

**ORGANIZATIONAL FACTORS INFLUENCING UPTAKE  
OF WOMEN ENTERPRISE FUND CREDIT IN KITUI  
CENTRAL SUB-COUNTY, KENYA**

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## DECLARATION

I understand that plagiarism is an offence and I therefore declare that this project report is my original work and has not been presented to any other institution for any other award.

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## **DEDICATION**

This Research Project is dedicated to my loving family who struggled in all manners to make me what I am today.

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## **LIST OF ABBREVIATIONS**

<b>CBO</b>	Community Based Organizations
<b>CWES</b>	Constituency Women Enterprise Scheme
<b>FBO</b>	Faith Based Organizations
<b>FI</b>	Financial Intermediary
<b>FIDA</b>	Kenya Federation of Women Lawyers
<b>GOK</b>	Government of Kenya
<b>ILO</b>	International Labor Organization
<b>KNBS</b>	Kenya National Bureau of Statistics
<b>MDGs</b>	Millennium Development Goals
<b>NCCK</b>	National Council for Churches of Kenya
<b>ROSCAs</b>	Rotating Savings and Credit Associations
<b>SACCOs</b>	Savings and Credit Cooperative Organizations
<b>SEDP</b>	Small Enterprise Development Programme
<b>SME</b>	Small and Medium Enterprises
<b>WED</b>	Women's Entrepreneurship Development
<b>WEF</b>	Women Enterprise Fund

## **DEFINITION OF KEY TERMS**

### **Business development services**

According to Kabeer (2001) business development services refers to non- financial services and products offered to entrepreneurs at various stages of their business needs. These services are primarily aimed at skills transfer or business advice, networking, business promotion, market linkages and business training.

### **Credit access**

Alliance for Financial Inclusion Data Working Group (2011) refers to credit access as the availability of formal, regulated financial services, and the physical proximity from beneficiaries the credit entity is as well as the affordability of the financial services.

### **Organization**

This refers to Women Enterprise Fund (WEF), (GoK, 2007)

### **Organizational factors**

Factors that are internal to WEF and that WEF has immediate control of and that have influence on the uptake of loans that women entrepreneurs get from WEF. (Researcher, 2017)

### **WEF Technical personnel**

WEF employees trained to provide business services to the potential and subsequent WEF loanees. (Researcher, 2017)

### **Uptake**

The process by which women entrepreneurs seek and get WEF credit or loans either to start or expand their enterprises. (Researcher, 2017)

### **Women Enterprises Fund (WEF)**

According to GOK WEF refers to a semi-autonomous government agency in the Ministry of Devolution and Planning established in August 2007 to provide accessible and affordable credit to support women start or expand business and create more employment. (WEF, 2007)

## **ABSTRACT**

The purpose of this study was to assess the organizational factors influencing the uptake of Women Enterprise Fund in Kitui Central Sub- County. It focused on the women groups in Kitui Central Sub County. The research objectives of the study were to determine the influence of WEF technical personnel, business development services and WEF credit accessibility on the uptake of Women Enterprise Fund among women groups in Kitui Central Sub County. The literature review focused on theoretical and empirical foundations on the organizational factors influencing WEF credit uptake by women groups in Kitui Central Sub County. The study employed the descriptive survey design. The target population was 1,000 women group chairpersons spread all over Kitui Central Sub County and 20 chairpersons from registered women groups were selected for pilot study. The test-retest method was used to establish data reliability where a coefficient of 0.701 was obtained. Stratified random sampling approach was used to select a sample size of women groups and the respondents were the chairpersons of the respective groups. 20 chairpersons of selected women groups for pilot study did not participate in the actual study. Data was collected using questionnaires for the group members and the interview schedule for the WEF officers. Descriptive statistics including frequencies, means and standard deviations and inferential statistics like ANOVA and Multivariate Regression Analysis was used in data presentation and analysis. The findings and analysis was presented in percentages, tables and figures. This study generated information that WEF loan uptake among women in the research area is influenced by WEF technical personnel, and WEF credit availability and less by the business development services. In fact the t-value of 2.557 was found greater than the upper and the lower boundaries in absolute terms respectively (0.533 and 0.66) respectively. WEF credit availability was found to get a t-value of 1.305 greater than the upper and lower boundaries of 0.89 and 4.29. The business development services was found to be of no statistical significance. The t-value here was found to be -1.190 and less greater than the higher and the lower boundaries of 0.069 and -0.276. This means that the business development services had no significant influence on WEF loan uptake. This study recommends that WEF should train, employ and motivate technical personnel and increase loan amounts and make them readily available to increase WEF loan uptake. WEF should also ensure that business development services be a compulsory component of WEF loan product to facilitate women to expand businesses and create employment. The study also recommended that WEF should be autonomous and well financed and allowed to solicit for more funding from any entity. Further research on the impact of WEF in the area was also recommended.

## **CHAPTER ONE**

### **1.0 INTRODUCTION**

#### **1.1 Background of the Study**

Low uptake of financial services by women is a global problem with ‘more than 1.3 billion women in the world operating outside the formal financial system’ (Demirguc-Kunt, Klapper & Singer, and 2013: 2). This situation is reflected in Africa where more than 70 percent of women are financially excluded and where women’s access to finance and financial services is consistently behind that of their male counterparts (MFW4A, GIZ & New Faces New Voices, 2012). Women financial inclusion is defined as a situation in which women in the households as well as entrepreneurs have accessibility to financial products and services (World Bank, 2012). This indicates that financial inclusion is the provision of financial services at costs that are affordable to the disadvantaged sections and the low income sections of society.

World Bank Report (2012) further notes that the present reality is that the financial services regarded as informal are of great significance to women in Africa than formal financial services. However, the formal financial services are normally seen as the better scheme for clients above informal finance in relation to efficiency, reliability and sustainability. The variety of financial services enclosed includes savings, leasing and factoring, pensions, mortgages, short and long-term credit insurance, local money transfers, payments, international remittances and equity (investment) finance.

The same report observes that African women have a solid track record as savers, often through informal institutions such as unregulated Savings and Credit Cooperative Organizations (SACCOs) and Rotating Savings and Credit Associations (ROSCAs), rather than formal financial institutions. They seek safe, convenient and confidential ways to save small amounts. Women are more concerned with security and convenience of deposits and withdrawals than with interest income. This supports their role of managers of household

budgets and their use of savings as part of their risk management strategies. Beyond the in-and-out short-term savings, there is expanding interest in programmed (commitment) savings to work toward a specific goal, such as children's education. This calls for products that allow for regular savings of small amounts.

Most women are forced to grow their businesses using little or no formal credit facilities. The dependency on personal assets and informal sources of capital limit the amount of financing available. Most businesses remain informal and in low-value areas – with not enough emphasis on financial products and services to help expand business from micro to small to medium to large size. Informal sources of credit are not sufficient to bring them into the SME range (IFC, 2007 and FIAS/IFC, 2005). Scholars agree that credit has existed to have positive impact on the performance of businesses in Kenya (Peter, 2001, Tanzania .Kuzilwa, 2005, Uganda, Samiha, 2007). The significance of credit accessibility mainly to women in Kenya has led to the creation of Women Enterprise Fund (WEF) in order to address the credit gap and back up business development for women (KIPPRA, 2010)..

In an attempt to bridge gender gap and empower women economically, Kenya government in August 2007 established Women Enterprise Fund (WEF). Women Enterprise Fund is a semi-independent agency of the government under the Ministry of Public Service, Youth and Gender Affairs established through a Gazette Notice as a rotating loan fund. The fund aims at among others, providing affordable and reachable credit for development of women enterprises, building the capacity of women who benefits from the scheme and their institutions, promoting local and international marketing, promoting linkages and infrastructure support. The fund was established to enhance poverty reduction, promote gender equality and empowerment of women through enterprise development and to be a flagship project in the Vision 2030 Development Road Map (GoK, 2012). According to WEF Headquarters, so far, WEF has extended loans to women amounting to Ksh. 2.6 billion to over 645,825 women entrepreneurs. Equally, to date, the fund has trained 116,372 women on loan management and business skills.

It is through two channels that women enterprise fund is provided: through Constituency Women Enterprise Fund (C-WES)-(Tuinuke Loan- meaning self-rising), funds which are advanced to Registered Self Help Groups of 10 members each and above comprising 100% women or 70% women and 30% men. In addition, all the leadership positions in the group must be held by women and the group must have a bank account /SACCO FOSA/Post Bank and having been registered for at least 3 months. The application forms for the loans are provided without a fee from the Sub-County Gender and Social Development Offices country wide. The forms can also be accessed from Regional Offices based at all Regional headquarters or fund headquarters or downloaded from the website [www.wef.co.ke](http://www.wef.co.ke). Further, the loan applications are scrutinized by the Constituency Women Enterprise Fund Committee (CWETC). Beneficiaries get Ksh. 100,000 in their first phase and Ksh. 200,000 in the second phase upon full repayment of the first. This product is for the group.

An entrepreneur benefits within the group either through joint enterprise, or the amount is internally lent to individuals within the group. The interest rate is nil except a service charge of 5% paid up front. The repayment period is 12 months with 3 months' grace period. The amount an individual can get for own enterprise is dependent on the number of members in the group and the group policy.

The second product is serviced through Financial Intermediaries (Jimarische Loan-meaning perfecting self). The loan is given to individual women, Self Help Groups or companies owned by women at 8 % rate of interest per annum on reducing balance. A maximum amount per borrower is ksh.200, 000 and an amount of ksh.500, 000 and above requires W.E.F. board's approval. Repayment period is a maximum of 36 months and collateral or security is needed, but it is flexible and differs depending on financial intermediary.

Since its inception in 2007, the Women Enterprise Fund has established its presence in 290 Constituencies which has enhanced outreach by facilitating easy access to the credit services to the women groups.

However, a report compiled by Kenya Federation of Women Lawyers (FIDA) in 2014 states that the application process to obtain loan from the Constituency Women Enterprise Scheme (C-WES) was a major failure with 60% of the women groups interviewed not aware of where to get the loan application forms. Other findings were: Lack of loan application forms, lack of transparency in issuance of loan application forms; and high interest rates and demand for collateral by some banks and financial institutions before giving the loans. It was also noted that the fund lacked branding and this led to the fund taking various names in government circles and in each of the financial intermediaries, leading to confusion.

In addition, a report by the National Council of Churches of Kenya (NCCCK) in 2014 reveals that some constituencies in Kenya had not yet utilized their allocations towards the fund while others had fully utilized their allocation. Statistics from the Ministry of Devolution and Planning indicate that the recovery rate of funds allocated to WEF was a paltry 48% with the poor repayment being blamed on poor risk evaluation capabilities by non-quality lenders and political interventions where politicians during campaigns told the borrowers that it was free government money that needed not be paid. Isaja, Mwangi&Ng'etich (2014) also conducted a study on the challenges faced by WEF in Hamisi Constituency in Kenya and established that the main challenges were lenders' inability to equip the borrowers with the requisite knowledge to run their enterprises which translated into borrowers' failure to make adequate earnings to facilitate repayment of the borrowed funds. Other challenges established by the study included inadequate personnel, delays in disbursement, inadequate field facilitation and illiteracy among the women who access the WEF.

According to KIPPRA (2010), however, there are some women groups in some counties in Kenya that have successfully benefited from the Women Enterprise Fund: Mutheu Self Help Group in Kitui County are experts in commercialization of indigenous chicken

rearing and Marketing at village level with the aim of improved income and food security. The group says that WEF has empowered her members and this is evidenced through improved poultry shelters and construction of a Water Kiosk through cost sharing with the Ministry of Water and Irrigation and made a profit to a tune of Ksh. 15,000 per month and improved their table banking boosted by WEF loan and the ease of access to loans through table banking.

Kavogoi Women Group - Kakamega County started the project of mushroom farming when they got their first loan from WEF. From the proceeds and a little boost from the table banking they invested in a green house where they have planted tomatoes for sale. So far the two projects have given them a good return that has enabled them to comfortably educate their children and meet other financial obligations. The trend of WEF loan uptake has been varied regionally.

There is, for example, low number of new groups in Kitui Central Sub County up taking credit from WEF. WEF statistics (2016) shows that 17 groups benefited in 2008, none in 2009, 8 in 2010, 48 in 2011, 113 in 2012, 85 in 2013, 16 in 2014, 30 in 2015 and 40 groups in 2016. One wonders why the number of groups is not increasing arithmetically. Why is Kitui Central Constituency exhibiting this trend against the expectation that the uptake of credit ought to be higher given its demographic advantage? Could it be attributed to high default rate? WEF headquarters puts as at 2016 the percentage arrears of WEF credit by Kitui Central Constituency groups at 53%, the third highest in Eastern Region and position 190 out of 290 constituencies nationally.

An in depth study of WEF organizational factors is necessary since the role of mobilizing women groups to take up credit lies within their mandate. Naturally, every entrepreneur will opt for a cheaper, convenient and friendlier credit facility for starting capital or for expansion. This study therefore investigated the WEF organizational factors that could be blamed for this trend in credit uptake among women groups in Kitui Central Constituency.

The factors envisioned here include: WEF Technical Personnel, WEF Business Development Services and WEF Financial Access.

### **1.2 Statement of the Problem**

The Government of Kenya (2007) states that Women Enterprise Fund was established to provide alternative financial services to women who are excluded from the formal and informal financial sectors. The fund provides accessible and affordable credit to support women start or expand business for wealth and employment creation. Women Enterprise Fund was one of the positive steps in ensuring resources reach excluded women and it was also a Kenya government's commitment to achieve women empowerment and gender equity. In a bid to achieve its mandate, the Fund started by availing funds to the target women entrepreneurs (WEFSP, 2009).

However, FIDA (2014) stated that the application process for obtaining the C-WES loan was a major failure with 60% of the women groups interviewed nationally stating that they were not aware where to get the loan application forms. Other barriers to get the loan according to the same study included: lack of loan application forms, lack of transparency in issuance of the forms, and high interest rates and demand for collaterals by some banks and financial institutions before giving the loans. NCKK (2014) and GOK (2014) revealed that some constituencies were not fully utilizing their allocations. The statistics from WEF's parent ministry indicate that the recovery rate of funds was a paltry 48% . Isaja, Mwangi and N'getich (2014) studying the challenges faced by WEF in Hamisi Constituency established that the main challenges were lenders' inability to equip the borrowers with the requisite knowledge to run their enterprises which translated into borrowers' failure to make adequate earnings to facilitate repayment of the borrowed funds. Other challenges noted were inadequate personnel, delays in disbursement, inadequate field facilitation and illiteracy among the women who access the WEF.

In Kitui County and in Kenya as a whole, women have not fully exploited this opportunity the same way (WEF Statistics). According to WEF Strategic Plan (2016), only 356 women

groups of the 1000 registered women groups in Kitui Central Sub County have accessed WEF credit - 304 at Level 1, 45 at Level 2 and only 7 at Level 3. Comparatively, Kitui Central Sub-County has the lowest WEF loan repayment rate of 77% among the 16 sub counties of Kitui County yet it hosts the biggest town, Kitui Town with a higher GDP than other areas. The same report confirms that the Fund faces the challenge in attracting qualified and experienced field officers thereby relying on one volunteer per constituency with inadequate technical skills and experience in credit management, has no transport means and is paid a monthly stipend of ksh 10,000 only. Another challenge is the exclusion of women from access to the funds due to existence of a bureaucratic loan management process e.g. long period of waiting for the loans to be approved which is done at the national level than the Constituency level as it used to be. The fund does not have legal independence and thus relies on the parent Ministry for some of its operations therefore inhibiting its ability to contract with third parties for fund raising purpose and non-provision of business development services like securing market, infrastructure, information on markets and capacity building among others.

The above challenges compromise the Fund's efficiency and effectiveness contributing to low uptake of the credit by women. This study endeavored to find out WEF organizational factors that could be responsible for this low uptake. No specific study had been conducted on the performance of WEF in Kitui Central Sub- County and this created a knowledge gap which this study sought to fill by investigating the organizational factors influencing the uptake of WEF loans by women groups in Kitui Central Sub- County. The study sought to find out the influence of technical personnel, business development services and credit availability have on credit uptake of WEF loans in the sub-county.

### **1.3 Objectives of the Study**

#### **1.3.1 General Objective**

The study was to investigate the WEF organizational factors influencing the women groups' uptake of the Women Enterprise Fund credit in Kitui Central Sub County.

### **1.3.2 Specific Objectives**

The following were the specific objectives of the study:

- i) To establish the influence of WEF technical personnel on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County.
- ii) To determine the influence of WEF business development services on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County.
- iii) To establish the influence of credit availability on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County.

### **1.4 Research Questions**

This study attempted to answer the following specific questions:

- i) What is the influence of WEF Technical personnel on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County?
- ii) What is the influence of WEF business development service on the women groups' uptake of Women Enterprise Fund credit in Kitui Central Sub County?
- iii) What is the influence of WEF Credit availability on the women groups' uptake of Women Enterprise Fund credit in Kitui Central Sub County?

