

**SOCIO-ECONOMIC IMPACT OF WOMEN ENTERPRISE FUND IN KITUI
CENTRAL SUB COUNTY, KITUI COUNTY, KENYA**

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**A Thesis Submitted in Partial Fulfillment of the Requirements for the Degree of
Master of Arts in Gender and Development Studies of South Eastern Kenya
University**

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DECLARATION

I understand that plagiarism is an offense and declare that this research thesis is my original work and has not been presented to any other institution for any other award.

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DEDICATION

This thesis is the result of immense sacrifice. I wholeheartedly dedicate it to my loving husband, Leonard Sharia who stood by my side during the most challenging times, offering unwavering support and encouragement, and to my children, Ivy and Ian, whose inspiration drives me to keep pursuing my dreams.

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LIST OF ACRONYMS

ASCAs	:	Accumulated Savings and Credit Associations
APF	:	American Psychological Foundation
AWEP	:	African Women Entrepreneurs Program
CWES	:	Constituency Women Enterprise Scheme
DG&SDOs	:	District Gender and Social Development Officers
GOK	:	Government of Kenya,
ILO	:	International Labour Organization
IFC	:	International Finance Corporation
MSEs	:	Micro and Small Enterprises
OECD	:	Organization for Economic Co-operation and Development
RASS	:	Rashtriya Seva Samithi
ROSCAs	:	Rotating Savings and Credit Associations
SACCO	:	Savings and credit cooperative organizations
SEDA	:	Small Enterprise Development Agency
UN	:	United Nations
UNECA	:	United Nations Economic Commission for Africa
US	:	United States
WEF	:	Women Enterprise Fund

DEFINITION OF OPERATIONAL TERMS

Challenges:	The situation being faced by women as they try accessing the Women Enterprise Fund.
Fund:	The government pool of money set aside to empower women economically and socially.
Socio-economic factors:	Refer to a combination of social and economic factors that define people in a specific group or population.
Socio-economic status:	Is the social standing or class of the women who are seeking services from Women Enterprise Fund, It is often measured as a combination of education, income and occupation.
Women Enterprise Fund:	Is a Semi-Autonomous Government Agency in the Ministry of Public Service, Youth & Gender Affairs established in August 2007.
Women empowerment:	Refers to the process of increasing the capacity of women to make choices and transform those choices into desired actions and outcomes. It involves giving women the tools, resources, and opportunities they need to have control over their lives, contribute to society, and achieve their full potential. This empowerment spans social, economic, political, and cultural dimensions.

ABSTRACT

This study assessed the socio-economic impact of the Women Enterprise Fund (WEF) in Miambani Ward, Kitui County, Kenya. WEF was introduced to expand women's access to affordable credit and promote empowerment, yet its effectiveness at the community level has not been fully established. The study was guided by the following objectives; to describe the socio-demographic status of women who access the Women Enterprise Fund, to examine the effects of the fund on women socio-economic status and to identify the challenges women, face in accessing and utilization of Women Enterprise Fund. The study was justified by the need to generate localized evidence to guide policy and improve women's access to finance in rural areas. A cross-sectional research design within a mixed-method approach was adopted. The target population comprised 152 women in 8 women groups, from which 64 were sampled using probability proportional to size. Data were collected using questionnaires, focus group discussions, and key informant interviews. Additional insights were obtained from a WEF officer, a local bank officer, and a spouse of a beneficiary. Findings indicated that WEF improved women's ability to pay school fees, meet household needs, and initiate small businesses, enhancing welfare, confidence, and participation in decision-making. However, small loan amounts, strict repayment schedules, and group defaults limited outcomes. Education, age, and marital status strongly influenced access and utilization. The study concludes that WEF positively contributes to women's socio-economic empowerment but faces structural and socio-cultural barriers. It recommends larger loans, flexible repayment terms, and enhanced training and monitoring. The study was limited to Miambani Ward, which may constrain generalizability, but it provides valuable insights into WEF's role in similar rural contexts.

CHAPTER ONE

1.0 INTRODUCTION

This chapter presents introduction to the study, background information of the study area, statement of the problem, the study objectives, research questions, and significance of the study, scope and delimitation of the study.

1.1 Background to the Study

Women's empowerment has increasingly been recognized as a crucial driver of economic growth, productivity, innovation, and employment. A significant portion of the world's poor are women, as they face greater inequality in accessing resources, opportunities, and information compared to men. According to UN Women, women have the potential to contribute significantly to economic progress, but their participation is often hindered by a lack of financial incentives, education, healthcare, and basic human rights. Consequently, economic development policies frequently overlook their contributions. The Commission on the Status of Women notes that women farmers, despite their critical role in food production and security, are often at the bottom of the value chain and excluded from opportunities and programs that could enhance their capabilities.

