



## **PERFORMANCE OF WOMEN ENTERPRISE FUND ON WOMEN ECONOMIC EMPOWERMENT (A survey of North Imenti Constituency)**

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### **ABSTRACT**

Women Enterprise Fund is a powerful tool to fight poverty .When women have access to financial services they can earn more, build their assets, and cushion themselves against external shocks .Women Enterprise Fund can enable women to move from everyday survival to planning for the future. Women Enterprise fund means building financial systems that serve the poor .In most developing countries ,women are majority of the population, yet they are the least likely to be served by the banks. In spite of many efforts in Kenya to empower women entrepreneurs through capacity building and to avail them with needed resources, there is a gap between supply side and demand side, most women entrepreneurs appear not to have taken full advantage of these opportunities (ILO 2008).There is a feeling that the maximum of fifty thousand given to the groups of around fifteen women is very little to start and sustain the income generating activities, given that some of these women chose to go to business individually. The researcher therefore intended to assess the performance of the Women Enterprise Fund in women economic empowerment in North Imenti Constituency. A representative sample was selected from the population using stratified simple random and cluster sampling methods. Data was collected by use of questionnaires which contained both structured and unstructured questions. The data was analyzed using descriptive and inferential statistics and findings presented in tables, graphs and pie charts. The study revealed that the WEF is primarily reaching low-income moderately poor micro entrepreneurs, who are their target group. This conclusion is based on findings that show that those who benefited from the fund have more basic durable assets with respondents having an enterprise that generates cash on a weekly. This helps women reduce their financial vulnerability through diversification of income sources and accumulation of assets. The data suggest that WEF should consider the feasibility of providing individual loan products to participants who have been diligent in repaying their group loans. Female population should be encouraged to participate in various economic activities in order to improve their livelihoods. These include enrolment in post-primary education, observing individual health needs and accessing productive income generating activities and/or well-paying employment. Introduction of Women's Development Fund is a positive initiative towards economic empowerment of female population, but its implementation needs strong identification and monitoring systems in order for the poor women to equally benefit.

**Keywords**; Empowerment; Enterprise Fund; Impact; Woman; Women Economic Empowerment

### **INTRODUCTION**

The Women Enterprise Fund was established in December 2006 by the government of Kenya as a strategic move towards addressing poverty alleviation through social-economic empowerment of the women. The current projected population of the women aged 18 years and above is 52.9 % of the total population. The government set aside KSh.1.2 billion in 2007/2008 financial year for Women Enterprise Fund. During the Financial year 2008/2009 the government increased the women fund by half billion bringing the total kitty to 1.7 billion shillings. According to the Permanent Secretary in the Ministry of Gender, Children and Social Development Dr James Nyikal, the Women Enterprise Fund has disbursed Ksh. 892 million to over 144,120 women countrywide. This Fund is a noble intervention that seeks to reduce poverty by presenting opportunities to women to realize their full potential. So far women who have benefited from the fund have started new businesses and expanded existing ones. The fund disbursement process was done through the District /Divisional Women Enterprise Fund Committee

(DWEFC). Women Enterprise Fund is a powerful tool to fight poverty .When women have access to financial services they can earn more, build their assets, and cushion themselves against external shocks .Women Enterprise Fund can enable women to move from everyday survival to planning for the future. Women Enterprise fund means building financial systems that serve the poor .In most developing countries ,women are majority of the population, yet they are the least likely to be served by the banks. The Women Enterprise Fund was disbursed through the following mediums:

**Loan through Micro Finance Intermediaries:** The on-lending component of the fund was through financial intermediaries such as banks, Non- governmental organizations, Savings and Credit Co-operative Societies (SACCOs) and Micro Finance Institutions (MFIs), from which the women accessed funds to start or expand viable business. The financial intermediaries manage funds allocated to the district from which the women can access directly either as individuals or as organized entities such as groups, co-operatives, and companies.

**Constituency Women Enterprise Fund;** This portion of the fund is to ensure that all women especially those living in remote areas not well served by financial intermediaries are not disadvantaged in accessing the fund. North Imenti Constituency Women Enterprise Scheme had an allocation of one million .It targeted viable enterprises of the women groups within the constituency. It was managed by the District/Divisional Women Enterprises Fund Committee (DWEFC).