### **1.5 Significance of the Study**

The fund managers stand to gain by understanding how their current fund management influences the uptake of the fund thereby devising better ways of managing the fund for effective service delivery leading to effective lending of the fund to the women beneficiaries which in turn ensures successful utilization of the fund. Financing intermediaries also stand to gain because the results of the study will give data useful for planning especially on how to improve their credit allocation and loan recovery services and this ensures project sustainability.

The findings would add to the level of awareness among the women beneficiaries in Kitui County and other counties especially on the existence of the fund and its operations. The

findings will update the National Government of Kenya and the County Government of Kitui with the necessary information to assess discrepancies between the current status of the fund and its initial objectives so as to cover the loopholes that might arise. The data gathered from the findings of this study will be useful to all the stakeholders in assisting them to improve their operations so as to meet the target of the fund. The governments would be in a position to come up with ways of ensuring that the fund does not fail but is well implemented by ensuring good utilization of the fund and therefore achieving the Millennium Development Goal of gender equality and youth empowerment.

### **1.6 Scope of the Study**

The study focused on the influence of WEF technical personnel, business development services, and WEF credit availability on the uptake of Women Enterprise Fund among the women groups in Kitui Central Sub County. The 1000 registered women groups who have either benefited or not from WEF loans constituted the target population. The period of study was between August to November, 2016.

## **CHAPTER TWO**

### **2.0 LITERATURE REVIEW**

#### **2.1 Introduction**

This chapter is divided into three parts: Theoretical review which looks at different theories on the independent variables; review of empirical studies done on the variables identifying existing gaps which this study filled, and it explains the conceptual frame work which illustrates the relationships among the variables.

#### **2.2 Theoretical Review**

Three theories have been reviewed herein to explain theoretical understanding of the independent variables.

##### **2.2.1 Human Capital Theory**

The above theory, as a branch of the resource based theory, is majorly associated with two factors which include education and experience (Garry Becker, 1975). In this case, the knowledge gained from education, training and experience represents a resource that is diversely dispensed through persons and therefore central to understanding the variances in identifying opportunities as well as taking advantage of such opportunities (Anderson & Miller, 2003; Gartner et al., 2005).

Human capital theory is also the most significant of all elements of production in a business enterprise (Wickham, 2001). This implies that it is paramount in coming up with a strategy for achievement of the enterprise objectives and goals, as well as brings other resources together to create a package that gives the firm a competitive advantage. Koonz and Weihrich, (2006) define management as the process of designing and maintaining an environment in which individuals, working together in groups, efficiently accomplish selected aims. Daft, Kendrick and Vershinina (2008) also outline management as the accomplishment of organizational ends in an effective and efficient manner through planning, Organizing, leading and controlling resources. This means that, in order to fulfill the many prospects in an organization, managers need to equip themselves with a range of

definite skills and competencies to enhance their success. The writers acknowledged that manager's at all administrative ranks require three main basic skills in execution of their duties: the technical, conceptual and human skills (Saleemi, 2006). In addition, it is further suggested that the superiors at diverse stages of management in the organization require human skills or the interpersonal skills in comparable proportions but technical and conceptual skills are needed in variable proportions (Shane & Venkatraman, 2000).

This theory of Human Capital therefore played a significant role in explaining how trained personnel are thus an important factor in the success of WEF. Training of beneficiaries is also a prerequisite for its success.

### **2.2.2 Information Asymmetry Theory**

This information asymmetry theory was proposed by Akerlof in 1970. Akerlof argued that in numerous markets, the sellers use some market numbers to determine the worth of the possessions they are selling. In this situation of the credit market, those who are buying perceives the normal charges of the loans in the market they are anticipating to buy but the sellers have extra intimate awareness of every definite credit product. Based on the Akerlof's opinion, these scenarios position the sellers at an added benefit and therefore capable of selling goods of a reduced amount of quality than the average market.

In such situations, the inadequacy of the information accessible to the buyer could make the seller offer below average value of goods in the market and this will finally lead to decrease in magnitude of the market. Information asymmetry theory makes an assumption that at minimum, a single party to a business has significant information while the other party or parties do not have such relevant information. However, selected asymmetric information models can also be applied in situations where at least one party can enforce, or effectively react for breaches of certain parts of contracts whereas the other party or parties cannot. Spence & Stieglitz (2001) established that market can break down totally in the existence of asymmetric information and the three different consequences developing are adverse selection, moral hazard, and monitoring cost.

FI's are reported to experience competition between their credit products and WEF loans making some of them to give WEF loans only to their favored customers as incentives. This means they withhold information from potential women customers about the details of WEF products. WEF has thus a responsibility to bridge the information asymmetry for the beneficiaries to have informed choice and act according to the rule of engagement. This is done through business development services. Put briefly, the essence of this theory revolves around the development of commercial markets for Business Development Services. By and large, donors, NGOs, governments, BDS consultants and other agencies are expected to play an indirect facilitating role, nurturing the development of private BDS providers who will offer services to small enterprise-clients at commercial rates. The aim is to quickly phase out initial subsidies as demand builds up and markets develop. The approach has been widely welcomed as a major step forward in the organization of small enterprise support. Yet, many small enterprise programmes that have tried to deliver new services based on this philosophy continue to struggle for impact.

Although a very useful tool, asymmetric information theory also has its weaknesses. The discussion here is based on our observations of the subject material presented. The first potential problem relates to the models developed using the asymmetric information theory to assess the markets. Many of these models deal with highly simplified versions of the markets with few possible types of players or states. As is always the case with models, there is a possibility to become too enamored with the model and its mathematical manipulation to see the complexities present in a real world market.

### **2.2.3 The Resource Based Theory**

The Resource Based Theory mainly addresses the performance of a business enterprise. According to the theory, greater performance can exclusively be accredited to the exceptional resources and capabilities that are inherent in the firm. The theory claims that access to resources by the founders is an imperative forecaster of opportunity based entrepreneurship and fresh business growth (Alvarez & Busenitz, 2001). It gives emphasis

to the significance of all the resources held by an enterprise (Aldrich, 1999). It implies that access to resources increases the individual's capability to identify and act upon revealed opportunities (Davidson & Honing, 2003).

In this case, resources held by a firm form the building blocks to the functioning of an enterprise and are the inputs into the production process (Hisrich, Peters & Shepherd, 2008). The writers further argue that resources held by a firm could be made collective in diverse ways to produce a package of resources that provide the enterprise with capacity to realize higher performance leading to growth of the firm. Some of the tangible and intangible resources which could be combined to increase the competitiveness of a firm include financial capital, physical resources and a skilled human resource pool. This theory relates to the current study in addressing how WEF uses internal organizational resources to increase loan uptake and success in their SME's as measured by credit volume and rate of credit uptake. This theory therefore is crucial in explaining the influence of WEF uptake based on credit availability.

However, though the resource-based theory has emerged as one of the most important theories of strategic management, it has overlooked the role of entrepreneurial strategies and entrepreneurial abilities as one of the crucial sources of the competitive advantage of a firm.

## **2.3 Empirical Review**

### **2.3.1 Technical Personnel and Credit Uptake**

Critical to the growth and development of SMEs is the business management as well as entrepreneurial skills (GOK, 2005). The implication here therefore is that to increase and promote the attainment of business skills, the government is boosting universities, colleges, technical institutions as well as other small business support organizations to come up with courses driven by demand on entrepreneurship and enterprise management (GOK, 2005). As a strategy to facilitate entrance of SME merchandises into the market, Sessional Paper

No. 2 of 2005 necessitates that processes be put in place to expand product design and development, conducting of market survey and support suitable wrapping of goods and services so as to respond to the needs of the global customers.

According to Hill (1987), several MSEs Owners or managers do not have training and experience in management. In this case, these owners or managers of SMEs come up with their own method to management, through trial and error approach. The result of this is that their style of management is probable to be more native than logical or analytical, more concerned with daily processes rather than based on long-term concerns, and further opportunistic instead of strategic in its notion.

Though this approach is a key strength at the early stages of an enterprise due to its ability to provide the creativity desired, in some cases it may bring problems especially at a time when complex choices and decisions have to be arrived at including acquiring credit for expanding the business. A result of poor managerial skill is that SME owners will be poorly prepared to face the dynamics in the business environment.

In examining the connection between effective entrepreneurs and less effective ones, studies have established that SME owner/managers who are more experienced in management or have prior SME knowledge as owner/manager have a tendency to associate with superior growth (Carter & Shaw, 1989). Managerial problems have been mentioned as a key reason of failure for small businesses. A study by Kazooba (2006) has shown that poor record keeping, lack of elementary business management experience and skills were the main contributors of SMEs failure. Research has also recognized lack of experience in the area of business, especially lack of technical know-how, plus insufficient managerial skills, absence of planning, and deficiency of market research (Kuratko, 1988). These outcomes indicated that nonexistence of financing, absence of management skills; corruption and poor infrastructure are negatively associated with performance of small businesses.

In their study on factors affecting growth of small and medium enterprises Olawale and Garwe (2007) established that absence of management experience as a major reason of small business failure. The study indicated that owners are likely to manage businesses by their own as a technique of reducing the cost of operations. According to Gray (1997), most small businesses utilize traditional techniques of marketing which no longer gives rise to great levels of income and product credit. This factor has also been identified by Burns (1996) in his survey in UK and Nigeria that displayed that 69% of respondents in the UK and 70% of the respondents in Nigeria agreed that poor marketing as well as sales efforts impact on SMEs failure.

This means that the variable is meaningfully considered as a key factor influencing commerce failures in the sector of SMEs. Gray (1997) also stated that economically, it implies that if one doesn't market or publicize products, at that point turn over and sales volume will decrease and that poor marketing and sales efforts are initiated by wrong and ill-timed advertisements or none of them. Absence of information and market discovery are also other possible causes as well.

Burns (1996) further argues that marketing as a common cause of economies of scale (EOS), and spreading cost of promotion over a greater variety of output in media markets, is still small among SMEs which impacts on their growth. In addition, Cambridge Small Business Research Centre (1992) acknowledged marketing skills amongst other influences as affecting an enterprises' growth advancement. Additionally, it seems that compared to other purposes of their business, MSEs owners have a challenge with marketing where they give it a low priority, in most cases regarding it as "something that larger firms do" (Tyebjee, 2003). Therefore, SMEs management needs to advance the collecting, processing and packing of information in accordance to with the requirements of particular SMEs (GOK, 2005). The WEF staff through training and business support service needs to inform, train and facilitate SMEs to learn, market, promote and make known their products and services as a business component so as to maximize on the market share.

Kiraka, R.N, Katwalo, A.M, and Oliech, D. (2012) in their study of WEF performance found out that only a small outline of matching services that could be accessed by the majority of women borrowers. The utmost widely delivered complementary was general trainings while additional services such as, exhibitions, export promotion, supplementary loans, networking, and mobile banking and overdrafts reached only a smaller of women business persons. Nevertheless, the greater rate of trainings offered to women borrowers were not generally available to the most of women borrowers of the WEF loans at a level that could importantly sustain businesses on the growth path and offshoot innovations.

### **2.3.2 Business Development Services and Credit Uptake**

A number of studies on determinants of loan uptake have been conducted in different countries and by different researchers. Xiong and Xiong (2010) carried out a study that explored the effect of social capital on financial impediments confronted by entrepreneurs using a combined data of 270 small companies in China and their findings were that membership in business associations and access to information increased the probability of having loans by 14.8%. Levitt & March (1998) did a study in Asia to find if networking, sometimes called external relation of firms among industry, trade association and other forms of associations create learning by facilitating the sharing of knowledge. Descriptive statistics was used and the findings were that owners who use networking to obtain key information, learning opportunity and enhance understanding of source of finance and businesses with networks are more likely to have access to bank credit compared to those who do not have such network.

Stevenson and St-Onge (2003) developed an Integrated Framework for assessing the enabling environment for the growth of women's enterprises. The framework is founded on the proposal that if women are furnished with the essential resources, skills and opportunities to initiate stronger businesses, and that they are further readily capable of pursuing the growth prospective of these enterprises, the economy will have an advantage from reduced poverty, more employment opportunities and economic growth. The women businesspersons will be able to develop their own enterprises and convert to be more

substantial players in national economies. In addition, possibilities will be unlocked for the increased social inclusion of females in the public sphere, increased gender equality, and enriched economic enablement of women.

The International Labor Organization (2008) study similarly outlined various recommendations, especially those aiming at financial institutions. First, the organization highlighted that there is need for the financial institutions to develop women-tailored products. For instance, a mixture of asset funding and lease hire services. This will ensure that funds are not diverted to needs which are not business related, a problem that is common among many women borrower. Secondly, ILO recommends that the institutional capability and organization of financial institutions requires to be intended in a way that addresses women customers. These institutions also have a duty to come up with considered efforts to advance the capability of women enterprises in terms of their business skills to match financial services. Such should include the use of specialized programmes that contain inherent ways to monitor the advancement of such capability in building initiatives.

Thirdly, there is the need for circulation of special monies geared towards addressing gender disparities since such funds do not all the times trickle down to underprivileged women enterprises. The terms that are obligatory to the involved financial institutions occasionally contradict the original objectives. It is therefore an imperative proposal that the government should intervene and play an additional active role in making sure that these monies reach the intended women.

Finally, there is necessity for advocacy for change so that the condition of women enterprises can improve. Also, undesirable perceptions apprehended by financial institutions about the capability of women-owned enterprises require to be addressed too (Government of Kenya, 2009).

Karaka (2009) also established numerous interventions that can back the growth and development of SMEs. At the macro level, there is need to emphasize on addressing flaws

in local business environments, support infrastructure development, provide market access to African products and support development of human capital. This involves provision of vocational and tertiary education with greater focus on science and technology. Governments that adjust to the right improvements in this area of technology stimulate significant new entrepreneurial activity World Bank, (2004).

Promotion of Foreign Direct Investment such as technology transfer to Africans through government planned patterns to help reduce the information gap in distant countries could also be a significant intervention of investment in Africa. The expansion of outward advertising activities in Africa could also be beneficial in collecting up-to-date business information as well as ensure that suitable venture and economic progress vehicles are employed (Elumba, 2008). More commonly, the government should deal assertively with high occurrences of insecurity, and corruption in administration (World Bank, 2004). However, working at the macro level may not be enough as small business needs which are unaddressed, specifically women enterprises need for capital, information, technological innovations and knowledge are numerous. Suffice also to note that while important, interventions at the macro level are not a sufficient condition for the growth and development of SMEs but only helps them access required resources on a maintainable basis. The involvements at this level include building up effective local service providers: consulting companies, financial intermediaries, research institutions-business outlets, academic institutions among others World Bank (2004).

The kinds of backing to be given by these institutions differs ranging from capital support; training; facilitation like for advertising activities and business assemblies between producers and potential customers; information about potential markets and suppliers; facilities, e.g., for quality control and workshops; management and standardization as well as guidelines about production process,. The institutions also spread technological innovations that are beneficial and can be commercialized by MSMEs Tambunan (2007). Additionally, many of them unrecognized the necessity for technical assistance

since they have the impression that they are already bosses in their own production or if there is a problem they don't believe outside aid is essential.

According to Mambula & Sawyer (2004), having role models, mentorships programmes on entrepreneurship, entrepreneurial open days hosting and exchanging of visits are some of the interventions that are likely to stimulate the development of MSME at micro level. This leaves the main role for the development institutions in assisting local MSMEs to obtain the above key inputs for growth. It is believed that such is the role that Women Enterprise Fund in Kenya plays.

### **2.3.3 Access to Credit and Credit Uptake**

From various studies, women entrepreneurs' are limited by business capital and incapability to access loans or credit for business. These limitations are motivated by influences such as poverty, lack of employment, little household and business income, lack of collateral in form of assets as well as societal discriminations especially in the developing countries Peter, (2001). In Kenya, lack of access to credit is amongst the issues that negatively affects entrepreneurship development in the nation Helen, (2002). In most cases, women business persons have inadequate physical capital like credit and savings for business which force them into search for financial assistance (Kuzilwa, 2005).

In a study of NGOs and Women Small Scale Entrepreneurs in the Garment Manufacturing Sector in Nyeri and Nairobi, Macharia and Wanjiru (1998) established that issues that constrain credit access to women include: lack of capital for start-up; unawareness of the existing credit schemes; high rates of interest; vigorous and lengthy processes for applying loans; and absence of collateral safety for finance. Sessional paper No. 2 of 2005 also quotes inaccessibility to credit as a main constraint hindering growth of the Small and Medium Enterprises sector especially for female entrepreneurs. The paper additionally categorizes the problems preventing SME attainment of financial services as: intangible security tied with lack of appropriate legal and regulatory structure that fails to recognize innovative techniques for advancing loans to SMEs and the limited access to the formal

finance as a result of poor and deficient capacity to provide financial services to small businesses.