Evidence indicates that supporting and empowering women benefits families, societies, and nations in terms of health, education, income, and agricultural productivity. Batliwala identifies several goals of women's empowerment, including challenging patriarchal belief systems, evolving structures and organizations that perpetuate gender discrimination and social disparity, and enabling poor women to access and manage material and informational resources. Empowerment involves a bottom-up approach, where individuals or groups raise awareness of women's subordination and build their capacity to overcome it (Baden & Reeves 2000). Empowering women through entrepreneurship is a notable global initiative. The United States has launched significant programs aimed at empowering women entrepreneurs by providing grants and loans to start businesses, thereby stimulating the economy. History shows that empowered, imaginative women who seize opportunities and take risks have made substantial contributions to economic advancement (Hisrich,

2005). In India, government interventions have enhanced economic opportunities for women by providing grants to women's groups to start small businesses (Agrawal 2009). As a result, many women-led businesses have experienced significant growth in size and profits, suggesting that empowering women can lead to broader economic empowerment in India.

In India, women make up 90% of the country's marginal workforce. Agriculture employs 78% of women in regular rural jobs (Sings, 2002). Barriers to women's empowerment in Africa include gender roles, social inequalities, cultural and traditional practices, as well as technical, legal, institutional challenges, and unfavorable policies (IFC/World Bank, 2006). Female entrepreneurs lack supportive environments and social and cultural backing, face stereotypes, and have few role models. Addressing barriers to gender equality requires efforts at all levels, from the household to legal systems.

In Argentina, women empowerment programs began in the 1990s (Bisnath & Elson, 1999). These programs often focus on self-awareness, skill development, participation, decision-making power, and gender equality (Karl 1995, 14). Increasing women's control over their lives is a key element. Most governments and organizations have policies and programs to promote gender equality in development. According to the Asian Development Bank (2011), women must be involved in urban water supply and development projects in Madhya Pradesh since they are most affected by water and sanitation shortages. Post-project, women became leaders in municipal management and project implementation. Access to clean water and capacity building through the Area.

Improvement Fund and the Community Initiatives Fund significantly improved their lives. Similarly, South Africa's National Development Plan aims to ensure women's participation in all aspects of social development and capacity building through economic and social empowerment (Asian Development Bank, 2011).

Various women's funds have been established globally, mostly in developing countries, including Africa. These funds support local women's movements. The African Women

Entrepreneurs Program (AWEP) by the US Department of State aims to promote women's leadership and develop women-owned small and medium businesses. The African Women Development Fund (AWDF) is a trust fund dedicated to the economic empowerment of African women, as outlined in the African Union's Solemn Declaration for Gender Equality in Africa (Asian Development Bank, 2011).

The African Women's Development Fund (AWDF) emerged to ensure that organizations and stakeholders involved in empowering African women regularly access financial resources. In South Africa, the Small Enterprise Development Agency (SEDA) is tasked with implementing the national government's small business strategy and creating a standardized nationwide delivery network for small business development, integrating all government-supported small business agencies (Verveer, 2011).

The Government of Kenya established the Women Enterprise Fund (WEF) in 2006, officially launching it in 2007 as a semi-autonomous agency under the Ministry of Gender, Children, and Social Development. The Fund was created to provide affordable loans to women for business creation and expansion, contributing to wealth and job creation. Legal Notice No. 147 of August 3, 2007, under the Government Financial Management Act of 2005, formalized the Fund's establishment (Githinji, 2016). The main goal is to help women achieve economic independence by offering alternative financial services to those without access to formal or informal financial services.

Research on the Women Enterprise Fund in Kenya is limited and fragmented, focusing either on socio-economic impacts (e.g., Ngelechei, 2014) or challenges in accessing the funds (e.g., Ijaza, Mwangi, Ng'etich, 2014). Few studies, like Etter Ajriany (2012), combine both aspects. Additionally, most studies, such as Mandago (2013), rely on quantitative data, neglecting qualitative insights. One exception is Xiang Yi (2013), who conducted comparative research in Kenya, Tanzania, and China. This study aimed to bridge these gaps by using mixed methods to explore both the socio-economic impact and the challenges women face in accessing the Women Enterprise Fund in Kitui County, Kenya.