**Capacity Building for Women and Their Institutions;** another component was the capacity building for women groups and their institutions. The ministry facilitated this role with a possibility of outsourcing for such services from other institutions with capacity to train women in enterprise and business development skills. The constituency received Ksh one million all of which was loaned to 20 groups spread in the four divisions of the district. Table 1 shows the disbursement of Women Enterprise Fund in Imenti North constituency.

Many studies have been done on performance of micro credit on women empowerment and some have indicated that there is a positive impact of micro-credit on women empowerment, for instance Dunn Arbuckle (2001), Mustafa et al (1996) and Khandler (1998). There are other studies however, that have shown that there is no empowering effect of the micro-credit, these includes Goetz and Sen Gupta (1994) and Montgomery et al (1996).

As Kabeer (2001) notes, the differences arise as a result of whether empowerment is measured as an outcome or as a process. Measuring empowerment as an outcome includes using variables such as: “the borrower investing money in a successful enterprise acquires personal assets like livestock, keeps aside some of her earnings as future savings, she improves the health and the nutrition of the family, and she participates in the major family decisions.” Other studies however have measured empowerment as the process that the borrower is supposed to gain empowerment. For example Ackerly chose indicator for empowerment as the borrower’s “Accounting knowledge “. Montgomery et al. (1996) also used managerial control as a variable for measuring empowerment as a process. Most studies that measured empowerment as an outcome came up with positive conclusions for example Mustafa et al. (1996), Khandler (1998) and Arbuckle (2001). In this study the researcher intended to measure empowerment as an outcome by using empowerment indicators or variables such as assets acquisition, income and savings as used by Dunn Arbuckle (2001). Most people in the Imenti North constituency depend mainly on farming as the source of the livelihood. Land holdings are small considering that the constituency covers Meru town area and its environment where by land is so expensive around the municipality. The pressure on the land necessitated many people to engage in various incomes generated activities.

As per traditions, women cannot make decisions on their own without consulting their husbands; neither can they control over the household productive activities such as farming. These women have multiple household welfare needs such as paying the children’s school fees, buying food and clothing (Ansolenang, 2006). Once married these women, have no financial independence but have a duty to find the resources for the upkeep of their families. This means depending on their husbands for their daily upkeep and their families. In this area women have been marginalized and discriminated against in terms of resource allocation. Women according to the local cultural beliefs are excluded from the land ownership which constitutes a major source of the rural work and the collateral for qualification of the

bank loans (Macharia and Wanjiru, 1998). Men control the property, resources and the income of the household. For these women to meet their daily requirements, some of these women have engaged in some income generating activities as a source of income to be able to buy household provisions, but along the way these women have encountered various problems, and the most dominant being the lack of startup capital (ILO, 2008).

**Table 1: Distribution of the WEF**

BUURI DIVISION		AMOUNT (KSHS)
1.	Kanana Nkunga Women Group	47,500.00
2.	Kairebi Women Group	47,500.00
3.	Kathima glory Women Group	47,500.00
4.	Kathure Ncoroboiboro Women Group	47,500.00
5.	Rwarera Mazingira Green self Help Group	
TIMAU DIVISION		AMMOUN (KSHS)
1.	Buuri Good Will Women Group	47,500.00
2.	Kithima Women Group	47,500.00
3.	Kienjera Women Group	47,500.00
4.	Lucen umoja farmers self Help Group	47,500.00
5.	Mukiri Young Women Group	47,500.00
MIRIGA MIERU EAST DIVISION		AMMOUNT (KSHS)
1.	St Joseph Cottolengo Fruits disabled Persons self Help Group	47,500.00
2.	Kinoru Ncurubi Women Group	47,500.00
3.	Mutethia Kibari Women Group	47,500.00
4.	Mbugi Makirone Women Group	47,500.00
5.	Rugutu Women Group	47,500.00
MIRIGA MIERU EAST DIVISION		AMMOUNT (KSHS)
1.	Kiamwitari Mutethia Women Group	47,500.00
2.	Gakumbo Women Group	47,500.00
3.	Nchabuene Kabanga Women Group	47,500.00
4.	Koogi Ndigene Maendeleo Women Group	47,500.00
5.	Mulathankari Multipurpose Women Community based Organization'	47,500.00
TOTAL AMOUNT FUNDED FOR 4 DIVISIONS		950,000.00
ADMINISTRATION COST		50,000.00
GRAND TOTAL		<u>1,000,000.00</u>

