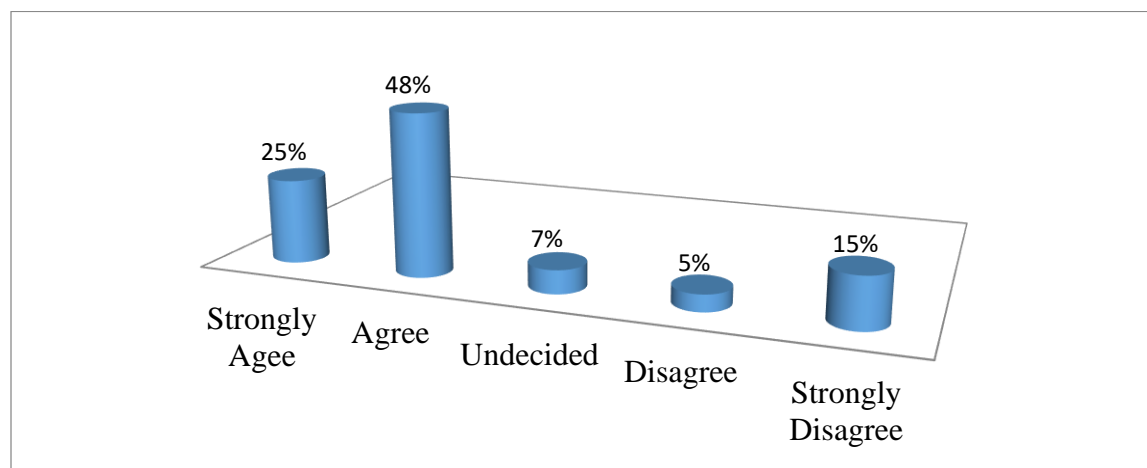


Figure 3: WEF and Women Economic Activities

Source: Field data, 2019

Regarding whether the Women Enterprise Fund has enabled women groups to venture into

economic activities, 111 (74%) of the respondents concurred, 10% were undecided while 29 (20%) showed disagreement. This implies that Women Enterprise Fund has enabled women groups to venture into economic activities.

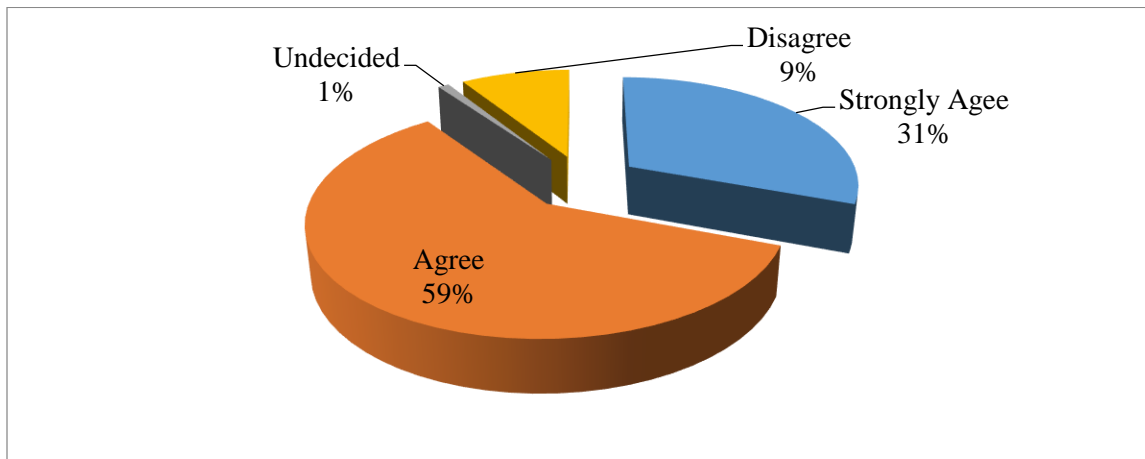


Figure 4: Women empowerment to make economic decisions
 Source: Field data, 2019

Regarding whether the Women Enterprise Fund has empowered women to make economic decisions at home, 100 (67%) concurred, 1 (1%) were undecided while 49 (34%) were in denial. Going by the majority of the respondents, it is clear that Women Enterprise Fund has empowered women to make decisions at home.