The Women Enterprise Fund (WEF) in Kitui County aims to enhance women's economic empowerment and entrepreneurship. Kitui County located in Eastern Kenya has an agrarian economy with limited formal employment, making entrepreneurship vital for income generation and poverty alleviation. The WEF provides capital, training, and technical support to help women start and grow businesses, fostering financial independence and local economic development. However, challenges such as inadequate funding, limited outreach, bureaucratic hurdles, and sustainability issues often impede these programs. This study comprehensively investigated the socioeconomic impact of the WEF in Kitui County, highlighting its successes, shortcomings, and the obstacles women entrepreneurs face. Using both quantitative and qualitative methods, the research aimed to deepen the understanding of the WEF's role in shaping Kitui County's economic landscape and offers insights for strengthening similar initiatives to better serve women entrepreneurs.

1.2 Statement of the Problem

Financial inclusion is widely recognized as essential for empowering women to contribute fully to household and national development (World Bank, 2014; Demirgüç-Kunt, Klapper, Singer, Ansar, & Hess, 2018). Since independence, the Government of Kenya has initiated several programs to integrate women into economic growth, one notable initiative is the Women Enterprise Fund (WEF), launched in 2007 as part of the government's strategic implementation of SDG objective number three. WEF is unique because it charges only 1% interest, requires no collateral, and specifically targets poor women, especially in rural areas (Githinji, 2016). In principle, these features distinguish it from conventional microfinance institutions.

Kitui County, and particularly in Miambani Ward, many women groups have borrowed from WEF, yet persistent poverty, unemployment, and food insecurity suggest that the fund's potential may not be fully realized. Challenges such as small loan amounts, repayment pressures, group dynamics, and socio-cultural resistance may limit women's ability to benefit.

The premise of this study is that despite its potential, there is limited evidence that WEF has substantially improved women's socio-economic status. Although large sums have been allocated, research on the Fund's impact on individual and household socio-economic empowerment is limited. Emerging studies suggest that microcredit can become micro debt, with loans acting as financial burdens rather than gifts, and potentially hindering financial progress (Mandago, 2013). Existing research tends to focus either on loan access or on socio-economic impacts, rarely combining both aspects, and often neglecting women's voices and qualitative experiences (Etter Ajriany, 2012; Xiang Yi, 2013). To address this gap, this study aimed to investigate the socio-economic impact and challenges faced by women in Kitui County, Kenya.

1.3 Objectives of the Study

1.3.1 General Objective

The overall objective of the study was to investigate the socio-economic impact of Women Enterprise Fund in Kitui County, Kenya.

1.3.2 Specific Objectives

- i. To describe the socio-demographic status of women who access the Women Enterprise Fund.
- ii. To examine the effects of the fund on women socio-economic status.
- iii. To identify the challenges women, face in accessing and utilization of Women Enterprise Fund.

1.4 Research Questions

- i. What is the socio-demographic profile of women who have access to Women Enterprise Fund?
- ii. How does the Women Enterprise Fund impact socio-economic status of women?
- iii. What challenges do women face to access and utilize the fund?

1.5 Justification and Significance of the Study

The Women Enterprise Fund (WEF) was established as a national strategy to expand women's access to affordable credit, promote entrepreneurship, and enhance gender equality. While national reports emphasize the amounts disbursed and repayment trends, they provide limited insight into how the fund influences women's livelihoods at the grassroots level. This creates a gap in localized evidence, particularly in rural and arid regions such as Kitui County, where socio-economic challenges remain acute.

Miambani Ward was selected as the study site because it has one of the highest concentrations of registered women groups borrowing from WEF, yet the area continues to experience food insecurity, unemployment, and limited business growth. Assessing WEF in this context is critical for understanding whether the fund has translated into tangible empowerment for rural women or whether structural and cultural barriers reduce its effectiveness.

Much of the existing literature in Kenya has been quantitative and generalized, focusing either on access to credit or on socio-economic outcomes in isolation. Few studies combine both dimensions while integrating women lived experiences through qualitative inquiry. By applying a mixed-method design, this research provides a more holistic understanding of WEF's impact.

The findings will benefit multiple stakeholders. Policymakers and WEF managers will gain evidence to refine program implementation, particularly in rural settings. Women's groups will benefit from insights on how to strengthen loan utilization and repayment. Scholars will also find value in the study's contribution to closing gaps in literature on women's financial inclusion and empowerment in arid and semi-arid lands of Kenya. Ultimately, this research strengthens the link between microfinance, gender equality, and rural development by generating actionable recommendations grounded in community realities.