**Source: Imenti North Constituency Scheme.**

The government of Kenya through the Ministry of Gender and Social Services has taken an initiative to fund these women through the Women Enterprise Fund. However before these women can be given support they have to form an association, although they go into individual income generated activities (Ansoglenang, 2006). The reason for the group formation is to enable the Women Enterprise Fund Committee access to them collectively and ensure group liability. It serves as social collateral that usually encourages these women in repaying these loans. In spite of many efforts in Kenya to empower women entrepreneurs through capacity building and to avail them with needed resources, there is a gap between supply side and demand side. Most women entrepreneurs appear not to have taken full advantage of these opportunities (ILO 2008). There is a feeling that the maximum of fifty thousand given to the groups of

around fifteen women is very little to start and sustain the income generating activities, given that some of these women chose to go to business individually. Women Enterprise Fund also is a loan that is supposed to be repaid after a grace period of three months. So far no study has been done to establish whether there is any impact or not of W.E.F given that more and more women who never benefited are still waiting for their share. The researcher therefore intended to assess the performance of the Women Enterprise Fund in women economic empowerment in North Imenti Constituency. The study intended to find out how these women invested the money received, the income levels of these women as compared to those women who did not benefit from the fund and establish whether their projects are sustainable enough to allow them to have savings as well as acquire some assets. The specific objectives are:

- i. To determine the levels of income of the two sets of groups (those who got W.E.F and those who did not).
- ii. To establish whether these women have acquired any assets and compare assets acquired by the two sets of women group during the same period.
- iii. To establish whether these women save some of their earnings and compare the savings level between the two sets of groups

### **Theoretical Literature**

#### **Women Empowerment**

Different people use empowerment to mean different things. However there are four aspects which seem to be generally accepted in the literature on women empowerment. First to be empowered one must be disempowered. Secondly empowerment cannot be bestowed by a third party rather those who would become empowered must claim it. Development agencies cannot empower women – the most they can do is to facilitate women empowering themselves. They may create conditions favorable to empowerment but cannot make it happen. Thirdly, empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Finally empowerment is an ongoing process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered or disempowered relative to others or importantly relative to themselves at previous time.

Poverty manifests itself as a material deprivation, and its causes could be attributed to unequal power attribute, which characterize domestic relations. This positions women as subordinate, and dependent on their men folks, who have control over the resources (Kabeer, 2003). Women lack power, therefore empowerment of women is an issue that is emphasized today.

Kabeer (2003) defines empowerment as “the process by which, those who have been denied the ability to make choices, acquire such ability”. She further went on to indicate that empowerment could be explored closely through the following inter-related pathways: agency, resources and achievements. Agency in relation to empowerment implies the ability to actively exercise choices, which challenges power relations Resources are identified as not only material but also human and social and as including future claims and expectations as well as actual allocations. Resources “will reflect the rules and the norms which govern distribution and exchange in different institutional areas” (kabeer 1999). Despite the fact that beliefs and values legitimate inequality, the process of empowerment can begin within

Empowerment is the expansion of freedom of choice and action to share ones life, it involves the control over resources and decisions (Nayaran 2005). Empowerment is fundamentally a relational concept, coming into view out of interactions between women and powerful actors (Ibid). The empowerment of the poor women therefore, calls for changes in the institutional and organization processes which seek to position women differently from men.

According to Nelly Stromquist (1995), empowerment is special - political concept that includes cognitive, psychological, economical and political component .It also refers to women understanding of the causes of their subordination and involves understanding of the self and the need to make choices that may go against cultural or social expectations, it includes knowledge about the legal rights and sexuality. The psychological component includes women believing they can act at a personal level and social levels to improve their conditions .It involves an escape from “learned helplessness and the development of self

esteem and confidence for economic component. She argues that although work outside the home often implies a double burden, access to such work increases economic independence and therefore independence in general.

### **Measuring Empowerment**

Many writers describe empowerment as a process as opposed to condition or state of being. Some authors who have made effort at empirically measuring empowerment have argued that as a process, it can be measured directly but only through proxies. Narayan (2005) argued that while the end product of empowerment can be proxies such as education and employment. Goundasamy and Malhotro (1996) studies have found that the relevance of proxy measurements of women empowerment may depend on the geographic region (Jepeebhoy 2000)

### **Access to Fund**

According to Macharia and Wanjiru (1998), the factors that inhibit credit availability to women include; lengthy and vigorous loan applications procedures; lack of awareness of the existing credit schemes, high interest rates, lack of start up capital and lack of collateral security for finance. Owning title deeds as collateral to financial expansion is still a hurdle for most women entrepreneurs given that property is not usually registered in their names. Also Micro Financial Institutions choose where to locate therefore excluding women entrepreneurs in the remote regions which leads to regional disparities (Karanja, 1996). Interest rates charged by some Micro financial institutions is also very high and this coupled with short repayment period becomes a major constraint, resulting in forcing the entrepreneur to work almost around the clock to service the loans (ILO 2008).