Studies from previous literature show that having adequate credit aids entrepreneurship performance (Peter, 2001, Kuzilwa, 2005, Cater and Shaw, 2006). The consequences of such credit support to business persons particularly women is often perceived in improved output, income, employment and welfare of entrepreneurs (Kuzilwa, 2005). It has also been found that credit has positive impact on the performance of businesses in Kenya (Peter, 2001), Tanzania (Kuzilwa, 2005), Uganda (Samiha, 2007). The significance of credit access exclusively to women in the country has led to the founding of Women Enterprise Fund (WEF) in order to address the credit gaps in the market and support business development for women (KIPPRA, 2010).

According to the Sessional Paper No. 2 of 2005, a policy document on development of SMEs for employment and wealth creation with a goal to reduce poverty, the main aspects facing SMEs relative to information are: the acquisition of such information, ability to understand and effectively apply the attained information, and distribution of the same information. With no access to timely, reliable, simplified and pertinent information concerning market opportunities, accessing credit, production know-how as well as government regulations and policies, SMEs will not be able to last and grow in the highly dynamic, increasingly globalized and extremely competitive market environment.

Due to lack of adequate compiled financial records, lack of collaterals required, poor technical and managerial skills of youths and women, financial institutions including banks have had problems in giving loans to youths operating youth enterprises (Wanjohi, 2008). In this case, lenders find it more convenient to provide more loans if those borrowing provided collaterals, a guarantor or if they borrowed credit to carry out a business related activity (Pham & Lensink, 2007).

The major factors that can influence demand for formal credit include; high interest rates, bureaucratic loan process, high transaction cost, collateral risk and asymmetric information (Adebajo, 2010). Potential borrowers can be rationed out of the loan market due to a number of market imperfections. These imperfections include: monopoly power in credit market, interest rate ceiling, large transactional costs incurred by borrowers in applying for loans and moral hazard problems (Rahji, 2010). According to Sacerdoti (2008), in Sub-Saharan Africa, the reason why borrowers lack access to credit from banks are inability to provide accurate information on their financial status, lack of collaterals, cumbersome lending procedures, high cost of credit and long physical distance to the nearest financial services. Fatoki & Asah (2011) assert that business location is another important factor considered by lenders. Physical closeness between lenders and borrowers produce an impressed environment scrutiny that aid SME's to access credit from lenders in South Africa.

Mwangi & Shem (2012) indicate that in Nakuru County, different channels have been used to disburse soft loans to the youths and women. These include disbursement through financial institutions and through government agencies. It has been evident that lending requirements by bank and other financial institutions are harsh and lock out the poor from accessing credit. The bureaucracies of lending create barriers for the youths and women thereby stopping them from accessing loans as they cannot meet them. Wachira (2012) points out that in Eldama Ravine, there is a negative relationship between interest rates and the uptake of the credit by the youths and that youths did not apply for credit because of the requirements of huge collaterals. Birech (2013) asserts that in Nakuru town, there is a significant correlation between financial literacy and uptake of credit by the youths.

Muriungi (2012) did a study to find out the effectiveness of Women Enterprises Fund in enabling women set up enterprises in Matuga Constituency. Frequencies and percentages were used to analyze the data. The variables of the study included development of women enterprise, adequacy of loans and capacity buildings. Her findings were that women need

to be given enough amounts of loans to enable fund their businesses, well besides being trained on entrepreneurship. Monica & Jonathan Scott (2006) carried out a research in USA with the youth owned business and access to bank credit and conducted a survey by use of logistic regression and found out that women owned businesses are significantly less likely to apply for bank loans compared with men owned businesses. They found out that gender was related to the application for bank loans as well as the size of the loan but on the frequency of turndown.

Evidences from Ekumah and Essel (2001) established that SMEs have limited access to credit not necessarily as a result of the socio-economic barriers but also due to inadequacy of information concerning the services plus facilities obtainable from credit institutions. They resolved that information is therefore a critical variable to ensure empowerment of the rural people and SMEs. Without the proper information given at the right time, accessing credit will always be constrained. Furthermore, there is evidence from the study that information movement from the institutions offering credit to the rural people and vice versa is variedly obstructed. The main causes being the lack of transparency from the financial institutions, imperfect information, and asymmetry information in the relations of the rural financial institutions. The study concluded that any financial institution that fails to recognize the significance of information will continue to impoverish the rural poor as well as the SMEs. Kumah and Agbogah (2000) also made similar conclusions in their study.

## **2.4 Research Gap**

Most of the reviewed studies looked at situations outside Kitui County. Some looked at both the demand and supply side of WEF credit facility. Other researchers looked at so many factors that influence credit uptake and failed to look at the organizational factors.

The organizational factors can be manipulated for better impact through policy formulation, improvement of efficiency in internal operations and practice, attitudinal

change, management reengineering and employment of the best talent. This makes this study have a practical utility since it will be easier to make implementable proposals on WEF for maximization of gains initially aimed at through the initiation of WEF. After all, the women need credit and the only challenge is how WEF can remodel itself to efficiently and effectively meet this need.

The respondents used were from the groups that had benefited from the loan, those who had not benefited from it and the WEF field officers who were the implementers. Most of the researcher's respondents, however, were those groups which had benefited from the loans.

This research investigated just three organizational factors inherent to WEF that impact on credit uptake of women enterprises in Kitui Town. The recommendations, though applicable to all urban centers and WEF branches countrywide, will serve the very function of WEF in Kitui town. The findings will also act as an objective feedback to WEF in Kitui. The credit giving players who advance women enterprises credit will borrow leaf, check on how the three variables work for them and implement the proposals for their successful implementations of their projects.

## 2.5 Conceptual Framework

The relationship between the variables of the study can be presented in the conceptual framework figure 2.1.

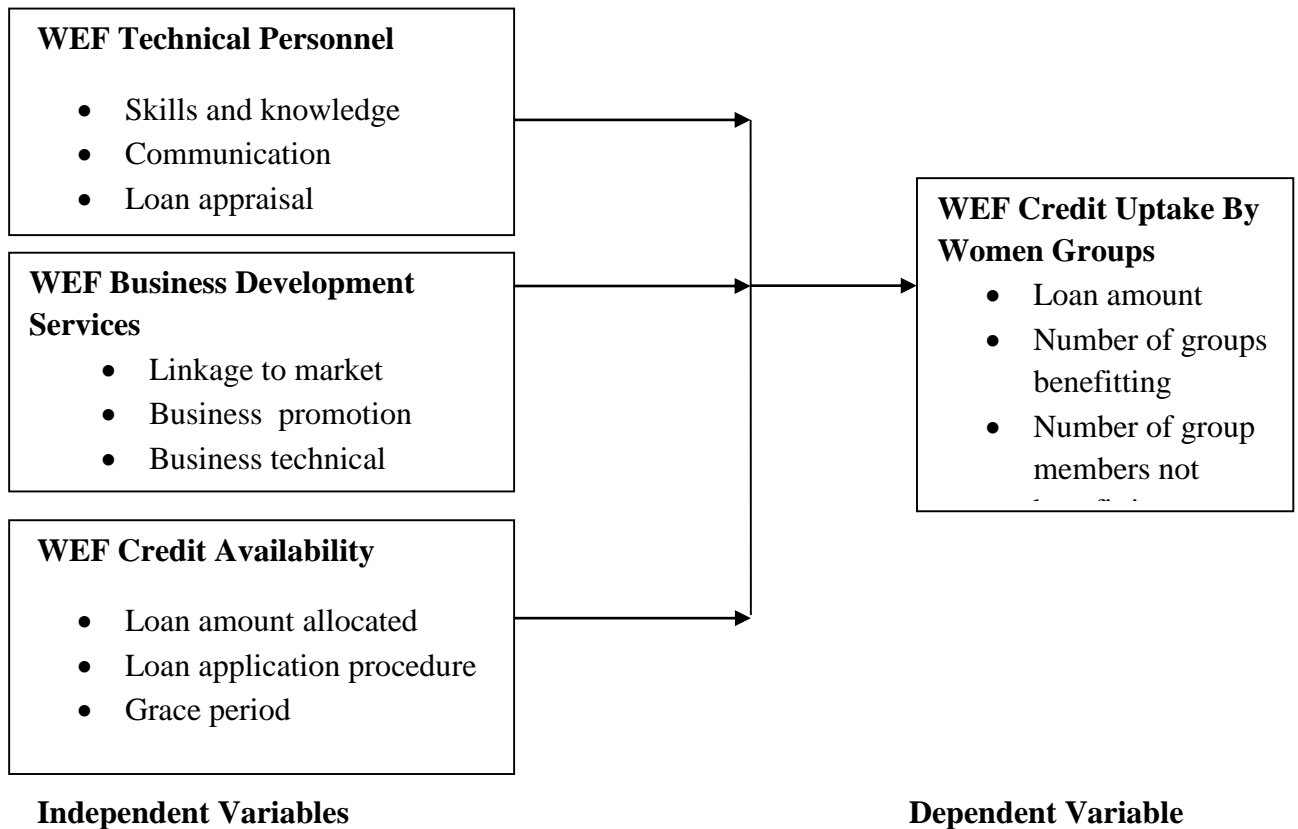


Figure 2.1: Conceptual Framework

(Source: Researcher December, 2016)

### Technical Personnel

These are the WEF employees mandated to offer WEF credit services like awareness creation, mobilization of groups and beneficiaries, offering business trainings and capacity building, Monitoring and Evaluation, Loan appraisals, provision of loan, Application

forms, loan recovery services and provision of business development services and interpreting WEF policies to the beneficiaries (Oxford English Dictionary 5<sup>th</sup> Edition)

### **WEF Business Development Services**

These are auxiliary services expected to be provided by WEF to support women business enterprises like business branding and promotion, market linkages, trainings, facilitation of exportations, motivation of business enterprises, business infrastructure development, business mentorship and incubation and provision of adequate credit and support to purchase business equipment, motivating legislations and concessions.(Source: Researcher 2017)

### **Availability of WEF Credit**

This refers to how women find it easy to get WEF credit and the amounts disbursed to them and their preference for it over other credit options availability to them. (Source: Researcher 2017)

### **WEF Loan Uptake**

This refers to the number of women in groups accessing and utilizing WEF loans per year in the area sampled in this study. (Source: Researcher).

## **CHAPTER THREE**

### **3.0 RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter outlines the research design that was used in the study, the target population, sample size and sampling procedures, data collection instruments, validity and reliability of data collection tools, data collection procedures, data analysis techniques and ethical considerations in the research process.

#### **3.2 Research Design**

A descriptive survey research design was used in the study. A survey is a process of collecting data from existing population units with no particular control over factors that may affect the population characteristics of interest in the study (Gupta, 2008). The aim is to determine the current status of that population with respect to one or more variables. A descriptive research determines and reports the way things are. The design was chosen because the study does not purpose to manipulate variables but to describe things as they are at the time of the study. Therefore, the research design was appropriate in establishing the influence WEF organizational factors have in the uptake of Women Enterprise Fund credit in Kitui County specifically among the women groups in Kitui Central Sub County.

#### **3.3 Target Population**

The study targeted 1,000 women group chairpersons of groups that have either benefitted or not from WEF spread throughout Kitui Central Sub County and registered under the Sub County Social Development Department. The WEF officers were also targeted to act as key informants of the study.

#### **3.4 Sample Size and Sampling Procedures**

According to Webster (1985), a sample can be defined as a finite part of a statistical population whose properties are used to make estimates about the population as a whole. Mugenda and Mugenda (2003) recommends that a sampling frame is required before sampling. In order to select a representative sample, a sample of 10-30% is good enough if well-chosen and if the elements in the sample are more than 30. This suited this study

because the targeted population was 1000 which was above 30 elements. Singh (2007) defines a sampling frame as a list of entities from which sampling units are selected for observation in the study.

The register of women groups available at the office of Social Development was used as a sampling frame from where 1,000 women groups in Kitui Central Sub County were categorized into 2 categories: 356 who had benefitted from WEF and 644 who had not benefitted. The researcher randomly selected 10% of women groups from each stratum to make a total of 100 women groups: 36 group leaders from 356 groups that had benefitted from WEF and 64 other groups that had not benefitted from WEF were selected. The 100 group leaders were selected through stratified random sampling as shown below. The two WEF officers in Kitui Central Sub County were automatically included to act as key informants of the study. The officers were purposively selected.

**Table 3.1 Sample Size**

<b>Registered women groups</b>	<b>Target population</b>	<b>Sample size at 10%</b>	<b>Approximate sample size at 10%</b>
Benefitted from			
WEF credit	356	35.6	36
Not yet benefitted	644	64.4	64
<b>Total</b>	<b>1,000</b>	<b>100</b>	<b>100</b>

### **3.5 Data Collection Instrument**

Data was collected using a semi-structured questionnaire that had both closed and open ended questions. The questionnaires were divided into four sections each covering the various independent variables of the study- Instructions to the respondents who were 100 chairpersons of 100 registered women groups. Data on Organizational factors that affect credit uptake, Data on WEF Technical personnel who offer them business training and advisory services and Data on Business Development Services offered them that impact on credit uptake. This ensured that all the necessary information required to answer the

research questions was obtained. The questionnaire as a data collecting instrument was chosen because it is easy to use and requires limited time. It was also appropriate for the study because it produced a descriptive data that would be used to provide the representative views and opinions of the population under study. The researcher also utilized an interview guide to collect data from the WEF officers who directly deal with the groups borrowing credit. The researcher administered the tools by the use of 2 research assistants to ensure that there was 100% return rate.

### **3.6 Pilot Testing of the Research Instrument**

A pilot testing of the questionnaires was carried out on a small sample at Kabati town, Kitui West Sub-County before the questionnaires were administered to the selected sample. This sample consisted of 20 women group chairpersons who were selected randomly and who did not form part of the sample size. According to Kothari (2008), a pilot study is conducted in order to identify the faults in design and instrumentation. Also Mugenda and Mugenda (2003) adds that the aim of pre-testing a research tool is to guarantee that the items in the instrument have the same implication to all the participants as well as to assess the typical time that is needed to administer the research tool.

### **3.7 Reliability of the Research Instrument**

Reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials (Mugenda and Mugenda, 1999). To determine the reliability of the research instrument the test-retest method was used. This involved administering the questionnaire to the same group of respondents more than once in order to gauge the consistency of their responses hence determine the reliability of the information gathered from the research instruments. Analysis and interpretation of pilot study's data was done to establish whether the instruments can be depended on for the study. The study used the Cronbach's Alpha test to test the reliability of the instruments' reliability. According to the reliability test the Cronbach's Alpha coefficient was 0.701. The recommended reliability coefficient is any value between 0.7 and above. The instruments were therefore considered reliable.

### **3.8 Validity of the Research Instrument**

Validity in research refers to the degree to which results obtained from the analysis of the data accurately represent the phenomenon under study. It has to do with how accurately the data obtained in the study represents the variables of the study (Mugenda, O. and Mugenda, A.1999). Content Validity in this study was determined by the supervisors and lecturers in the department. To ensure that the instrument had content validity, all the possible indicators that can be used to measure the variables were identified and a representative sample of the domain of indicators selected. Then, the questionnaire was developed to measure the selected indicators.

### **3.9 Data Collection Procedures**

Questionnaires to the sampled women group chairpersons were administered by the researcher and two competent research assistants who were trained. They were used to ensure correct interpretation of questions asked in cases where the respondents were illiterate or had low educational levels. The researcher also booked an appointment with the WEF officers to facilitate the interviews with an aim to compliment the data collected using the questionnaires.

### **3.10 Data Presentation and Analysis**

Collected data was analyzed using descriptive statistics including frequencies, means and standard deviation and also using inferential statistical methods of data analysis. Descriptive statistics was used to show the general characteristic of the findings from the study population. Descriptive statistics was used because they are simple to understand and appropriate in summarizing the opinions of the sample population. ANOVA was used to test the influence that the three variables interactively and each in isolation had on credit uptake. The data was tested at 5% level of significance.

Chi-square and Multiple Regression Model of:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \epsilon$$

Y=dependent variable which is WEF Credit Uptake by Women Groups

$\beta_0$ = Constant

$\beta_1, \beta_2, \beta_3$  =Coefficient

$X_1, X_2, X_3$ =Independent Variables

Where  $X_1$ - WEF technical personnel

$X_2$ -WEF business development services

$X_3$ -WEF credit availability

$\epsilon$ =error term this is any other factor that affect the dependent variable but is not captured in the model (Independent Variables).

$X_1, X_2, X_3$  independent variables at Significant level of 0.05 was also used to test the trend of influence the organizational factors had on WEF loan uptake among women led enterprises in Kitui Central Sub county. According to Vijay (2009), this multiple regression model is preferred when there are more than two predictor variables in order to indicate which one has most influence and also useful in summing up any number of predictors without really changing any natural characteristics.