Enterprise Fund Uptake Rate

The study sought to find out the uptake rate of the women enterprise fund in Kisumu West Sub County. The findings are presented as follows:

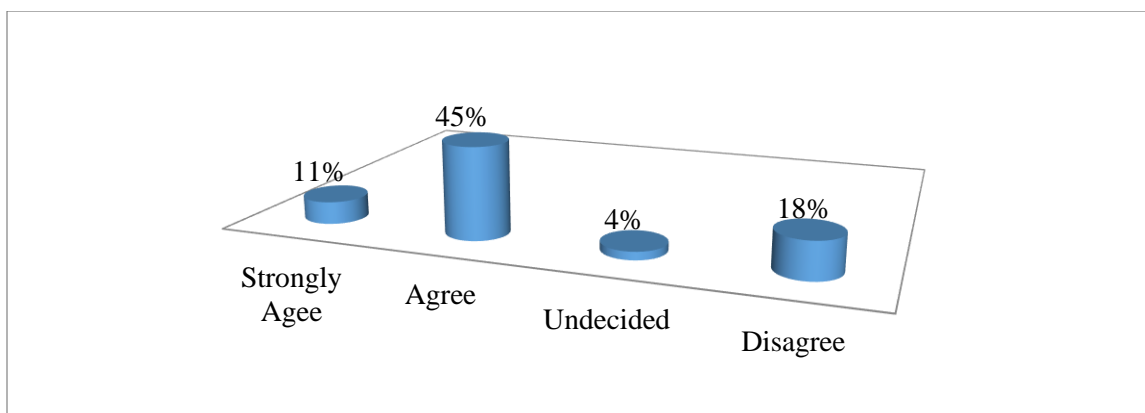


Figure 5: Application for funds
 Source: Field data, 2019

Regarding whether group members apply for loans when there is need, 84 (56%) concurred, 6 (4%) were undecided while 50 (40%). This shows that many women do apply for loans when need arises. This also implies that such women are able to accomplish their financial obligations when need arises.

Whether women have embraced the use of women enterprise fund

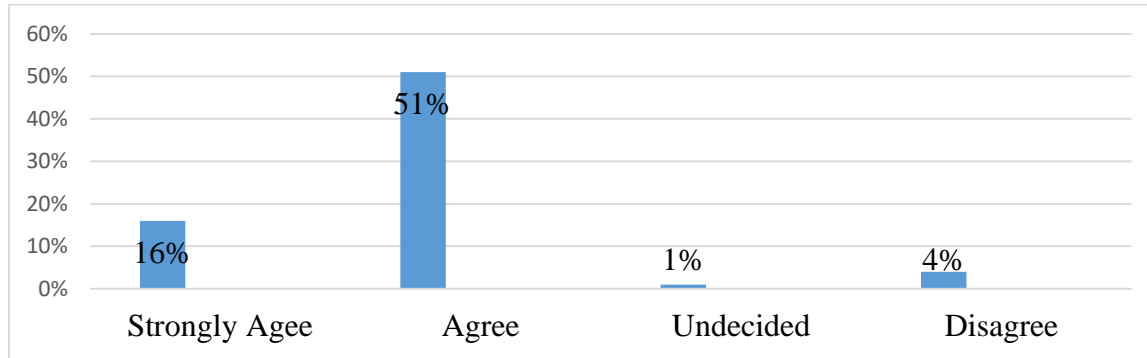


Figure 6: Embracing Women Enterprise Fund

Source: Field data, 2019

The respondents were asked whether their women groups had embraced the use of the Women Enterprise Fund, to which 101 (67%) concurred, 1 (1%) were non committed while 48 (32%). This is an indication that most women groups had actually embraced the use of Women Enterprise Fund for their financial needs.