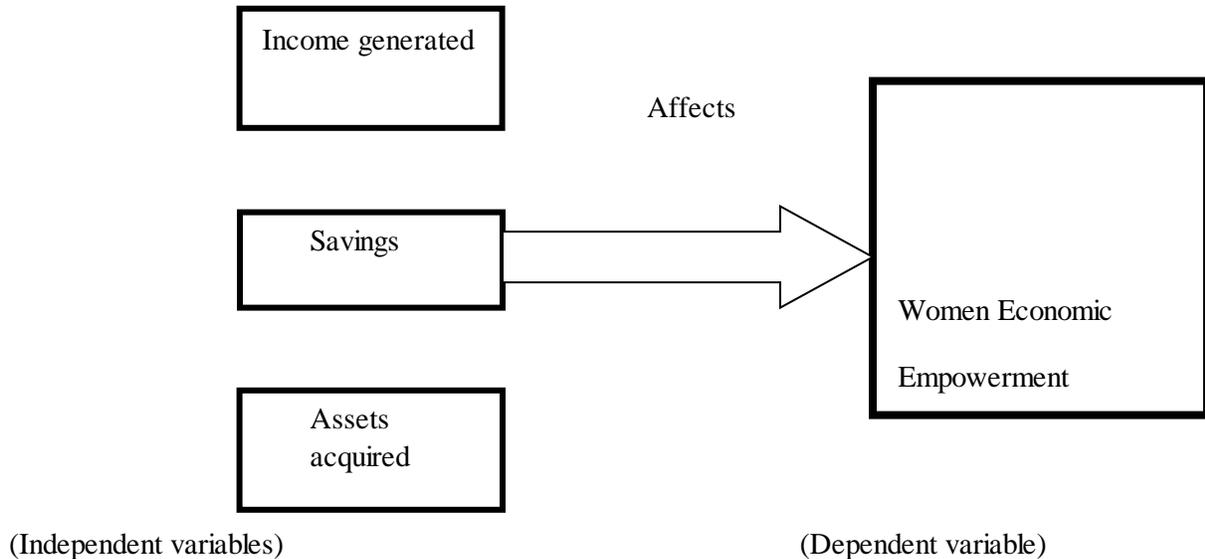
Accessibility to initial capital even when available is also a major hurdle for women entrepreneurs. Whereas many Micro-Finance Institutions emerged to provide initial and working capital, relevance and cost effectiveness is often inappropriate in satisfying the particular needs of the potential and operating women entrepreneurs (Government of Kenya 1999). Also joining saving plans, result in delays in accessing initial capital thereby worsening the women household financial burdens (Stevenson and st-onge, 2005). Access to credit is one of the most important limitations to creating new business for the women as well as competing in equal conditions in national and international market. Identifying sources of the credit is one most significant indicators of the sound management of informal network (Manuela, Domingo, 2007). In order to exploit the financial services/ marketing, it is necessary to have some kind of support on the part of the public institutions by providing services to the female business sector which search for financial mechanisms that fit in with needs of the business to women.

### **Measuring Performance**

In household any additional flow of external financial resources will enable households to broaden the portfolio mix, which will in turn have a positive impact (M.A Baqui Khalily 2004). Outcomes may be classified into intermediate and end outcomes. Intermediate outcomes include: consumption, expenditure, assets accumulation, savings, child education, nutrition intake and employment. At enterprise level, impact will increase in terms of revenue, profit, assets and employment (Chen and Dunn 1996). However at individual level impact is found in personal savings.

### **Conceptual Framework**

The conceptual framework assesses how the Women Enterprise Fund has empowered women in Imenti North economically. The study used household economic model as used by the AIMS study in Peru (Dunn and Arbuckle 2001). At enterprise level, revenue was used as the independent variable, at household level assets accumulation was used and at individual level personal savings were the independent variables



**Figure 1; Conceptual framework**

**Adopted from: (Dunn and Arbuckle 2001)**

**Assets:** The set of women group with higher average assets acquisition would be considered to be more economically empowered. Anything tangible or intangible that one possesses, usually considered as applicable to the payment of one's debts is considered an asset. Simplistically stated, assets are things of value that can be readily converted into cash (although cash itself is also considered an asset). This will include things like furniture and appliances, livestock, any major equipment—like a car, motorbike, bicycle, typewriter, business assets—like a push-cart, kiosk, sewing machine, display case,. Also personal effects like—garments, jewelry, etc would form part of the assets.