SPSS software version 21 was employed to accurately test the raw data tabulated. The qualitative data collected using the interviews was analyzed together with the quantitative data in related themes based on the research objectives. The results of data analysis were presented using frequency, distribution tables, pie charts and bar graphs.

### **3.11 Ethical Considerations**

The researcher treated the data collected from the respondents with a lot of confidentiality. The data was only used for the purpose of this study. Participants were given the assurance that their identity was anonymous in order to uphold privacy so as to avoid any repercussions that could endanger any of this study's respondent's private life. Therefore, they were asked not to write any of their names on the questionnaire. The participants were assured that all information obtained from them was confidential because it was only to be handled by the researcher and such information was only to be used for the intended purpose. The researcher also obtained a research authorization permit from the relevant authority to carry out the study.

## **CHAPTER FOUR**

### **4.0 RESULTS**

#### **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 analyzed 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 study targeted 1000 women groups from Kitui Central Sub County including those who had benefitted from WEF and those who had not benefitted. The researcher was able to reach all the four categories of the respondents comprising of 644 women who had not benefitted from WEF, 356 women who had benefitted from WEF at the first level, 45 who had benefitted from level two and 7 who had benefitted from level three. Out of the 100 questionnaires, only 93 were returned making a total response rate of 93%. 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 Demographic Characteristics of the Respondents**

Determining the respondents' age was important as it revealed their level of experience in women enterprise funds scheme. The results indicated that 11.8% of the respondents were between the ages of 20-30 years while 74.2% of the respondents were between the ages of 31-40 years. 11.8% were in the age bracket of 41-50 years whereas 2.2% of the respondents were between 51-60 years. Based on the findings, the respondents who were between the ages of 31-40 years were the majority.

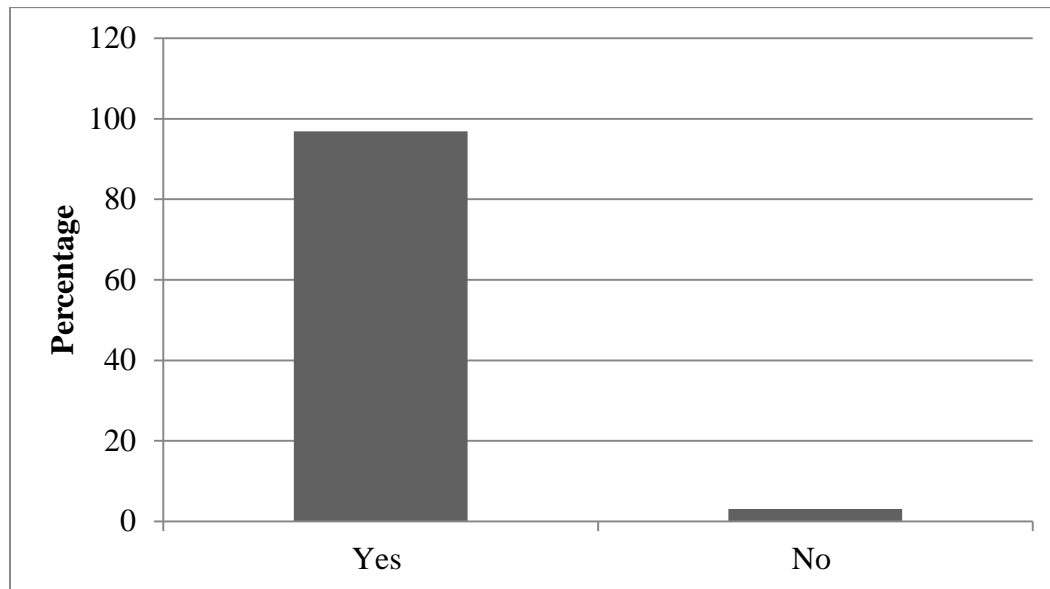
Education level was also necessary in order to understand the literacy level of the respondents which could probably influence their understanding on WEF loan procedures. According to the findings, majority of the respondents (57.0%) had secondary level of education, 22.6% had primary level education, and 3.2% had college education while 17.2% had not attended any formal education. This was an indication that the majority of the respondents had either attained primary education or secondary education. As part of the general information, the respondents were requested to indicate their profession, where it was revealed that majority (95.7%) of the respondents were business women while the rest were farmers and housewives (4.3%). This information can be summarized in table 4.1.

**Table 4.1: Demographic Characteristics**

		Frequency	Percent	Valid Percent	Cumulative Percent
<b>Age</b>	20-30 yrs	11	11.8	11.8	11.8
	31-40 yrs	69	74.2	74.2	86.0
	41-50 yrs	11	11.8	11.8	97.8
	51-60 yrs	2	2.2	2.2	100.0
	<b>Total</b>	<b>93</b>	<b>100.0</b>	<b>100.0</b>	
<b>Education</b>					
	None	16	17.2	17.2	17.2
	Primary	21	22.6	22.6	39.8
	Secondary	53	57.0	57.0	96.8
	College	3	3.2	3.2	100.0
	<b>Total</b>	<b>93</b>	<b>100.0</b>	<b>100.0</b>	
<b>Occupation</b>					
	Business	89	95.7	95.7	95.7
	Woman				
	Others	4	4.3	4.3	100.0
	<b>Total</b>	<b>93</b>	<b>100</b>	<b>100</b>	

#### 4.4 Technical Personnel and the Uptake of WEF Credit

The first research objective sought to find out the influence of WEF technical personnel on uptake of WEF loans. To address this objective, the respondents were requested first to indicate whether they had received any training from WEF personnel. From the findings, 96.9% said yes while 3.1% said no as represented in figure 4.1.



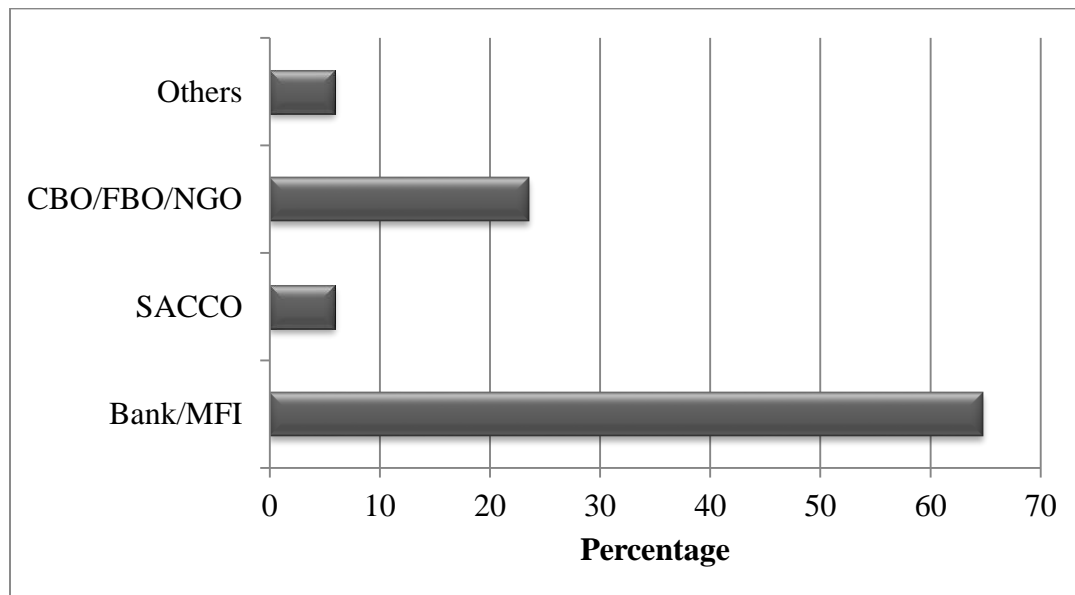
**Figure 4.1 Trained by WEF Technical Personnel**

In addition, those who said they had been trained indicated that they had received training on entrepreneurship (39.4%), loan application (12.1%), business leadership (42.4%), business planning and development (4.5%) and sales and marketing (1.5%) as shown on table 4.2 below

**Table 4.2 Skills trained on**

		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Entrepreneurship	26	28.0	39.4	39.4
	Loan Application	8	8.6	12.1	51.5
	Training				
	Business Leadership	28	30.1	42.4	93.9
	Business Planning and	3	3.2	4.5	98.5
	Development				
	Sales and Marketing	1	1.1	1.5	100.0
<b>Total</b>		<b>66</b>	<b>71</b>	<b>100.0</b>	

Apart from the training from WEF personnel, the respondents had also received training from other areas as indicated in figure below.



**Figure 4.2 Training from other Training Agents**

From the findings, 64.7% received training from banks and microfinance institutions, 5.9% from SACCOs, 23.5% from CBO/FBO/NGO while 5.9% had been trained by others who included from the other group members.

The researcher endeavoured to find out the opinion of the respondents on WEF technical personnel and training. The results are shown on table 4.3

**Table 4.3 Opinion on influence of Technical personnel on WEF loans Uptake**

Factor		SD	D	NS	A	SA	Mean	Std. Deviation
The WEF trainer was knowledgeable and well informed	F	0	6	9	14	64	4.46	.916
	%	0	6.5	9.7	15.1	68.8		
The WEF trainer used appropriate language easier for the group to understand	F	0	4	11	15	63	4.47	.867
	%	0	4.3	11.8	16.1	67.7		
The training was relevant for your business	F	0	4	11	17	61	4.45	.866
	%	0	4.3	11.8	18.3	65.6		
The trainer was honest and transparent	F	0	4	11	16	62	4.46	.867
	%	0	4.3	11.8	18.3	65.6		
The duration and timing of training was adequate	F	2	7	14	18	52	4.19	1.086
	%	2.2	7.5	15.1	19.4	55.9		
The training was helpful in getting a WEF loan	F	3	7	12	12	59	4.26	1.141
	%	3.2	7.5	12.9	12.9	63.4		
The no of WEF trainers were adequate	F	15	20	16	7	34	3.27	1.541
	%	16.1	21.5	17.2	7.5	36.6		
The trainer was facilitated by WEF	F	23	22	21	7	20	2.77	1.461
	%	24.7	23.7	22.6	7.5	21.5		
The trainer made follow ups after training	F	34	22	14	2	21	2.51	1.551
	%	36.6	23.7	15.1	2.2	22.6		
You were trained and monitored by the same WEF trainer over the years of benefit	F	33	23	13	3	19	2.47	1.523
	%	35.5	24.7	14.0	3.2	20.4		

Key: SA=Strongly Disagree, D-Disagree, NS-Not Sure, A-Agree, SA- Strongly Agree

Table 4.6 shows that WEF trainer used appropriate language, the WEF trainer was knowledgeable and well informed and that the trainer was honest/transparent. These were the most influential among the WEF technical personnel factors influencing WEF credit uptake among women in Kitui Central Sub County with means of 4.47, 4.46 and 4.46 respectively. Relevance of the training in business, training being helpful in getting WEF loan, duration and timing of the training being adequate were also found to be most influential recording means of above 4.00 each. The less influential factors were adequacy of WEF trainers (mean=3.27), training being facilitated by WEF (mean=2.77), follow ups after training (mean=2.51) and being trained and monitored by the same WEF trainer over the years of benefit (2.47).

On the other hand, data from the WEF officers indicated that WEF technical personnel has positively impacted on WEF loans which has seen the constituency register many groups. Capacity building, trainings and sensitization on the existence of the scheme can be attributed to this. The officers also recorded that WEF officers in the field are inadequately facilitated and the number of trainees were inversely proportional to the number of WEF trainers. The officers also reported being overwhelmed by duties as well as lack of proper transport to access the remote areas. The demand for services was also indicated to be high than the input from single officer in the sub county. The personnel are also inadequately motivated.

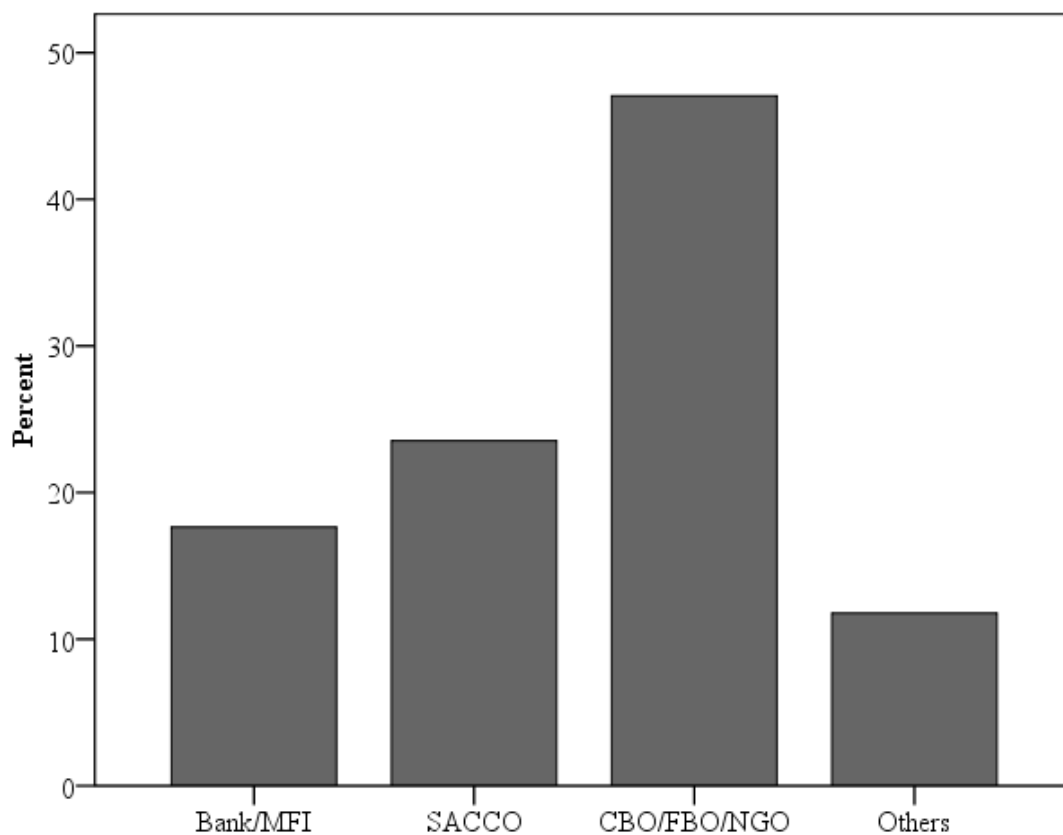
#### **4.5 Business Development Services on Uptake of WEF Credit**

The second research objective sought to find out the influence of business development services on uptake of WEF loans. The respondents first indicated whether WEF provided them with business development services or not. From the findings, majority 83.1% said no while 16.9% said yes as indicated in table 4.7.

**Table 4.4 WEF Provides Business Development Services**

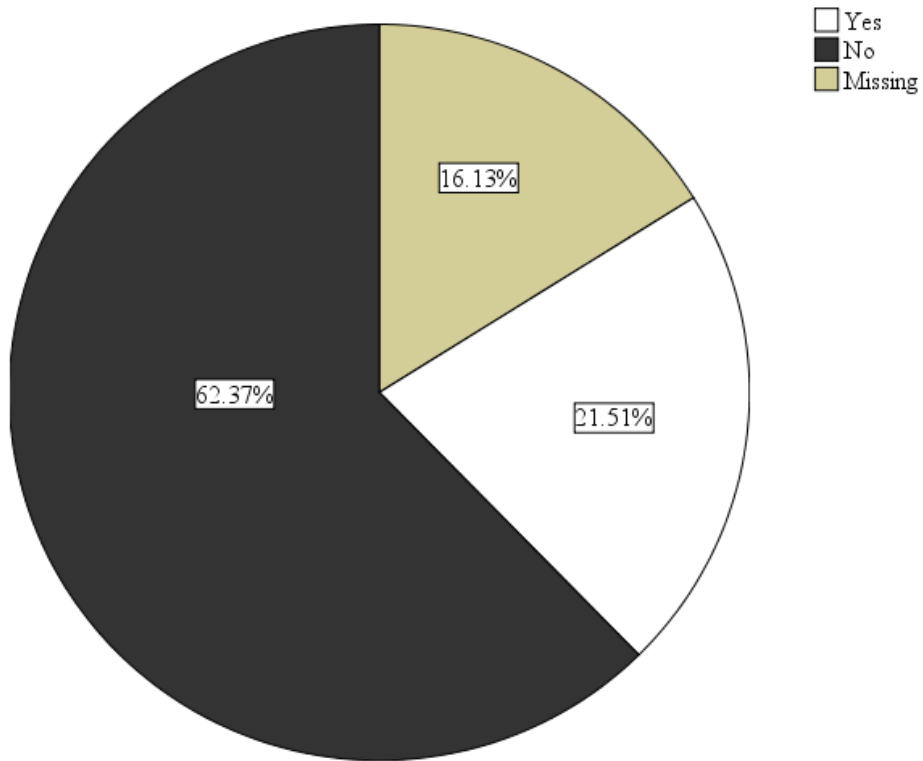
		<b>Frequency</b>	<b>Percent</b>	<b>Valid Percent</b>	<b>Cumulative Percent</b>
Valid	Yes	14	15.1	16.9	16.9
	No	69	74.2	83.1	100.0
	<b>Total</b>	<b>83</b>	<b>89.2</b>	<b>100.0</b>	

In addition, the respondents indicated that they were provided with business development services by other organizations at 47.1% by CBO/FBO/NGO, 23.5% by SACCOs, 17.6% by banks and MFIs as well as others at 11.8%. Others included the knowledge from fellow group members. This information was summarized in figure 4.3.