1.6 Limitation of the Study

Like any empirical research, this study faced certain limitations. First, the research was carried out in Miambani Ward in Kitui County, which may restrict the generalizability of findings to other wards or counties with different socio-economic conditions. However, Miambani was purposively selected due to its high concentration of WEF groups, and the findings still provide relevant insights for similar rural contexts. Consequently, the findings reflect impacts as reported at the time of the study rather than over extended periods. The study was not longitudinal and, therefore, this may have affected the depth of the data collected. Despite this, the cross-sectional design and mixed methods employed offered a reliable data of WEF's socio-economic contributions and challenges in Miambani Ward.

1.7 Scope of the Study

The research was conducted in Kitui County, specifically in Kitui Central Sub-County, Miambani Ward. The target population was women in Self-Help Groups listed in the WEF database, as well as women in groups that have accessed WEF loans in the past three years.

CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter reviews existing literature related to women's empowerment and access to microfinance, with particular emphasis on the Women Enterprise Fund (WEF). It presents the theoretical framework, global, regional, and Kenyan empirical studies, and identifies gaps that this study seeks to fill.

2.2 Overview of the Women Enterprise Fund in Kenya

The Women Enterprise Fund (WEF) was established in 2007 under Legal Notice No. 147. Its five mandates include providing loans to microfinance institutes, non-governmental organizations involved in microfinance, and savings and credit cooperative organizations (SACCOs) that support women-owned businesses (Odhiambo, 2013). This initiative aims to boost investment in infrastructure for micro, small, and medium enterprises, benefiting women entrepreneurs. The WEF was created and enacted under sections 25 and 32 of the Government Financial Management Act, 2005, through Legal Notice No. 147 dated August 3rd, specifically targeting Kenyan women aged 18 and older.

The WEF operates as a semi-autonomous government agency reporting to the Ministry of Gender, Children, and Social Development (Githinji, 2016). It was launched as a flagship project under Kenya Vision 2030 to ensure resources reach marginalized women, demonstrating the government's commitment to achieving the Millennium Development Goal (MDG5) on gender equality and women's empowerment now Sustainable Development Goals and addressed under SDGs one (1) and five (5). The Fund aims to remove barriers women face in starting and sustaining businesses, with support from the government, non-state actors, and financial institutions to expand financial services for women-led micro enterprises (Ablorh, 2011; Kenya Government, 2009). Despite significant social and economic challenges, the WEF has disbursed nearly Ksh 21.56 billion to 120,624 self-help groups and 1,883,252 individuals over fourteen years (Auditor General Report, 2021).

Women can access these funds through two main channels: individual/registered groups or companies can apply for loans from selected financial intermediaries, which conduct standard credit evaluations. Alternatively, registered organizations can obtain loan application forms from the County Gender and Social Development Officers (CG&SCOs) at county headquarters, and filling out a standard loan form under the Constituency Women Enterprise Scheme (C-WES). These forms are available at no cost, and the loans, known as *Tuinuke Loan*, are heavily subsidized but must be repaid to ensure continued availability for others (Mandago, 2011). While the WEF has significant empowering potential, it also faces notable challenges and limitations. Financial independence does not always equate to empowerment, complicating the link between the WEF's efforts and women's empowerment (Hunt and Kasynathan, 2001, 2002; Kabeer, 1998; Mayoux, 1998). This study focuses on the Women Enterprise Fund's socio-economic impact and challenges in Kitui County, Kenya, exploring women's social factors, the obstacles they encounter in accessing loans, and the loans' influence on their socio-economic well-being.

2.3 Socio-economic factors of women who access the women enterprise fund

To encourage women's participation in entrepreneurship, the Government of Kenya (GOK) established the Women Enterprise Fund (WEF) in 2006, officially launching it in 2007. This initiative aimed to support low-income individuals and stimulate entrepreneurship across the country. The primary goal of the WEF was to create a revolving fund to reduce poverty through the socio-economic empowerment of women, including those in registered groups.

Scholars have long debated the origins of entrepreneurial behavior. A study (Lambig, and Kueth, 2017) identifies four key influences: the individual, the ethno-cultural environment, societal circumstances, and a combination of these factors. Societal circumstances often push individuals towards self-employment, such as in cases of immigrant downsizing. Cultural influences also play a significant role; culture, as a way of life passed down through generations, affects consumer behavior and individual acquisition of goods and services (Vincent, 2015). National cultures differ in factors like power distance, individualism, masculinity, and uncertainty avoidance (Hofstede, 2014).