**Savings:** The set of group of women with higher average saving level per week will be considered to be more economically empowered. Personal saving has been defined as disposable income minus personal consumption expenditure. In other words, income that is not consumed by immediately buying goods and services is saved. Respondents will be asked to indicate how much they save per week/per month.

**Income:** The set of group of women with higher total average income per week will be considered to be more economically empowered. For households and individuals, income is the sum of all the wages, salaries, profits, interests' payments, rents and other forms of earnings received in a given period of time.

### **Women Economic Empowerment**

In economic development, the empowerment approach focuses on mobilizing the self-help efforts of the poor, rather than providing them with social welfare. Economic empowerment is also the empowering of previously disadvantaged sections of the population, for example, in many previously colonized African countries. Empowerment is then the process of obtaining these basic opportunities for marginalized people, either directly by those people, or through the help of non-marginalized others who share their own access to these opportunities. It also includes actively thwarting attempts to deny those opportunities. Empowerment also includes encouraging, and developing the skills for, self-sufficiency, with a focus on eliminating the future need for charity or welfare in the individuals of the group. Self-decision regarding education, participation, mobility, economic independency, public speaking, awareness and exercise of rights, political participation and many more factors ensure women empowerment. In short women empowerment is the breaking of personal limitation. Economically empowered women are able to make savings for their families, they can always have enough food to eat with the family, they can afford to

keep all of their school-age children in school—At least through secondary, vocational school or even the university, their houses have full utilities (electricity, water, sanitation), they can always afford the medicine and healthcare services the family needs, they always feel respected and can always express their opinions in public and participate in all major decisions of their families.

**RESEARCH METHODOLOGY**

This was a survey research study. This is because the study focused on comparing as well as describing groups. Descriptive survey enabled the researcher to have a systematic collection and presentation of data in order to assess the performance of the WEF in economic empowerment of women in North Imenti Constituency, Kenya. The study population consisted of all women over 18 years and who belong to a registered women group in Imenti North constituency. In this study, it consists of 1540 women in North Imenti constituency. Sampling frame from the project group was the 340 women who benefited from Women Enterprise Fund in Imenti North constituency and 1200 women in registered women groups who did not benefit from the fund. According to Mugenda and Mugenda (2003) a sample size of 10% of the general population is sufficient representative. The total population is 1540 of the fully registered women in Imenti North. 10% of 1540 = 154 women were taken as the sample size. These 154 women were divided equally between the project group and the control group. Multistage sampling was used. Questionnaires were used to obtain primary data from respondents. The questionnaires were collected by the researcher for analysis. After data collection, the researcher conducted a preprocessing of data to correct any errors in the raw data and elimination of any data not needed for the analysis. The researcher then organized the data thematically as per the research questions and subsequently adopted a coding scheme. The coding scheme facilitated the development of an appropriate data structure to enable its entry into the computer. Frequency tables were used for presentation of the study findings

**Data Analysis and Interpretations**

The study targeted a sample size of 154 respondents from which 152 filled in and returned the questionnaires making a response rate of 98.7%. This response rate was satisfactory to make conclusions for the study. The response rate was representative. According to Mugenda and Mugenda (1999), a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. Based on the assertion, the response rate was considered to excellent. Descriptive and inferential statistics have been used to discuss the findings of the study.

**RESULTS AND DISCUSSION**

**Table 2. The income generating activity respondents engaged in**

	<b>Frequency</b>	<b>Percentage</b>
Service ( such as saloon)	<b>32</b>	21.1
Trade (such as second hand cloth selling, cereals and otherphysical commodities.)	<b>26</b>	17.1
Farming (such fruit farming, vegetable growing.chicken rearing, dairy farming)	<b>76</b>	50.0
<b>Total</b>	<b>152</b>	<b>100</b>

The study requested the respondent to indicate the income generating activity she respondents engages in. From the findings Table 2, 50% of the respondents indicated that they engaged in Farming (such as fruit farming, vegetable growing.chicken rearing, dairy farming),21.1% of the respondents indicated that they engaged in Service ( such as saloon) 15.1% of the respondents indicated that they engaged in Trade (such as second hand cloth selling, cereals and otherphysical commodities.) and lastly 11.8% of the respondents indicated that they engaged in management and overseeing community based project.