**Figure 4.3 Other organizations providing Business Development Services**

The study also sought to know whether provision of business development services improved the uptake of WEF loans among the women. As a result, 21.5% indicated yes while 62.4% said no. the rest 16.1% did not respond to the question. Those who said yes further indicated that the business development services enabled members to expand their businesses as well as enabled them to start other projects. Figure 4.4 shows their responses.



**Figure 4.4 Whether WEF provision of Business Development Services improves loan uptake**

On the extent to which business development services influenced the uptake of loans, the results were recorded in table 4.5 as follows.

**Table 4.5 Respondents view on the influence of Business Development Services on uptake of WEF Loans.**

Factors			SD	D	NS	A	SA	Mean	Std. Deviation
WEF provides linkage to market for your products	F	1	19	51	21	1	2.03	.758	
	%	1.1	20.4	54.8	22.6	1.1			
WEF provides business mentorship/incubation	F	6	63	17	4	1	2.24	.689	
	%	6.6	69.2	18.7	4.4	1.1			
WEF provides business technical services	F	11	51	14	12	4	2.42	1.008	
	%	12.0	55.4	15.2	13.0	4.3			
WEF provides other business contacts and networking	F	21	57	10	0	4	2.01	.858	
	%	22.8	62.0	10.9	0	4.3			
WEF provides training for your group and for your business staff	F	5	5	5	11	67	4.40	1.153	
	%	5.4	5.4	5.4	11.8	72.0			
WEF provides business promotion/advertisement	F	21	56	11	2	3	2.03	.853	
	%	22.6	60.2	11.8	2.2	3.2			

From the findings, WEF provision of training for groups and business staff was found more influential factors at a mean of 4.40. Provision of linkage of market for products (mean=2.03), mentorship (mean=2.24), technical services (mean=2.42), business contacts and other networking (mean=2.01) as well as promotion (mean=2.03) were least provided by the Women Enterprise Fund. The WEF officers indicated that business development services have positively impacted on the loan uptake of women in the area. Many women have been able to start sustainable businesses as well as equipped with knowledge on how to access broader markets.

#### 4.6 Credit Availability and the Uptake of WEF Credit

The third research objective sought to find out the influence of credit availability on uptake of WEF loans. The results were summarized in table 4.6 below.

**Table 4.6: Influence of Credit Availability on Uptake of WEF Credit**

Factors		SD	D	NS	A	SA	Mean	Std. Deviation
The loan WEF gave was	F	11	8	17	6	51	3.84	1.462
adequate for your enterprise	%	11.8	8.6	18.3	6.5	54.8		
The time WEF took to	F	7	13	16	4	53	3.89	1.410
advance loan was	%	7.5	14.0	17.2	4.3	57.0		
convenient								
WEF restricted you on the	F	15	15	20	8	35	3.35	1.515
type of business to have	%	16.1	16.1	21.5	8.6	37.6		
The condition that your	F	7	11	16	13	46	3.86	1.348
group members must finish	%	7.5	11.8	17.2	14.0	49.5		
paying their loans before								
you get one suits you well								
The interest rate per month	F	4	3	14	12	60	4.30	1.111
and the repayment period is	%	4.3	3.2	15.1	12.9	64.5		
convenient to you								
General procedures for loan	F	8	5	14	14	52	4.04	1.310
application and award	%	8.6	5.4	15.1	15.1	55.9		
encourages loan uptake								
The grace period WEF gives	F	7	5	12	8	61	4.19	1.288
for their loans is convenient	%	7.5	5.4	12.9	8.6	65.6		
for your business/group								
WEF loan is easier and	F	15	5	12	8	53	3.85	1.539
cheaper to get than other	%	16.1	5.4	12.9	8.6	57.0		
loans								

Table 4.6 shows that the interest rate and repayment period as well as the grace period WEF gives for their loans was convenient to most of the respondents as indicated by the means of 4.30 and 4.19 respectively. General procedures for loan application and award also encourages loan uptake (mean=4.04). In addition, the time taken to advance loan was convenient (3.89), the conditions suits them well (3.85) and that WEF loan is easier and cheaper to get than other loans (3.85). The WEF officers also indicated that Women Enterprise Fund has seen many women benefit from credit, who could have otherwise not accessed loans from Micro-Finance Institutions. However, the officers also attested that the credit given to members was not adequate.

#### **4.7 Analysis of Variance**

In order to test the influence that WEF training, WEF business development services and WEF credit availability had on the credit uptake, ANOVA was used. The Logical Multiple Regression Model used was.  $Y=B_0+B_1X_1+B_2X_2+B_3X_3$ , where Y=dependent variable,  $B_0$ ,  $B_1$ ,  $B_2$ ,  $B_3$  is the constant and  $X_1$ ,  $X_2$ ,  $X_3$  independent variables

A random effects regression model was run and the results are as presented in the table 4.10 below.

### Table 4.7: Summary of ANOVA

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	95% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.062	.501		.124	.901	-.934	1.058
	WEF Training	.300	.117	.345	2.551	.013	.066	.533
	WEF business support	-.103	.087	-.111	-1.190	.237	-.276	.069
	WEF Credit availability	.170	.130	.176	1.305	.195	-.089	.429

a. Dependent Variable: Times benefitted from WEF

The results presented in the table 4.7 indicates that assuming all the organizational factors were held constant, 12.4% of the women in the study area would have their uptake of WEF loans influenced by other factors that were non-organizational. From table 4.7, the study found out that, WEF training had a statistical significance on the uptake of WEF loans having a t-value of 2.551 which was greater than the upper and the lower bounds in absolute terms respectively (0.533 and 0.66). This means that as WEF training continued to happen for long in the Sub County, the rate of WEF loans uptake also increased.

Given by table 4.7, WEF credit availability in the study area was of statistical significance to uptake of loans by the women having a t-value of 1.305 that was greater than the upper and lower bounds -0.089 and 0.429 respectively. This means that as WEF credit availability in the Sub County increased the rate of WEF loans uptake also increased.

The table also indicated that WEF business support services was also of statistical significance to the uptake of loans by the women in Kitui Central Sub County having a t-value of -1.190 that was less than the upper and lower bounds 0.069 and -0.276 respectively. This means that as WEF business development services in the Sub County was not significant on influencing the rate of WEF loans uptake.

The above information can be summarized as follows.

$$Y=B_0+B_1X_1+B_2X_2+B_3X_3$$

$$Y=0.124+ 2.551X_1-1.190X_2+1.305X_3$$

From this model, it is evident that WEF training is the most influential factor among the organizational factors influencing uptake of WEF credit among women. This implies that an increase in one unit of WEF training income will increase the uptake of WEF loans by 2.551. WEF credit availability was the second influential factor among the organizational factors influencing WEF uptake at 1.305. This indicates that a unit increase in WEF credit increases the rate of WEF loans uptake by the 1.305. However, the uptake of WEF loans was found to reduce with increased business development services.

The study then carried out a regression analysis to test the significance of the influence of WEF training, WEF business development services and credit availability on WEF loan uptake. The model summary is depicted in Table 4.8 below.

**Table 4.11: Model Summary**

<b>Model Summary</b>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.553 <sup>a</sup>	.306	.282	.825
a. Predictors: (Constant), WEF Training, WEF business support, WEF Credit availability				

The  $R^2$  value of 0.306 implies that 30.6% of the variations in the uptake of WEF credit can be explained by the variations in independent variables. This therefore means that other factors not studied in this study contribute 69.4% of WEF uptake of credit.

## **CHAPTER FIVE**

### **5.0 DISCUSSION**

#### **5.1 Introduction**

The purpose of the study was to establish the organizational factors influencing the uptake of Women Enterprise Fund Credit in Kitui Central Sub County. The specific objectives explored in guiding the researcher in addressing the research problem were: to determine the influence of WEF technical personnel on the uptake of Women Enterprise Fund credit among women groups in Kitui Central sub county; to establish the effects of WEF business development services on the uptake of Women Enterprise Fund among women groups in Kitui sub county; and to establish the influence of WEF credit accessibility on the uptake of Women Enterprise Fund among women groups in Kitui Central sub county. This chapter presents the discussions based on the results drawn from the study. The discussion is presented according to the objectives of the study.

#### **5.2 Discussion of Research Questions**

The study used the following research questions: What is the influence of WEF Technical personnel on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County? What is the influence of WEF business development service on the women groups' uptake of Women Enterprise Fund credit in Kitui Central Sub County? What is the influence of WEF Credit availability on the women groups' uptake of Women Enterprise Fund credit in Kitui Central Sub County.? This study adopted a descriptive research design. The independent variables comprised of WEF technical personnel, WEF business development services and credit availability while the dependent variable was WEF credit uptake by women groups.

The target population was 1,000 women group chairpersons spread all over Kitui Central Sub County and the WEF officers. The test-retest method was used to establish the reliability where a coefficient of 0.701 was obtained. Stratified random sampling approach was used to select a sample size of women groups and the respondents were the chairpersons of the respective groups. Therefore a sample size of 100 was selected and the

study utilized primary data collection method which involved the use of questionnaires. The descriptive statistics such as percentages and frequency distribution were used to analyze the demographic profile of the participants. The demographic data was tabulated using frequency and percentages. The results of the study were presented using tables and figures. Data analysis was conducted using Statistical Package for Social Science (SPSS) version 21. The next section deals with discussion of the findings as per the research objectives and the data presented in chapter four. The discussion is arranged according to research objectives and questions.

### **5.3 Demographic Characteristics**

The study established that 11.8% of the respondents were between the ages of 20-30 years while 74.2% of the respondents were between the ages of 31-40 years. 11.8% were in the age bracket of 41-50 years whereas 2.2% of the respondents were between 51-60 years. This shows that majority of the women benefitting from WEF were between 31 and 40 years. This therefore would suggest that they were able to appreciate and understand the factors influencing the uptake of WEF credit in Kitui Central Sub County. The study also established that (57.0%) had secondary level of education, 22.6% had primary level education, and 3.2% had college education while 17.2% had not attended any formal education. These findings show that the respondents had various qualifications that brought about different levels of expertise in to the study. The study also revealed that majority (95.7%) of the respondents were business women while the rest were farmers and housewives (4.3%).

### **5.4 Research Question One**

The first research question was: what is the influence of WEF Technical personnel on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County? Majority of the respondents indicated that the WEF trainers used appropriate language and that they were knowledgeable and well informed. The respondents also highly agreed that the trainers were honest and transparent and that the training offered was relevant to their businesses. All these were found helpful and increased the rate of WEF loan uptake among

the women in Kitui Central Sub County. From the regression model, it was observed that an additional unit of training and technical personnel would significantly lead to increase in the rate of WEF loans uptake.

This study agrees with a study done by Okoho & Orebiyi (2011) who investigated the determinants of loan acquisition using simple descriptive statistics and ordinary least square regression whose aim was to analyze the determinants of loan acquisition from financial institutions. The study revealed that the amount of loan secured in Chafia Local government areas is influenced by important social economic characteristics. It affirms that age, level of technical skills and firm size of the respondents are statistically significant as they affect the amount of loan acquired in the study area.

Irwin and Scott (2010) did a research using a telephone survey of 400 SME in the UK and found that graduates had no difficulties in raising finance from banks. The researcher interpreted that more educated entrepreneurs have the ability to present positive financial information and strong business plans and they have the ability to maintain a relationship with financial institution compared to less educated entrepreneurs.

## **5.5 Research Question Two**

The second research question was: what is the influence of WEF business development service on the women groups' uptake of Women Enterprise Fund credit in Kitui Central Sub County? Concerning the WEF business development services, the study established that more than half (54.8%) were not sure whether WEF provides linkage to market their products, more than 75% disagreed that WEF provides business mentorship while more than 60% disagreed that WEF provides business technical services. Also, more than 80% disagreed that WEF provides other business contacts and networking as well. More than 80% disagreed that business promotions are provided by WEF. However, over 83% of the respondents agreed that WEF provides training for their groups and business staff.

According to a study by Mambula and Sawyer (2004), business development services are instrumental to MSME development at the micro level. Notwithstanding the higher incidence of trainings offered to women borrowers, in general, complementary services were not available to the majority of women borrowers of the WEF loans at a level that could meaningfully sustain businesses on the growth path and spur innovations.

### **5.6 Research Question Three**

The third research question was: what is the influence of WEF Credit availability on the women groups' uptake of Women Enterprise Fund credit in Kitui Central Sub County?

Women Enterprise Fund credit availability was also found to greatly influence the uptake of WEF credit among women. Interest rate and repayment period as well as the grace period given by WEF for their loans was convenient to most of the respondents as indicated by higher means of above 4.00 respectively. A general procedure for loan application and award was also found to encourage loan uptake. In addition, the time taken to advance loans was also convenient and the conditions suited them well. The study also found out that WEF loan was easier and cheaper to get than other loans.

Muriungi (2012) did a study to find out the effectiveness of Women Enterprises Fund in enabling women set up enterprises in Matuga constituency. Frequencies and percentages were used to analyze the data. The variable studies included development of women enterprise, adequacy of loans and capacity buildings. Her findings were that women need to be given enough amounts of loans to enable fund their businesses, well besides being trained on entrepreneurship.

The study is also in agreement to a study of NGOs and Women Small Scale Entrepreneurs in the Garment Manufacturing Sector in Nyeri and Nairobi, where Macharia and Wanjiru (1998) established that issues that constrain credit access to women include: lack of capital for start-up; unawareness of the existing credit schemes; high rates of interest; vigorous and lengthy processes for applying loans; and absence of collateral safety for finance.

## **CHAPTER SIX**

### **6.0 CONCLUSIONS AND RECOMMENDATIONS**

#### **6.1 Introduction**

The aim of this chapter is to present the conclusions drawn from the results of the analysis of the questionnaires and interviews and then make recommendations based on the study findings. Suggestions for further research are also presented in this chapter.

#### **6.2 Conclusions**

The aims of this study can be restated as follows; to establish the influence of WEF technical personnel on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County; to determine the influence of WEF business development services on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County and to establish the influence of credit availability on the women group's uptake of Women Enterprise Fund credit in Kitui Central Sub County. To fulfil the above aims of the study, a problem was formulated seeking to find out the organizational factors influencing uptake of WEF credit in Kitui Central Sub-county. Extensive literature was consulted to provide a background to the study where descriptive research design was utilized. Data was collected using self-administered questionnaires distributed to subjects and interview schedules

From the study, the WEF technical personnel play a key role in influencing the uptake of WEF loans among women. These technical personnel includes the knowledge ability and how well informed the personnel are, the language used during training and how relevant their training is to address the business needs of the women taking up WEF credit. The adequacy of WEF trainers, timing of the training and follow ups after training are also critical in determining the uptake of WEF credit. However, the study also concludes from the findings that there were little follow-ups after training as well as minimal monitoring by the trainers over the years of benefits. Training facilitation by WEF such as means of transport, allowances and training materials was not adequately done.

The study also concludes that business support services were almost never provided by WEF. There was very little provision of business development services by WEF such as providing linkage by WEF for business women to market their products, business mentorship, and business technical services, provision of other business contacts and networking as well as business promotions. Only training from WEF was adequately provided. This lack of business development services could influence the uptake of WEF credit among the women. The provision of business development services enables the members to expand their businesses as well as start other projects.

It is clear that successful implementation of the women enterprise fund in Kitui Central Sub County has been affected by weak business development services. There is inadequate logistical support, low business promotions; low provision of technical services and low supervision mechanism and this has led to the poor performance of the women fund group kitty loan in the area.

Another conclusion also is that the availability of WEF credit greatly influenced the uptake of WEF credit in the study area. It was found out that increase in the availability of WEF credit led to significant increase in loan uptake. The WEF loan given was adequate to most of the respondents while time taken to advance the loan and the repayment period was convenient to the borrowers. However, most respondents indicated that they were being restricted by WEF on the type of business to have. The grace period WEF gives and the general procedure for loan application are also favorable to the women in the study area.