Women Perception of the Women Enterprise Fund

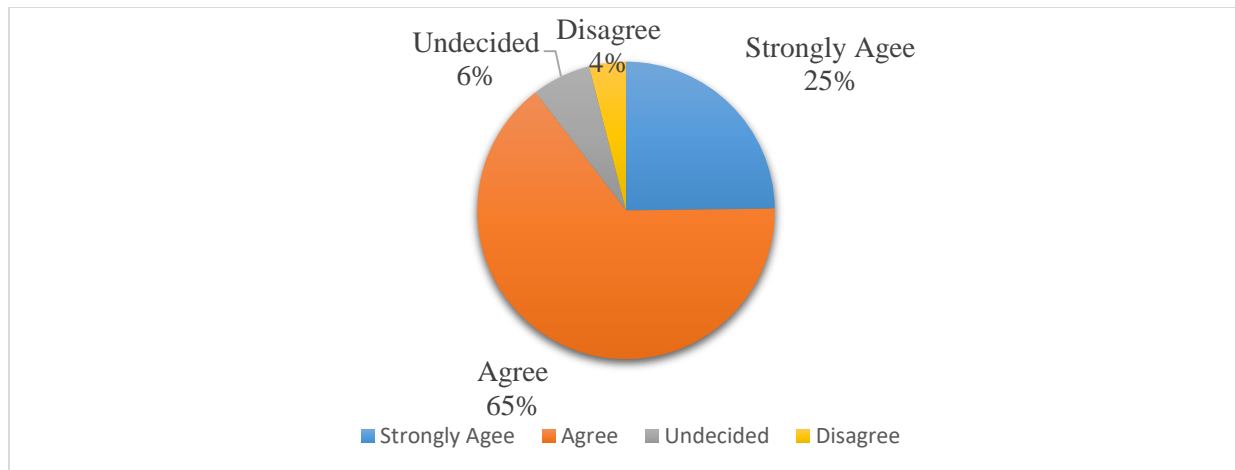


Figure 7: Women Perception of the Women Enterprise Fund

Source: Field data, 2019

The study enquired from the respondents whether members of their groups believed that women Enterprise Fund was a good idea, to which, 112 (75%) concurred, 8 (5%) were undecided while 30 (20%) disproved. This implies that the perception of the group members towards Women Enterprise Fund was a positive one. This shows that the Women Enterprise Fund was beneficial to the women group members.

Key - 1- Strongly Agree, 2 – Agree, 3– Undecided 4– Disagree, 5 – Strongly Disagree

Table 4: Enterprise fund uptake rate

Enterprise fund uptake rate among women in Kisumu West Sub County	Mean	Std. Deviation
Group members do women enterprise fund applications when there is need	4.70	1.28
Members of our group believe that Women Enterprise Fund is a good idea.	4.10	1.36
The rate of applications of women enterprise fund has increased in the last years	4.7	1.02

Source: Field data, 2019

The findings of the study indicate that the statement “group members do women enterprise fund applications when there is need,” had a mean of 4.70 and a std. deviation of 1.28. The mean indicated that most of the respondents disagreed with the statement that indeed there is the application towards the WEF by members of the women groups. “Members of our group believe that Women Enterprise Fund is a good idea” has a mean of 4.10 and a std. deviation of 1.36. It is an indication that a majority of the respondents disagreed that the WEF is a good idea based on the opinion held by the women. The statement “The rate of applications of women enterprise fund has increased in the last years,” has a mean of 4.7 and a std. deviation of 1.02. It indicates that most of the women disagreed that there has been an increase in the number of WEF applications that are made by the women.

1.10 Conclusion

The knowledge that the women have when it comes to the WEF is good based on the findings. the study concludes that the women have knowledge and information that touch of WEF such as the role that it has, the importance that it has on their economic lives and the requirements that they need to access the WEF this is key in making sure that they in position to benefit from the funds which in turn improves their economic wellbeing it also shows that there has been information sharing about the WEF.

Women Enterprise Fund has improved economic status of women. The Women Enterprise Fund has enabled women groups to venture into economic activities and also the Women Enterprise Fund has empowered women to make economic decisions at home. The study concludes that there are significant impacts that the WEF has on the livelihoods of the women and this is when it comes to their economic wellbeing. Hence, through the WEF, women groups have been able to enhance the livelihood of their members. However the uptake response of is unsatisfactory thus the need for more training

1.11 Recommendations

The study offers the following recommendations;

- i) There is the need for the diversification of the funds to be accessed within the constituency level to enhance accessibility.
- ii) There should be more training on financial management the WEF within the women groups to realize maximum benefits

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