**Table 3. Statements describing the kind of food eaten in the household**

	<b>Frequency</b>	<b>Percentage</b>
We always have enough food to eat;	30	19.7
We usually have enough food to eat;	41	27.0
We sometimes do not have enough to eat	56	36.8
We often do not have enough to eat.	25	16.4
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to establish on the quality, quantity and availability of food eaten in the household. From the findings the study established most of the families (36.8%) sometimes did not have enough food to eat, 27% of the respondents indicated that they usually have enough food to eat, 19.7% of the respondents indicated that they do always have enough food to eat whereas 16.4% of the respondents indicated that they often do not have enough to eat. This implies that most of the families' budget was not enough to cater for kitchen budget (Table 3).

**Table 4. Statements describing educational affordability in the household**

Statements	<b>Frequency</b>	<b>Percentage</b>
We can afford to keep all of our school-age children in school—At least through secondary, vocational school or even the university;	25	16.4
We can afford for our children to complete primary and secondary, but not all will complete vocational or higher education;	45	29.6
We can only afford for all our children to complete primary education, but secondary schooling is doubtful; and	48	31.6
We cannot afford for all our children to obtain even a primary education	34	22.4
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine the clarity on the above statements relating to capability in financing education (Table 4). From the findings, the study established that, majority of the respondents as shown by 31.6% could only afford for all their children to complete primary education, but secondary schooling is doubtful, 29.6% indicated that they can afford for their children to complete primary and secondary, but not all will complete vocational or higher education, 22.4% indicated that they cannot afford for their children to obtain even a primary education. This implies that most of the families engaged lived below the poverty line and their children accomplishing education level to the university level was not guaranteed.

**Table 5. Statements describing housing situation of Utilities**

	<b>Frequency</b>	<b>Percentage</b>
Our house has full utilities (electricity, water, sanitation);	<b>35</b>	23.0
Our house has partial utilities;	<b>68</b>	44.7
Our house has electricity only;	<b>27</b>	17.8
Our house has no utilities.	<b>22</b>	14.5
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to classify housing situations in respect to the above utilities. From the findings in Table 5, the study established that 44.7% of the households had partial utilities, 23% of the households had full utilities (electricity, water, sanitation) 17.8% of the households had electricity only whereas 14.5% of the households had no utilities. This implies that most of the household engaged in this study were of average class with partial utilities.

**Table 6. Statements describing housing situation of Repairs**

	<b>Frequency</b>	<b>Percentage</b>
We can always afford needed repairs	<b>33</b>	21.7
We can usually afford repairs	<b>30</b>	19.7
We can seldom afford repairs	<b>60</b>	39.5
We can never afford repairs.	<b>29</b>	19.1
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine the affordability of repairs. From the findings the study established that 39.5% of the respondents indicated that seldom they can afford repairs, 19.75 indicated that they can usually afford repairs, 19.1% of the respondents indicated that can never get to afford repairs. This implies that majority of the respondents engaged in this study could rarely get to afford repairs (Table 6).

**Table 7. Statements describing the health situation of the household**

	<b>Frequency</b>	<b>Percentage</b>
We can always afford the medicine and healthcare services we need;	31	20.4
We usually can afford the medicine and healthcare services we need;	54	35.5
We sometimes cannot afford to buy medicine	40	26.3
We never can afford to buy medicine or healthcare services.	27	17.8
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine the extent to which respondents could afford the healthcare services (Table 7). From the findings of the study 35.5% of the respondents indicated that they could afford the medicine and healthcare services we need. 26.3 % of the respondents indicated that sometimes they cannot afford to buy medicine, 20.4 % of the respondents indicated that they can always afford the medicine and healthcare services we need and lastly 17.8 % of the respondents indicated that they never can afford to buy medicine or healthcare services. This implies majority of the households could not afford buy medicine or healthcare services.

**Table 8. Statements describing Respect**

	<b>Frequency</b>	<b>Percentage</b>
I always feel respected;	<b>20</b>	13.2
I usually feel respected;	<b>30</b>	19.7
I seldom feel respected;	<b>55</b>	36.2
I never feel respected.	<b>47</b>	30.9
<b>Total</b>	<b>152</b>	<b>100</b>

The study requested the respondents to characterize themselves in respect with the above statement relating to “respect”, from the finding the study established that majority of the respondents indicated that they rarely felt respected respect as indicated by 36.2%, 30.9% of the respondents indicated that they were never respected 19.7% of the respondents indicated that they were respected and whereas only 13.2% I always feel respected. This implies that majority of the respondents were of the opinion that they were not accorded the respect by the society.