### **6.3 Recommendations**

Recommendations are made on three areas including practice, further research and policy direction as below:

Based on the findings of the study, the following recommendations were made: First, in order to help make more women benefit from the funds, 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. It will also

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

Secondly, the WEF should expand their services and improve on business development services in order to enable business women market and promote their products. They should also help the businesses in networking and building beneficial contacts.

Thirdly, 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.

It is also recommended that 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.

The study further recommends to 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.

Finally, the institution capacity should be strengthened 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.

This study recommends that WEF must look into possibilities of outsourcing extra funds from donors and well-wishers other than from the government only to increase its capacity

to advance women more loans in terms of number of beneficiaries, volume of unit loans, and provision of other related Business Development Services.

Secondly, business development services should be a compulsory component of WEF credit facility to women to help the beneficiaries expand their businesses and provide more employment opportunities.

Thirdly, WEF should be made autonomous with complete functional structures from the national to local levels to enable it provide its own creativity in the management of the credit facility.

Lastly, all other bodies in government doing the same to women that include Uwezo Fund and any other Affirmative Action funds should be consolidated under that same autonomous body so that there is a similar approach to increasing financial access to women in Kenya.

### **6.3. Suggestions for Further Research**

There is need for a study to help assess the impact of WEF on the women in the same sub county so as to find the extent to which women have been able to change their lives through the scheme. 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.

Secondly, there is need to do a research on non-organizational factors influencing WEF loan uptake and loan servicing in Kitui Central Sub- County. The more women take advantage of it, the more they improve their lot and expand their businesses. This suggestion is based on the premise that WEF loan repayment in the sub- county was lagging behind other sub counties which do not host a big town like Kitui( WEF Annual Report, 2017). WEF Credit Department, Kitui Central reports that loan repayment as at 2014 stood at 77% being the lowest among the eight constituencies. The 2015 Annual Report showed the same trend.

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## **APPENDIX I: LETTER OF INTRODUCTION**

P.O. BOX 1-90200

KITUI

**2-11-2016**

**TO ALL PARTICIPANTS**

---

**KITUI.**

**Dear Madam,**

**RE: PARTICIPATION IN RESEARCH**

I wish to invite you to participate in this research that endeavors to investigate the influence that the organizational factors have on the uptake of Women Enterprise Fund in Kitui Central Sub County.

I am a post graduate student in South Eastern Kenya University pursuing MBA in Strategic Management. This study will be used as part of the requirements for the award of this degree.

I, therefore, kindly request you to cooperate and assist in filling in this questionnaire. The information you provide will be strictly and confidentially used for the purpose of this study only and your identity kept confidential. I will be grateful for your co-operation.

Thank you in advance.

Yours faithfully,

**Mrs. Beatrice A. Odira**

**SOUTH EASTERN KENYA UNIVERSITY**

## APPENDIX II: QUESTIONNAIRE

### INTRODUCTION

This study is being conducted as part of the requirements for the award of Master of Business Administration degree by the School of Business and Economics, South Eastern Kenya University.

The research topic is *‘Organizational Factors Influencing the Uptake of Women Enterprise Fund Credit in Kitui Central Sub County, Kenya’*.

The information you provide will, therefore, be used for academic purposes only and will be treated with confidentiality. Please, answer the questions as honestly as possible.

Do not indicate your name anywhere in this questionnaire.

### SECTION A: BIO-DATA AND GENERAL QUESTIONS

Please, tick (✓) the response true of you as appropriate.

1. Age: ( ) 20-30 yrs                      ( ) 31-40 yrs                      ( ) 41-50 yr  
  
                    ( ) 51-60yrs                      ( ) Above 61 yrs
2. Educational Level ( ) None ( ) Primary ( ) Secondary ( ) College ( ) University
3. Profession: \_\_\_\_\_
4. How many times have you benefitted from Women Enterprise Fund ( WEF)?  
( ) Never ( ) Once ( ) Twice ( ) Thrice
5. How many members does your group have? ( ) Below 10 ( ) 10-20 ( ) 20-30  
( ) above 30
6. How many of your group members have benefitted from Women Enterprise Fund (WEF)? ( ) 1-3 ( ) 4-6 ( ) 7-9 ( ) 10-12 ( ) above 12
7. Which year did you get your first WEF loan? \_\_\_\_\_
8. What year did you get the subsequent loans? \_\_\_\_\_

9. How much did you get per year of benefit from WEF?  
KSH\_\_\_\_\_KSH\_\_\_\_\_KSH\_\_\_\_\_

## **SECTION B: THE INFLUENCE OF WEF TECHNICAL PERSONNEL**

Kindly indicate the influence of Women Enterprise Fund( WEF) Technical Personnel on Uptake of WEF loans in Kitui Central Sub County.

Tick (√) as appropriate and as true to you.

10. Have you ever been trained by WEF Technical Personnel? ( ) Yes ( ) No.

If YES, you were trained in which skills? ( ) Financial Recording

( ) Entrepreneurship ( ) Loan Application Training ( ) Business Leadership

( ) Business Planning and Development ( ) Sales and Marketing

( ) Others (Specify) \_\_\_\_\_

11. Other than WEF, who else has provided training to your group?

( ) Bank/MFI ( ) SACCO ( ) CBO/FBO/NGO ( ) Others ( Explain)\_\_\_\_\_

12. Indicate the extent to which the following factors applies to your group using a scale of 1-5i.e.

**1- STRONGLY DISAGREE 2-DISAGREE3-NOT SURE 4- AGREE**

**5- STRONGLY AGREE**

S/No	FACTOR	5	4	3	2	1
1	The WEF trainer was knowledgeable and well informed					
2	The WEF trainer used appropriate Language easier for the group to understand					

- 3 The training was relevant for your business
  - 4 The trainer was honest and transparent
  - 5 The duration and timing of training was adequate
  - 6 The training was helpful in getting a WEF loan
  - 7 The No. of WEF Trainers were adequate
  - 8 Trainer was facilitated by WEF eg.means of transport, Allowances, Training Materials etc
  - 9 The trainer made follow ups after the training
  - 10 You were trained and monitored by the same WEF trainer over the years of benefit
- 

### **SECTION C: WEF BUSINESS DEVELOPMENT SERVICES**

- 1 In your opinion, does WEF provide you with Business Development Services?  
( ) YES ( ) NO
- 2 Which other organization provides your group/ enterprise with Business Development Services?  
( ) Bank/MFI ( ) SACCO ( ) CBO/FBO/NGO  
( ) Other (Specify)\_\_\_\_\_
- 3 Indicate the extent to which you think the following WEF Business Development Services influence the Uptake of WEF loans in Kitui Central Sub County in a scale

of 1-5 thus: . **1- STRONGLY DISAGREE**   **2-DISAGREE**   **3-NOT SURE**  
**4- AGREE**                      **5- STRONGLY AGREE**

S/NO	FACTOR	5	4	3	2	1
1	WEF provides linkage to market for your products					
2	WEF provides business mentorship/incubation					
3	WEF provides business technical services eg. Advisory, audit etc					
4	WEF provides other business contacts and networking					
5	WEF provides training for your group and for your business staff					
6	WEF provides business promotion/ advertisement					

4 Does WEF's provision of Business Development Services improve your uptake of WEF loans? ( ) YES ( ) NO

5 If YES, how?  
 (Explain)\_\_\_\_\_

#### **SECTION D: WEF CREDIT AVAILABILITY**

6 Indicate the extent to which you think WEF Credit Availability influences the Uptake of WEF loans in Kitui Central Sub County in a scale of 1-5 thus:

**1- STRONGLY DISAGREE 2-DISAGREE 3-NOT SURE 4- AGREE**  
**5- STRONGLY AGREE**

S/No	FACTORS	54	3	2	1	1
1	The loan WEF gave you was adequate for your enterprise					
2	The time WEF took to advance you the loan/s was convenient to you					
3	WEF restricted you on the type of business to have					
4	The condition that your group members must finish paying their loans before you get one suits you well					
5	The interest per month WEF loan earns and the repayment period is convenient to you					
6	General procedures for loan application and award encourages WEF loan Uptake					
7	The grace period WEF gives for their loans is convenient for your business/group					
8	WEF loan is easier and cheaper to get than other loans					

#### **SECTION D: MEASUREMENT OF THE DEPENDENT VARIABLE**

7 Indicate the extent to which you think the independent variables influence the uptake of WEF loans in Kitui Central Sub county in a scale of 1-5

**1- STRONGLY DISAGREE      2-DISAGREE      3-NOT SURE      4-  
AGREE      5- STRONGLY AGREE**

<b>S/No</b>	<b>FACTORS</b>	<b>5</b>	<b>4</b>	<b>3</b>	<b>2</b>	<b>1</b>
1	WEF training					
2	WEF business support eg marketing, networking, linkage, promotion etc					
3	WEF Credit Availability					

**Your cooperation in this study is highly appreciated. Thank you.**

### **APPENDIX III: INTERVIEW GUIDE FOR WEF OFFICERS**

1. What is the influence of WEF technical personnel on WEF credit uptake by women in Kitui Central Sub-county? Are your personnel adequately facilitated in the field? Is the number of your personnel to potential trainees adequate? Are the officers adequately remunerated and motivated?  
.....
2. What is the influence of WEF Business Development Services on WEF Credit Uptake by women in Kitui Central Sub-county?  
.....
3. What is the influence of WEF Credit Access on WEF Credit Uptake by women in Kitui Central Sub-county?  
.....
4. How many groups took your WEF loans this year for the first, second and third time respectively? How many defaulted? Is the credit adequate for the members of the group? How long does it take to process WEF loans?  
.....
5. What are your achievements so far?  
.....
6. What are the factors affecting performance of WEF?  
.....

## APPENDIX IV: RESEARCH AUTHORIZATION



### SOUTH EASTERN KENYA UNIVERSITY OFFICE OF THE DIRECTOR BOARD OF POST GRADUATE STUDIES

P.O. BOX 170-90200

KITUI, KENYA

Email: [info@seku.ac.ke](mailto:info@seku.ac.ke)

Email: [bps@seku.ac.ke](mailto:bps@seku.ac.ke)

TEL: 020-4213859 (KITUI)

Our Ref: D61/MWI/20147/2012

Date: 22<sup>nd</sup> November, 2016

Odire Beatrice Auma  
Reg. No. D61/MWI/20147/2012  
Masters of Business Economics  
C/O Dean, School of Business Economics

Dear Auma

#### RE: PERMISSION TO PROCEED FOR DATA COLLECTION

This is to acknowledge receipt of your Masters in Business Administration Proposal document entitled, "*Organizational Factors Influencing the uptake of Women Enterprise Fund Credit in Kitui Central-Sub County, Kenya.*"

Following a successful presentation of your Master Proposal, the School of Business and Economics in conjunction with the Directorate, Board of Post graduate Studies (BPS) have approved that you proceed on and carry out your Research Data Collection in accordance with your approved proposal.

During your research work, you will be closely supervised by Dr. Joash Migosi and Dr. Lawrence Kimando. You should ensure that you liaise with your supervisors at all times. In addition, you are required to fill in a Progress Report (*SEKU/ARSA/BPS/F-02*) which can be downloaded from the University Website.

The Board of Postgraduate Studies wishes you well and a successful research data collection as a critical stage in your Master of Business Administration.

  
Prof. Cornelius Wanjala

Director, Board of Postgraduate Studies

Copy to: Deputy Vice Chancellor, Academic, Research and Students Affairs  
Dean, School of Business and Economics  
Director, Kitui Campus  
Chairman, Department of Business and Entrepreneurship  
Dr. Joash Migosi  
Dr. Lawrence Kimando  
BPS Office - To file

ARID TO GREEN



ISO 9001: 2008 CERTIFIED



TRANSFORMING LIVES

## APPENDIX V: LOAN STATUS IN KITUI CENTRAL SUB-COUNTY



Year	Registered Groups	Number of Groups Benefitted	Levels			Total Amount
			1	2	3	
2008	45	16	16	-	-	545,000
2009	0	0	0	0	0	0
2010	22	8	8	-	-	290,000
2011	138	49	46	3	-	2,390,000
2012	298	106	102	4	-	6,000,000
2013	242	86	65	19	2	5,500,000
2014	56	10	16	4	-	1,900,000
2015	84	30	22	6	2	4,000,000
2016	115	41	29	9	3	5,750,000
<b>Total</b>	<b>1,000</b>	<b>356</b>	<b>304</b>	<b>45</b>	<b>7</b>	<b>26,375,000</b>

Prepared by Regional Credit Coordinator-Eastern Region

Miriam w. Ndiang'ui

## APPENDIX VI: LIST OF GROUPS

REPUBLIC OF KENYA



**MINISTRY OF EAST AFRICAN COMMUNITY, LABOUR AND SOCIAL PROTECTION  
DEPARTMENT OF SOCIAL DEVELOPMENT  
NAME OF GROUPS**

- |                                  |                                   |                                  |
|----------------------------------|-----------------------------------|----------------------------------|
| 1. Rafiki Bora Initiative        | 50. Kyelelo Kya Kakame            | 99. Wikwatyo Wa Kathande w.g     |
| 2. Mellos Self Help Group        | 51. Kaliku Farmers                | 100. Kimwele Mbukilya SHG        |
| 3. Wendo Amutei Welfare Group    | 52. Musukini Bidii SHG            | 101. Kasunguni Self Help Group   |
| 4. Mtindo Mpya Self Group        | 53. Kitui Huduma Welfare          | 102. Asulusya Self Help Group    |
| 5. Mwiwano Wa Aka Kitungulu      | 54. Mwanja Family Welfare         | 103. Ndwaee Ngone Mwaiti SHG     |
| 6. Kinzamba Self Help Group      | 55. Baraka Self Help Group        | 104. Kanzungieni Food Security   |
| 7. Mbakongu Self Help Group      | 56. Mwambiliyo Women Group        | 105. Ndomu Self Help Group       |
| 8. Kawiya Kasunguni SHG          | 57. Wise Ladies Women Group       | 106. Muundani Water Soil Cons W. |
| 9. Eitu Ma Oini Wiyini           | 58. Kambati Construction SHG      | 107. NYS Huduma Kitchen M        |
| 10. Kunda Kindu Main SHG         | 59. Kata Self Help Group          | 108. Nzavi Cousins SHG           |
| 11. Masikalini Meno Group        | 60. Kithito Poultry Keeping       | 109. Curford Self Help Group     |
| 12. Wendo Wa Inyokoni SHG        | 61. Peace Self Help Group         | 110. By Faith Self Group         |
| 13. Umiisyo Group                | 62. Shalom Women Group            | 111. Wendo Wa Nguumo SHG         |
| 14. Wendo Wa Ngaikini SHG        | 63. Thusi Women Group             | 112. Wendano Self Help G         |
| 15. Meko Ma Munyuni              | 64. Kwamukya Mundu SHG            | 113. Wikwatyo Self Help G        |
| 16. Nditime Farmer SHG           | 65. Jefa Self Help Group          | 114. Twa Welfare Self Help G     |
| 17. Wikwatyo Women Group         | 66. Kalolo Youth Group            | 115. Katethya Yulambu Group      |
| 18. Wikwatyo Wa Kilaa SHG        | 67. Kavuvula Women Group          | 116. Ndwikile Self Help Group    |
| 19. Meko Ma Katikoni             | 68. Mbite Ngwite                  | 117. Centre Self Help Group      |
| 20. Wikwatyo Wa kikuu SHG        | 69. Umoja Women Group Agency      | 118. Neema Self Help Group       |
| 21. Kaluli Bidii Farmers SHG     | 70. Vision Group                  | 119. Tajopeja Enterprise Group   |
| 22. Utheu Wa Kavingo Farmers SHG | 71. Kathome Community Unity       | 120. Musukini Youth Group        |
| 23. Wendo Wa Kalinga             | 72. Musembi's Welfare & Devel     | 121. Kyamani Self Help Group     |
| 24. Wendo Wa Mwangeni SHG        | 73. Mbikye Ngwikye SHG            | 122. Ndune Women Group           |
| 25. Kyeni Kya Makongo SHG        | 74. Sweet Melon Growers Group     | 123. Miwa 713 S.H.GROUP          |
| 26. Mendene Self Help Group      | 75. Kauma Poultry Women Group     | 124. Tata Wone S.H.G             |
| 27. Yuuku Farmers SHG            | 76. Nuuthikanaa Nguluni SHG       | 125. Mbitini Friend S.H.G        |
| 28. Walanzaani SHG               | 77. Ee Maingi Self Help Group     | 126. Syovinya Self Help Group    |
| 29. Ngone Mwaitu                 | 78. Bisen Self Help Group         | 127. Maviani Youth Group         |
| 30. Kakua Mbunguo SHG            | 79. Ndiseleawa Self Help          | 128. Kyeni Nduani                |
| 31. Grace 2014 SHG               | 80. Nivo Self Help Group          | 129. Star Light SHG              |
| 32. Mutonguni Youth Consortium   | 81. Usiumu Self Help Group        | 130. Kyambui Self Help Group     |
| 33. Inoo Women Group             | 82. Kalulini Community Health G   | 131. Mwangaza Women G            |
| 34. Kamale Upendo DC             | 83. Kabati Bar Owners S.H Group   | 132. Kitui United Disabled P     |
| 35. Mutaiuni Welfare             | 84. Kiukuyni Kaseo SHG            | 133. St. Monica S.H.G            |
| 36. Umiisyo Wa Ndiwa SHG         | 85. Wumisyo Wa Masimba SHG        | 134. Kuweta Na Kwika S.H.G       |
| 37. Kaituma SHG                  | 86. Kathina Muungano SHG          | 135. Tululuini Twone Mbee        |
| 38. Umbrella Self Help Group     | 87. Mumo Wa Ngai Kwa Kasau        | 136. Domulybri Group             |
| 39. Kyeni Kya Kikuu SHG          | 88. Mavitucheke Cheke Youth Group | 137. Mutheu Mothers 2 M          |
| 40. Umisyo Wa Mutalani           | 89. Kitoo Welfare Group           | 138. Muuo Self Help Group        |
| 41. Kalungu Mung Beans SHG       | 90. Mbangulo Self Help Group      | 139. Utanyi Self Help Group      |
| 42. Mitaani Farmers SHG          | 91. Manguuwe Self Help Group      | 140. Grace Self Group            |
| 43. Katumbi Central Farmers      | 92. Kithuka Self Help Group       | 141. Nguamuka Self Help G        |
| 44. Wendo Wa Kaayo SHG           | 93. Kivumbuni Welfare Group       | 142. Wendo Wa Kyandui SHG        |
| 45. Kielelo Kya Uimi             | 94. Naki Drivers Self Help Group  | 143. Nzeve Community B.H         |
| 46. Mbuluti Tumaini              | 95. Grace Of God Kwa Moli SHG     | 144. Mwoloto Wi Mbee W.G         |
| 47. Wiimu Mweu SHG               | 96. Kitui Wesorec Welfare         | 145. Yakulumbu Water Project     |
| 48. Imuatine Mukilye SHG         | 97. Kasylia Women Group           | 146. Ikalate Self Help Group     |
| 49. Wikwatyo Itangani SHG        | 98. Mbaa Mutua SHG                | 147. Mwanzia Family Group        |



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NAME OF GROUPS

- |                                 |                                   |                              |
|---------------------------------|-----------------------------------|------------------------------|
| 148. Kamwii Upendo Youth G      | 197. SWA Clan Youth Dev           | 246. Katia Dancers W.G       |
| 149. Kuweta Na Kwika M          | 198. Jamii Self Help gROUP        | 247. Vision Friends Group    |
| 150. Daytime Youth Group        | 199. Mwakini Farmers SHG          | 248. Kenze Farmers Group     |
| 151. Kyoani Youth Group         | 200. End Engineering Youth G      | 249. Mutune CHV'S            |
| 152. Nduluni Tosha Youth G      | 201. Wendo WA Kandongo            | 250. Ngwatanio Zeo W.G       |
| 153. Kwongela Umanyi W.G        | 202. Yamwengei Self Help G        | 251. Muuwo wa Atumia         |
| 154. Mbaa Mutua S.H.G           | 203. Ngasya Syomakanda SHG        | 252. Mbithi Self Help Group  |
| 155. Eitu Makwasaa S.H.G        | 204. Ithimani Sand Harvest G      | 253. Wendano wa Kangundo     |
| 156. Maka Youth Group           | 205. Wendano Wa Aka WM            | 254. Kuweta na Kwika Group   |
| 157. Mutanu Self Help Group     | 206. Mwakolo Women Group          | 255. Kyambiti Social Hall    |
| 158. Masaani Self Help Group    | 207. Good Hope S.H.G              | 256. Kyalilini Ass Chief     |
| 159. Jubilee Group              | 208. Ndakani Ndethye Ngut         | 257. Mbikye Ngwikye Group    |
| 160. Tuone Mbele Katooni F      | 209. Mbaa Kavuu SHG               | 258. Wikwatyo Self Help G    |
| 161. Kasola Welfare SHG         | 210. Kingukiya Youth Group        | 259. Kitindo Kiseo SHG       |
| 162. Kanini Kaseo Group         | 211. Kavovotwe Welfare aSS        | 260. Wuumisyo Welfare Group  |
| 163. Blessed Assurance SHG      | 212. Kiasa Water Project          | 261. Kavita Self Help Group  |
| 164. Mbaa Mutua SHG             | 213. Bethel Bible and Tech Sc     | 262. Mutheu Welfare Group    |
| 165. Kasyala Youth Group        | 214. Thome wa Nzili SHG           | 263. Muuo Self Help Group    |
| 166. Mbaa Mutuyovu Group        | 215. Kitui Environment Cons G     | 264. Muwo Mutulu Group       |
| 167. Museve Mbaa NGO G          | 216. Katiliku Self Help Group     | 265. Kitui Youth Group       |
| 168. Jipange Tree Nursery YG    | 217. Ndandini Dam CDF Proj        | 266. Vinya wa Mbuvi SHG      |
| 169. Kitui Nairobi Transporters | 218. Kwendea Women Group          | 267. Muvo wa Kilaa           |
| 170. Ilima Yimwe Welfare GP     | 219. Utethyo wa Aka SHG           | 268. Kima Home Grown         |
| 171. Mutitu Nguluni Water Sc    | 220. Twone Mbee Self Help Group   | 269. Mutethya Self Help      |
| 172. Syokinyili S.H.G           | 221. Kyeni Yombya Funeral Welfare | 270. Makutano Women Group    |
| 173. Ndalani Burial Welfare     | 222. Osa Mundu ta Mundu Welfare   | 271. Wivitho wa Aka W.G      |
| 174. Blessed Warrior Youth G    | 223. Ngamyone Self Help Group     | 272. Kyumbaa Self Help Group |
| 175. Beyond The Horizon G       | 224. Maisha Bora Self Help Group  | 273. Nzuki Muilini Dev       |
| 176. Umoja Two (2) SHG          | 225. Kuweta na Kwika Self Group   | 274. Mutungas Family         |
| 177. Nguli Ya Kyambiti          | 226. Wona Muuo Self Help Group    | 275. Omega Women Group       |
| 178. Wendo Amutei Group         | 227. Mwanyani Farmers Group       | 276. Muuo Witu Group         |
| 179. Kyeni Kya Nginyai          | 228. Nguuni Youth Group           | 277. Kitivo Self Help Group  |
| 180. Nyanyaa Teachers S.H.G     | 229. Muuwo Women Group            | 278. Kivimbuni Young Stars   |
| 181. Ngumuke S.H.G              | 230. Ithumula Elders Group        | 279. KMTCC CDF Project       |
| 182. Muwiki Selp Help Group     | 231. Makutano Environment         | 280. Tujenge Self Help Group |
| 183. Nzambani FSA Self Help     | 232. Unya Water Users             | 281. Wendo wa Kikuu W.G      |
| 184. Kimongo Twone Mbee Y       | 233. Mwoloto Umwe Kathaalwa       | 282. Mwikye Foundation       |
| 185. Nzeve Youth Group          | 234. Suvia Ndiwa Kalulini         | 283. Itethye Utethywe W.G    |
| 186. Imaluli Invest S.H.G       | 235. Syokata Ndiwa Self Help G    | 284. Muuo wa Nguuni W.G      |
| 187. Visionary Tiva Devel G     | 236. Jaribu Women Group           | 285. Makongo Sile WG         |
| 188. Maca Makondo SHG           | 237. Golden Minds                 | 286. Kyeni kya Nguuni WG     |
| 189. Muungano Women GrP         | 238. Mbinguke Self Help Group     | 287. Waemwa Tiwa WG          |
| 190. Kanyua Self Help Group     | 239. Hekima Youth Group           | 288. Yatavu Charcoal Group   |
| 191. Kanini Kaseo SHG           | 240. Thua Zombe Water Project     | 289. Smart Self Help Group   |
| 192. Grace Self Help Group      | 241. Global Elderly Vision        | 290. Kitui Pastors Group     |
| 193. Lower Yatta Bar Owners     | 242. Kitui County Enforcement     | 291. Kitamaa Self Help Group |
| 194. Kwa Makuli Scooping        | 243. Kiimani Seld Help Group      | 292. Kinzeni Youth Group     |
| 195. Aka Ma Asikali Women       | 244. Muthangani ve Kindu G        | 293. Muuo wa Kisiuni WG      |
| 196. Kakuni Self Help Group     | 245. Taa wa Aka Group             | 294. Yumbisye Youth Group    |



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295. Nduni Muungano SHG	344. Ndetanai Health CHV	393. Wendano W.G
296. Smart Mothers	345. Kyeni Visio Group	394. Tulia Self Help Group
297. Kakeani Chiefs Officer	346. Itoleka Police station	395. Kitui Township SHG
298. Mercy Marry GO Round	347. Kitui County Auwani	396. Sekamuka Self Help Gro
299. Kakeani Mother Support	348. Taji Self Help Group	397. Wendo Group
300. Mwiyeenda Self Help Gro	349. Wikwatyo wa Kivwani	398. Kathini Utonyi Group
301. Mbaa Nthi Clan	350. Mukonga Kamaindu W.G	399. Upendo Group
302. Kaseve Self Help Group	351. Twone Mbee Self Help G	400. Kasevi Women Group
303. Kawo Network WG	352. Kitoo CHV	401. Wikwatyo wa Nthoka
304. Zamaria Youth Group	353. Wendo Women Group	402. Ngungi Community HV
305. The Big Six SHG	354. Kyeni kya Kaumu SHG	403. Mwanyani Farmer Group
306. Ndwaee Ngone Mwaitu	355. Twone Mbee Women Gr	404. Kilevi Welfare Group
307. Itangini Self Help Group	356. Kiminza Self Help Group	405. Integrated Innovative YP
308. Walemavu Endau SHG	357. Kyeni Women Group	406. Mwanja Self Help Group
309. Kinakoni CU Self H G	358. Kenze Community CHV	407. Kanini Kaseo Kathome
310. Kilaa /Katikoni CHV	359. Maliku Women Group	408. AP Line Kitui Central
311. Wikwatyo wa Kanyongo	360. Chunguni Women Group	409. Neema Women Group
312. Mwande Family Group	361. Karanga Youth Group	410. Mukanu Self Help Group
313. Ignition Self Help Group	362. Kitamaa Men Self Help G	411. Ikoo Self Help Group
314. Katumbu CHV Group	363. Ituki Evergreen Youth Gr	412. Vijana Empowerment
315. Mumbuni Water Project	364. Mwangaza Self Help Gr	413. Haki na Ukweli SHG
316. Kavuta a Widow SHG	365. Daylight Self Help	414. Majengo Hidden Treasure
317. Thome Self Help Group	366. Sunshine Self Help Group	415. Mbikye Mbee SHG
318. Visionary Youth Group	367. Zombe Police Station	416. Wendo wa Umu
319. Vision Women Group	368. Kima Women Group	417. Chap Chap Self Help Gr
320. Kawo Saelf Help Group	369. Vision Ladies Self Group	418. Utethyo Self Help Group
321. Mitalani Water Project	370. Ithumula Elders	419. Mutendea Self Help Gr
322. Chiefs Camp Mutune	371. Makutano Environment	420. Nzewani 'A' Self Help Gr
323. Njenga Mbomoa AW	372. Unyaa Water Youth G	421. Ndetani Dreamers Group
324. Uwezo Self Group	373. Mwoloto Umwe Group	422. Ngamyone Group
325. Zion Self Help Group	374. Suvia Ndiwa Kalulini	423. Kwa Kavumbu S.H.G
326. Mbaa Nthi Group	375. Kitui East Health G	424. Thyaka Group
327. Kyanzai Com Health G	376. Wikwatyo wa Kalinga	425. Kisayani Welfare ASS
328. Wendano Women Group	377. Mendanite Women Gro	426. Cheerful Sisters Group
329. Wendano Lower Kitui Ea	378. New Vision Ngungani	427. Syomati SLF Help Group
330. Smart Selp Help Group	379. Mutethya wa Kitumbi	428. Mbose Tene Nzeveni
331. Rainbow Super 14 Group	380. Wendo wa Aka Women	429. Vision Carrier SHG
332. Ningenda Self Help Gro	381. New Vision Ngungani Gr	430. Jamii Moja Self Help Gr
333. Maamu Self Help Group	382. Kitui East Health Workers	431. Imani Self Help Group
334. Comrades Group	383. Kakalo Self Help	432. Itambya ya Kitundumo
335. Miwa Welfare Group	384. Makele Self Help	433. Ngwatanio ya Atumia
336. Kwakwa na Kwaku Group	385. Maekaise Self Help Gro	434. Nthoka Welfare Ass
337. Katia Self Help Group	386. Katooniunited Group	435. Mukitwe W.G Malalani
338. Masini Manyoeni CHVS	387. Katingi United Group	436. Mutito Charcoal Group
339. Star Outside Catering	388. Wikwatyo wa Ekau Gro	437. Tujuanne Kivuuni SHG
340. Ikindu Sand Dam	389. Katia Dancers	438. Suvia Ndiwa Kalulini
341. Nzezu Rivers Sand Dam	390. Kinzeni Youth Group	439. Mululuu Self Help Group
342. Musukini CHV SHG	391. Muuo bwa Kisiuni Group	440. Apex Youth Group
343. Mukaiwa Cousins SHG	392. Mwanja Group	441. Youth Lion Y.G



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442.	Ngwatanio ya Atumia Gr	491.	Neema Women Group	540.	Kaayo Farmers Sand
443.	Malawa Women Group	492.	Sisi kwa Sisi SHG	541.	In A Dis A Time SHG
444.	Mwiwano Self Help Gro	493.	Mesene Women Group	542.	Kithumula Consortium
445.	Itambya ya Kitundumo	494.	Bidii Enterprise	543.	Kimoo Self Help Group
446.	Afya CHV Group	495.	Sooma Group	544.	Kisasi Youth Star Group
447.	A.I.C Kiatine Group	496.	Kwa Mumo Traders	545.	Kyeni kya Aka Mutuni
448.	Kilonzo Market Traders	497.	Pan da Self Help Group	546.	Yalatani Kangondi CHV
449.	Blessing SHG	498.	Mutethya Thua Group	547.	Syukile Youth Group
450.	Kyeni kya Muthui Group	499.	Voo Community Group	548.	Manyoeni Boda Boda
451.	Muslim Primary	500.	Wikwatyo Welfare Group	549.	Ngamyone Youth Group
452.	Kakumuti SHG	501.	Kathini Youth Group	550.	Kyove kya Nduu Group
453.	Mutini Women Group	502.	Kanyangi Tigers	551.	Katooni Burial Group
454.	Kililimbi Self Help	503.	Kamene Family Group	552.	Kiusyani Dairy SHG
455.	Swa Clan Y.G	504.	Kanyangi Word Sport	553.	Kaliku Bodaboda Group
456.	Kyeni kya Ngoano	505.	Katiwa Widows W.G	554.	Somai Retirees SHG
457.	Muli Ndisya Group	506.	Kithito Women Group	555.	Wikye CHV
458.	Kanini Kaseo	507.	Abigael Self Help Group	556.	Mwangaza Teachers W
459.	Ivitasya Kyeni Group	508.	Kavoko Youth Group	557.	Kithumula SHG
460.	Wendo wa Kiliku W.G	509.	Kaveta Community	558.	Nguni Orient Group
461.	Amuka Twone Mbee	510.	Wendano wa Muvakani	559.	Umisyo wa Ndivuni Gr
462.	Kamutui Self Help Group	511.	Wendo Umwe Group	560.	Katwala Sands Group
463.	Muongano C.A	512.	Itambya Muinde SHG	561.	Kava Mama Women G
464.	Baraka Youth SHG	513.	Kyeni kya Kivaki	562.	Western Star Ngiluni
465.	Ebenezer Self Help Gr	514.	Kyamungo Self Help GrP	563.	New Kakusye Dancers
466.	Wolooto wa Uni SHG	515.	Wendo wa Kamiuni	564.	Wasya wa Utanu W.G
467.	Wendo wa Town Zombe	516.	Mutune Kumekuche	565.	Kithulani Self Help Gro
468.	Ngiluni Mwitika SHG	517.	Mumbe Women Group	566.	Sooma Community ASS
469.	Tumaini Self Help Group	518.	Mike Mike SHG	567.	Majengo Ithookwe Y.G
470.	Eitu ma A mutei Wiyini	519.	Mutindi Self Help Group	568.	Kyangunga Zone W.G
471.	New ndi Moneka	520.	Kyeni kya Iiani Group	569.	Group ya Ngalawa
472.	Joebetty Family Group	521.	Wendo wa wo Group	570.	Star Women Group
473.	Yalatani Group	522.	Unique Mothers WOG	571.	Wima Youth Group
474.	Mutethya Thua SHG	523.	Mutethya Ngutethye Gr	572.	Kathina Women Group
475.	Mumo wa Wikililye	524.	Mwovi Self Help Group	573.	Mutune Parish Retirees
476.	Muukilye Women Group	525.	Mutindi SHG	574.	Wikye Community Groi
477.	Nzukini SHG	526.	Wuumisyo wa Kithamba	575.	Masomo Youth Group
478.	Muthulu SHG	527.	Overcomers Self Help Gr	576.	Mapatano Self Help Gr
479.	Mukika Family Group	528.	Umiisyo Women Group	577.	Mbaa Kasyima
480.	Wikwatyo wa Ekkua	529.	Mbone Ngwone Group	578.	Beyond the Horizon
481.	Katingi United Y.D	530.	Kavoo Water Community	579.	Syokithumbi Big Brothe
482.	Katooni United Y.G	531.	Tawakal Self Help Group	580.	Mukunguu Self Help Gr
483.	Maekanisye Self Help Gr	532.	Idea Infinity Youth Group	581.	Mutavanya Clusters
484.	Ndovoini Self Help Group	533.	Greater Syongila Group	582.	Amani Self Help Group
485.	Makele Students	534.	Mutava Joint SHG	583.	Ndakani Women Group
486.	Kakalo Self Help Group	535.	Kingangi Mbindya SHG	584.	Shalom Self Help Grou
487.	Kitui East Health Workers	536.	Kaveta Youth Foundation	585.	Elshadai Self Help Groi
488.	Zombe Police Station De	537.	Kakeani Flyers SHG	586.	Kithumulani Self Help
489.	Kima women Group Gro	538.	Unyaa Water Users	587.	Wima Youth Group
490.	Vision Ladies SHG	539.	Tisuka Sisters Group	588.	Kuweta na Kwika