**Table 9. Opinions**

	<b>Frequency</b>	<b>Percentage</b>
I always express my opinions in public	<b>20</b>	13.2
I often express my opinions in public	<b>30</b>	19.7
I seldom express my opinions in public	<b>56</b>	36.8
I never express my opinions in public	<b>46</b>	30.3
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine the respondent's confidence in expressing opinions in public. From the findings (Table 9), the study established that 36.8% of the respondents rarely expressed their opinions in public, 30.3% of the respondents never expressed their opinions in public, 19.7% often expressed their opinions in public, whereas 13.2% of the respondents always expressed their opinions in public, this implies that majority of the respondents felt inferior in expressing their opinions in public.

**Table 10. Participation**

	<b>Frequency</b>	<b>Percentage</b>
I participate in all major decisions of my family;	<b>29</b>	19.1
I participate in most major decisions of my family;	<b>53</b>	34.9
I seldom participate in major family decisions;	<b>40</b>	26.3
I never participate in major family decisions.	<b>30</b>	19.7
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine the respondents involvement in making family decisions (Table 10). From the findings, the study established 34.9% of the respondents participated in most major decisions of the family, 26.3% of the respondents participated rarely participated in major family decisions 19.7% of the respondents indicated that they never participated in major family decisions whereas 19.1% indicated that they participated in all major decisions of my family. This implies that a significant number of women were not involved in making major family decision.

**Business Inventory, Turnover & Profit**

**Table 11. Rereplenishing rate**

	<b>Frequency</b>	<b>Percentage</b>
Once a month	38	25.0
Four times a month	50	32.9
Eight times a month	35	23.0
Daily	29	19.1
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine the rate at which respondents replenish the working capital. From the findings (Table 11), 32.9% of the respondents indicated Four times a month, 25% of the respondents indicated once a month, 23% of the respondents indicated eight times a month, whereas 19.1% of the respondents indicated daily. This indicates that majority of the respondents replenished the working capital at a rate of Four times a month.

**Table 12. What are problems facing you in your daily activities?**

	<b>Frequency</b>	<b>Percentage</b>
Marketing of the products	<b>30</b>	19.7
Repaying the loan	<b>55</b>	36.2
Inflation and drought interference.	<b>67</b>	44.1
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to establish problems the faced by the respondents in daily activities. From the findings the findings the study established among the problems encountered by the respondents in their daily activities include Inflation and drought interference indicated by 44.1%. Repaying the loan as indicated by 36.2%, marketing of the products as shown 19.7% this implies that Inflation and drought interference were the major problems facing most womens in their daily activities (Table 12).

**Table 13. Methods to improve Women Enterprise Fund loans to women**

<b>Statement</b>	<b>Frequency</b>	<b>Percentage</b>
Increasing the amount to be lend to each group	<b>45</b>	29.6
Creating more awareness about the fund	<b>54</b>	35.5
Increasing the grace period before repaying the loan	<b>53</b>	34.9
<b>Total</b>	<b>152</b>	<b>100</b>

The study sought to determine ways to improve Women Enterprise Fund loans to women. From the findings (Table 13) 35.5% of the opinion were of the opinion that its important to Create more awareness about the fund, 34.9% of the respondent were of the opinion that its important to Increase the grace period before repaying the loan and finally 29.6% of the respondents indicated that it's important to increase the amount to be lend to each group.

### **Regression Analysis**

In this study, a multiple regression analysis was conducted to test the influence among predictor variables. The research used statistical package for social sciences (SPSS V 20) to code, enter and compute the measurements of the multiple regressions

**Table 14. Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.691(a)	.653	.645	.19440

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable, From the findings in Table 14 the value of adjusted R squared was 0.643 an indication that there was variation of 64.5% on economic empowerment due to changes in income generated, savings and assets acquired at 95% confidence interval . This shows that 64.5% changes in economic empowerment could be account for by income generated, savings and assets acquired. R is the correlation coefficient which shows the relationship between the study variables, from the findings shown in the table above there was a strong positive relationship between the study variables as shown by 0.691.

**Table 15. ANOVA**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.232	6	0.372	3.131	.048 <sup>b</sup>
	Residual	28.294	146	0.329		
	Total	30.526	152			

From the ANOVA statics in table above, the processed data, which is the population parameters, had a significance level of 0% which shows that the data is ideal for making a conclusion on the population's parameter as the value of significance (p-value ) is less than 5%. The F critical at 5% level of significance was 3.131 since F calculated is greater than the F critical (value = 1.684), this shows that the overall model was significant.

**Table 16. Coefficients**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 Constant	.298	.453		2.165	.006
Income generated	.237	.160	.198	1.479	.012
Saving	.231	.126	.245	1.834	.001
Assets acquired	.239	.145	.008	.065	.023

From the data in the above table the established regression equation was

$$Y = 0.298 + 0.237 X_1 + 0.231 X_2 + 0.239 X_3$$

From the above regression equation it was revealed that holding income generated , savings and assets acquired to a constant zero , economic empowerment of women would be at 0.298 , a unit increase in income generated would lead to increase in the women economic empowerment by a factors of 0.237, unit increase in saving would lead to increase in women economic empowerment by factors of 0.231, a unit increase in assets acquired would lead to increase in women economic empowerment by a factor of 0.239. At 5% level of significance and 95% level of confidence all the variables were significant (p<0.05).

**Hypothesis testing**

Independent samples T-test results

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Total Monthly Income	Equal variances assumed	24.869	.000	3.917	150	.000	18735.117	4782.721	9284.913	28185.321
	Equal variances not assumed			3.968	78.065	.000	18735.117	4721.424	9335.607	28134.627
Amount set aside by the household for monthly savings	Equal variances assumed	7.569	.007	1.818	150	.071	2666.9957	1466.7723	-231.208	5565.199
	Equal variances not assumed			1.838	92.583	.069	2666.9957	1451.2075	-214.986	5548.977
Total Assets Value	Equal variances assumed	5.708	.018	3.095	150	.002	162094.44	52373.031	58610.29	265578.6
	Equal variances not assumed			3.127	95.201	.002	162094.44	51836.650	59188.49	265000.4

From the above t-test, there were significant differences in the means for total monthly income between the women who received funds from WEF and those who did not [t (78.065) = 3.968, p =0.00 < .05] and therefore we accept the null hypothesis that women who received loans from WEF have higher income than those who did not. There was also significant differences in the means for total assets value between women who received loans from WEF and those who did not [t (95.201) = 3.127, p =0.002 < .05] and therefore we accept the null hypothesis that women who received loans from WEF acquire more assets than those who did receive loans from WEF. Contrary, there was no significant differences in the means

for savings between the women who received funds from WEF and those who did not [ $t(92.583) = 1.838$ ,  $p = 0.069 > .05$  and therefore we reject the null hypothesis that women who received loans from WEF have higher savings than those who did not receive loans from WEF. This confirms that women who received funds from WEF are more economically empowered than those who did not.

### **CONCLUSION**

From the findings the study revealed that the WEF is primarily reaching low-income moderately poor micro entrepreneurs, who are their target group. This conclusion is based on findings that show that those who benefited from the fund have more basic durable assets with respondents having an enterprise that generates cash on a weekly basis. This helps women reduce their financial vulnerability through diversification of income sources and accumulation of assets. The data suggest that WEF should consider the feasibility of providing individual loan products to participants who have been diligent in repaying their group loans. These individuals want to “graduate” to larger loans than the groups provide. This process could prepare these individuals to participate in the parallel commercial banking system in the future

### **RECOMMENDATIONS**

Female population should be encouraged to participate in various economic activities in order to improve their livelihoods. These include enrolment in post-primary education, observing individual health needs and accessing productive income generating activities and/or well paying employment. Introduction of Women’s Development Fund is a positive initiative towards economic empowerment of female population, but its implementation needs strong identification and monitoring systems in order for the poor women to equally benefit.

In addition it is important to encourage women to participate in international and national associations relevant to their individual specialties and business undertakings with a view to sharing experiences and exposing women to both local and international economic opportunities.

Civil Society, Government, private sector and other relevant organs should step up awareness campaigns on WEF and other funds, rights for women and policy interventions already in place targeting women. This would enhance their effective participation in the social, economic and political systems. Pro-poor policies and interventions should also target women especially in rural and marginalized areas as appropriate. The government should increase amount lend to each group and increase the grace period before repaying the loan.

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