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589.	Ngui Niyathela Joint	638.	Kwendea Women Group	687.	AIC Kiatine Ushirika W
590.	Makutano Environment	639.	Utethyo wa Aka SHG	688.	Jonathan Youth Group
591.	Wikwa Fm Staff Welfare	640.	Twone Mbee Self Help G	689.	Kikingai Environment S
592.	Kitui East Health Workers	641.	Kyeni Yombya Funeral W	690.	Kavoo Mens Self Help
593.	Nzuki Self Help Group	642.	Osa Mundu ta Mundu W	691.	Kawongo Self Help Grc
594.	Kawelu Self Help Group	643.	Ngamyone Self Help Gro	692.	MT Zion Self Help Gro
595.	Muvya Self Help Group	644.	Maisha Bora Self Help Gr	693.	Joscar Self Help Group
596.	Muthulu Self Help Group	645.	Kuweta na Kwika Self HG	694.	Kathambya Self Help G
597.	Kiwanza Women Group	646.	Wona Muuo Self Help G	695.	Wendano wa Aka Man
598.	Muwaa Women Group	647.	Mwanyani Farmers GP	696.	Jonathan Youth Group
599.	Maiyuni Women Group	648.	Nguuni Youth Group	697.	Wikwatyo wa Bat SHG
600.	Mutwa Self Help Group	649.	Muuwo Women Group	698.	Kitui Shimmers SHG
601.	Mbui Self Help Group	650.	Generation Okoa	699.	Mbuthu Women SHG
602.	Muundani Self Help GrP	651.	Dawa ya Yua SHG	700.	Kanitha Boda Boda SH
603.	Gods Favour SHG	652.	Kithumula Sec Sch SHG	701.	Mbulu-Kitondo Clag Gr
604.	Rise and Shine SHG	653.	Mwanguu Mwanzo Umb	702.	Wikwatyo wa Kyevea St
605.	Mulembe Self Help G	654.	Muuo Group	703.	Aman Women Group
606.	Shalom Self Help Group	655.	Muli Ndisya SHG	704.	Kituti Katamani Welfar
607.	Mutito Hill Site	656.	Kyanzai Mathiko Group	705.	Eitu ma Anziu SHG
608.	Kyandui Vegetables Y.G	657.	Umoja Women Group	706.	Kyatu Self Help Group
609.	Wikwatyo Fm Group	658.	Nzekaya Self Help Group	707.	Wumiisyo wa Musamb
610.	Neema Welfare Group	659.	Makongo Youth Smartlife	708.	Ililu Self Hel[p Group
611.	Ndajani Women Group	660.	Kwa Vonza Jua Kali SHG	709.	Rising Star Self Help G
612.	Kitui East Health Group	661.	Kalota Family SHG	710.	Kakumuti Vision W.G
613.	Mukenyeka Self Help GrP	662.	Opportune Ventueres Gr	711.	Jerusalem Welfare Gro
614.	Makolongo Self Help GrP	663.	JHDC Men Fellowship Gr	712.	Yokoe Self Help Group
615.	Mbaa Mwengi SHG	664.	Link Initiative Group	713.	Leo Group
616.	Tuwe Self Help Group	665.	Yalatani Mother to M	714.	Canaan Self Help Group
617.	Kitui Joint Tailors	666.	Mwendi Family SHG	715.	Waema Tiwa SHG
618.	The WEB Welfare Group	667.	Wendo Witu Self Help G	716.	Kakungu Uvulye Atang
619.	Genesisi of Success GrP	668.	Vepsterg Group	717.	Akitutu Clan Maliku Su
620.	End Engineering Youth G	669.	Shalom Tungutu WG	718.	Ebenezer Self Help Gr
621.	Wendo wa Kandongo	670.	Kyoani Self Help Group	719.	Iluka Farmer SHG
622.	Yamwengei Self Help GrP	671.	Ikovo Self Help Group	720.	Katilini Junior Saelf Hel
623.	Ngasya Syomakanda SHG	672.	Kimumo Self Help Group	721.	Musengo Mwangaza W
624.	Ithimani Sand Harvest Gr	673.	ADMN Police Welfare Gr	722.	Mendene Itiko Women
625.	Wendano wa Aka Wom	674.	Kilonzo Market Traders	723.	Kyaani Jua Kali Youth
626.	Mwakolo Women Grou	675.	Kinyakani Self Help Gro	724.	Taa wa Katulani Men
627.	Good Hope Self Help Gr	676.	Wikwatyo wa Imale SHG	725.	Ithimani Sand Harvest
628.	Ndakani Ndethye Ngute	677.	Omega Self Help Group	726.	Friends for Action Mitt
629.	Mbaa Kavuu SHG	678.	Manee Self Help Group	727.	Baraka Youth Group
630.	Kingukiya Youth Group	679.	Mutulu Pioneer SHG	728.	Neema Matinyani Wic
631.	Kavovotwe Welfare ASS	680.	Kithumula Sec Sch SHG	729.	Syomunyu Goat Keepe
632.	Kiasa Water Project	681.	Kyanika Christian SHG	730.	Agape Self Help Group
633.	Bethel Bible and Tech Sc	682.	Canaan Self Help Group	731.	Kawengo Traditional Di
634.	Thome wa Nzili SHG	683.	Kikauni Self Help Group	732.	Kavete Youth Group
635.	Kitui Environment Cons	684.	Certain Winners Women	733.	Kyeni kya Komu 'B'
636.	Katiliku Self Help Group	685.	Kitui Valley View Estate	734.	Wendo wa Iveti W.G
637.	Ndandini Dam CDF Proj	686.	Kyangunga Water Supply	735.	Neema ya Wazee Mus



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736.	Kyeni kya Ngoano	785.	Muli Ndisya Group	834.	Wiumisyo self help grou
737.	Kinunu Self Help Group	786.	Kanini Kaseo	835.	Umoja self help group
738.	Victory Women Group	787.	Wikwatyo wa Musengo	836.	Kalawa nzeev riversian
739.	Wendano wa Aka W.G	788.	Kakumuti Vision	837.	Nthooki table banking SI
740.	Mulundi Community Unit	789.	Ngomoni Business SHG	838.	Kithaambii ngii SHG
741.	Central Primary Social KT	790.	Kakungu Uvulye Group	839.	Makono self help group
742.	Kasunguni Farmer Ass	791.	Kithumula Sec Sch	840.	Step by step self help gp
743.	Uvonge wa Aoini Group	792.	Kakauni SHG	841.	Tungutu women group
744.	Mwakolo Women Group	793.	Shalom Tungutu Group	842.	Mwiki self help group
745.	Oasis Self Help Group	794.	Kilonzo Market SHG	843.	Kathungo self help group
746.	Muthongo Welfare ASSO	795.	Blessing Group	844.	Nyali self help group
747.	Wazee Self Help Group	796.	Kilundu SHG	845.	Ukweli na haki self help
748.	Mbaa Kasyima Welfare	797.	Kitui Town Youth Group	846.	Kamandio girls self help
749.	Ndumi Self Help Group	798.	Kyanzai Mathiko	847.	The central self help gro
750.	Wazee Selg Help Group	799.	Kavoo Welfare Ass	848.	Kaetha women group
751.	Utoo Ladies Vision Group	800.	Syokinyili Group	849.	Kitui tree nursery wome
752.	Katutui Kyenge CHV Com	801.	Blessed Warriors Group	850.	Katyethoka women grou
753.	Kyambiti Self Help Group	802.	Beyond Horizon	851.	Paprika self help group
754.	Kyaithani Education Fund	803.	Umoja Group	852.	Wambulu liner women g
755.	Mikuyuni Dam SHG	804.	Ngulu ya kyambiti	853.	Wikwatya wa nduumoni
756.	Kyeni kya Muthi S.H.G	805.	Masaani Group	854.	May 27 <sup>th</sup> self help group
757.	Blessing Group	806.	Muwiki Group	855.	Kithukulu muusya SHG
758.	AfyaCHVS SHG Kanyongo	807.	Nzambani FSA Group	856.	Kitui county central pou
759.	Nthilani Central Women	808.	Nzeve Youth Group	857.	Kyathi kitwe self help gr
760.	Kithito Investment	809.	Kimongo Group	858.	Utonyi wa nduumoni SH
761.	Musethini CHV SHG	810.	Mumo wa Wikililye WG	859.	Syongila self help group
762.	Mwinza Safaris SHG	811.	Mwaluki Farmers	860.	Kitui G.K Prison self help
763.	Afya CHV'S SHG	812.	Friend for Action Mithi	861.	Kalovoto women group
764.	A.I.C Kiatine Ushirika	813.	Muongano C.A	862.	Kavutu women group
765.	Kilonzo Market Traders	814.	Baraka Youth Self Help	863.	Mweewa ukai nduumon
766.	Blessing SHG	815.	Ebenezer Self Help Gr	864.	Kituu self help group
767.	Kyeni kya Muthui	816.	Itiko Welfare Ass	865.	Inuka self help group
768.	Muslim Primary School	817.	Nthilani Central Women	866.	Miti ni maisha self help
769.	Isevini Ndiwa SHG	818.	Kithito Investment	867.	s.m.v self help group
770.	Kamuti Self Help Group	819.	Musethini Group	868.	Kitui innovators self hel
771.	Mutini Women Dancers	820.	Mwinza Safaris	869.	Mangina mutethya self
772.	Ndalani Burial	821.	Kamuti Self Help Group	870.	Bethany self help group
773.	Bidii Enterprise	822.	Wendo Amutei Welfare	871.	Katisa kasokolo self help
774.	Sooma Com Dev Ass	823.	Kwetu women group	872.	Bewima women group
775.	Kwa Mumo Traders	824.	Katuka Self help group	873.	Visionary women group
776.	Panda Self Help Group	825.	Maranki self help group	874.	Generations joint wome
777.	Mutethya Thua Group	826.	Push self help group	875.	Jipange women group
778.	Voo Community Group	827.	Tujengane self help group	876.	Kilungu self help group
779.	Wikwatyo Welfare Ass	828.	Mutheki self help	877.	Joyladies empowerment
780.	Kathini Youth Group	829.	Paradise self help group	878.	Kalundu unity women gr
781.	Kanyangi Ward Sport Y.G	830.	Kithukulu self help group	879.	Umiisyo self help group
782.	Kamene Family Group	831.	Vametokilange self help gr	880.	Tegemeo self help group
783.	Swa Clan Youth Group	832.	Kiembeni self help group	881.	Mwiwano self help grou
784.	Kyeni kya Ngoano	833.	Perspective self help group	882.	Kicaba self help group



**MINISTRY OF EAST AFRICAN COMMUNITY, LABOUR AND SOCIAL PROTECTION**  
**DEPARTMENT OF SOCIAL DEVELOPMENT**  
**NAME OF GROUPS**

883.	Ngengwani self help group	932.	Kanini kaseo mikuyuni self	981.	Semea Youth Group
884.	Kyalini self help group	933.	Ngiika self help group	982.	Mavia Women Group
885.	Inuka self help group	934.	Blessed visioners self help	983.	Mikongoni Women Grc
886.	Mavutini fertilizer women	935.	Syongila self help group	984.	Kisua Self Help Group
887.	Muamba wa yoani self hel	936.	Kithitu women group	985.	Kisuna Youth Group
888.	Muiikio women group	937.	Nice women group	986.	Kyanganga Self Help Gr
889.	3 kins self help group	938.	Good neighbours women g	987.	Mulundi Youth Group
890.	Kakamuya self help group	939.	Usiani self help group	988.	Kalawa Women Group
891.	Nginyuke nitambye self h	940.	Nzukumi women group	989.	Majengo Youth Group
892.	Kyumbi self help group	941.	Kyakamundu self help gro	990.	Kisasi Women Group
893.	Modern bee keepers self h	942.	Ngwatano ya mutumbi w	991.	Kyondoni Women Grou
894.	Kasiviluni ikungu self help	943.	Umoja vision women gro	992.	Kabati Youth Group
895.	Wikwatyo mwangi self h	944.	Mwamba wa kasokolo	993.	Famingo Women Grou
896.	Tungutu united self help gr	945.	Kavuta women group	994.	Matinyani Women Gro
897.	Mutethya self help group	946.	Rafiki Bora Initiative	995.	Kisuna Self Help Group
898.	Ninyewe self help group	947.	Wendo Amutei Welfare Gr	996.	Utoo Women Group
899.	Winners self help group	948.	Mellos Self Help Group	997.	Kasau Saelf Help Group
900.	Kitheka roots and foundat	949.	Wendo Amutei Welfare Gr	998.	Uae Women Group
901.	Mumo self help group	950.	Mtindo Mpya Self Help Gr	999.	Masya Women Group
902.	Imale women group	951.	Mwiwano Wa Aka Kitung	1000.	Mbaa Mbannguu Welf
903.	Kyuasini self help group	952.	Kinzamba Self Help Group		
904.	Mwangaza women group	953.	Mbakongu Self Help Group		
905.	Mitila women group	954.	Kawiya Kasunguni SHG		
906.	Future care self help group	955.	Eitu Ma Oini Wiyini		
907.	Ulonzo hills women group	956.	Kunda Kindu Main SHG		
908.	Gods will self help group	957.	Masikalini Meno Group		
909.	Joy self help group	958.	Kalivu Youth Group		
910.	Umiisyo wa ngondini wg	959.	Ikutha Youth Group		
911.	Kalenge self help group	960.	Kindu Kindu welfare		
912.	Kithama nyekini self help g	961.	Kalundu Youth Group		
913.	Nzokas self help group	962.	Kitoo Self Help Group		
914.	Syevuva traditional dancer	963.	Sooma Welfare Group		
915.	Kaluluni women group	964.	Ushirika Youth Group		
916.	Mbusya D self help group	965.	Kitui Women Group		
917.	Mbaa kwenga women gr	966.	Kasi Self Help Group		
918.	Ushirikiano self help group	967.	Voo Welfare Group		
919.	Revelation self help group	968.	Ngangani Self Help Gro		
920.	Mukuri women group	969.	Mavia Women Group		
921.	Ngamukase self help group	970.	Cannan Youth Group		
922.	Ilooi original self help gro	971.	Kitoo Women Group		
923.	Beyond vision 2030 wome	972.	Kyangu Youth Group		
924.	Lyon self help group	973.	Lulu Youth Group		
925.	Kitui united disabled wo	974.	Hope Women Group		
926.	Mutwanzia self help group	975.	Kyandula Self Help Group		
927.	Mewano women group	976.	Kibwea Women Group		
928.	Kicoma self help group	977.	Inuka Women Group		
929.	Kitui masterminds women	978.	Rafiki Youth Group		
930.	Muuu self help group	979.	Semea Youth Group		
931.	Kavakaku self help group	980.	Katangi Self Help Group		

COUNTY CO-ORDINATOR  
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DATE... 15/3/17

## APPENDIX VII: PLAGIARISM REPORT

### ORGANIZATIONAL FACTORS INFLUENCING UPTAKE OF WOMEN ENTERPRISE FUND CREDIT IN KITUI CENTRAL BEATRICE AUMA ODIRA

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