Microcredit loan programs are currently promoted as powerful tools for empowering women economically and enhancing their financial and bargaining power. Providing microcredit services leads to the establishment or growth of women's micro-enterprises (Mayoux, 2014). Direct lending to small enterprises and women's groups is the current strategy used by development agencies and governments. Harper (2013) notes this contrasts with the less successful cooperative producer groups. The World Bank has initiated the Financial Inclusion program to increase women's access to microcredit, promoting high-quality financial services especially for women and the poor.

Training programs are required for potential credit recipients as a core component of this initiative. The Rashtriya Seva Samithi (RASS), an Indian organization, emphasizes human resource development to enhance women's microcredit access and utilization. This includes extensive education, skill development, and the provision of social amenities, empowering women and fostering proper savings and credit management. Since the mid-1970s, global strategies have been implemented to provide financial services to women micro-entrepreneurs, offering alternatives to traditional banking systems while leveraging the benefits of informal savings and credit systems. Common features of these programs include targeting the poorest borrowers, decentralizing credit delivery and management through intermediary organizations, forming groups to ensure financial discipline, and supporting systems to enhance productivity (Mayoux, 1995; Hilhorst and Oppenorth, 1992).

Successful microcredit institutions are characterized by using collateral substitutes, offering essential short-term loans, and having short loan approval times, typically not exceeding two weeks. These institutions have also made borrowing services more accessible to women by bringing them closer to their homes (Christian et al., 2014). Tully (2016) notes that numerous Conventions on the Elimination of All Forms of Discrimination Against Women (CEDAW) reports detail how social and cultural barriers hinder women's economic participation. For example, in Gabon, financial access for women is limited by these restrictions, while in Zambia, men are predominantly regarded as property owners and women as laborers. In Yemen, women's investments heavily depend on their family's

social standing, a situation mirrored in Brazil and Tunisia. Women in many cultures tend to be more risk-averse and thus prefer smaller, fewer loans and other financing types over debt. Social and cultural constraints, along with household and economic responsibilities, impose serious time constraints on women, increasing the impact of transaction costs (Berger, 1989).

Understanding women's workplace behavior necessitates examining the impact of family responsibilities. According to Veronica and Barbara (2016), duties related to parenting and managing the household often interfere with women's professional lives. Additionally, women who have children or dependents may choose not to grow their businesses to avoid taking on more obligations (Brush et al., 2016). In countries like Burundi, Lebanon, and Tunisia, a woman's marital status can influence her ability to access credit. Some legal frameworks permit married women—including those under Sharia law, single mothers, and unmarried women to obtain loans independently, without needing their husband's consent (Tully, 2016).

According to Buckley (2018), entrepreneurship rates vary across cultures, which also influence the image and status of entrepreneurship. Some cultures view entrepreneurship positively, while others regard it with low esteem. Siddique (2018) argues that unfavorable cultural practices and social inhibitions hinder women's entrepreneurial development. Fletschner and Carter (2017) suggest that social norms and demand-side identity constraints limit women's acquisition of entrepreneurial capital. Cultural beliefs can deter entrepreneurship, with many attitudes being slow to change. Eheel (2017) explains that the UK government aimed to develop an enterprise culture in the 1980s to reduce unemployment. The success and speed of developing an enterprise culture are influenced by a country's education policies and practices. Promoting an enterprise culture through media, education, and vocational training systems is crucial for fostering entrepreneurship (3rd European Conference on Craft and Small Enterprises, 2015).

2.4 Socio-economic impact of Women Enterprise Fund

There is a significant disparity in social, political, and economic realms between men and women. This gap is largely due to male-centric job roles and commitments deeply rooted in socio-cultural settings. These norms determine societal power dynamics, driven by longstanding biased beliefs and practices. Some of these practices continue to thrive, widening the global gender gap (APF, 2017).

In the 1970s, microcredit emerged as a pivotal shift from hierarchical to community-focused development, emphasizing the involvement of beneficiaries in sustainable growth (Mac Namara, 2014). Previously, developed nations and international donors used top-down methods to transfer resources to developing countries to improve economic conditions. However, this approach failed due to the lack of beneficiary participation in planning and execution (Khandakar and Lutfor, 2016). The Grameen Bank pioneered microcredit by offering small loans, primarily to rural women, who lacked access to traditional banking. This model demonstrated the success of small loan programs in reaching impoverished women, leading to broader support for microfinance from international donors (Yunus, 2004). The 1997 Microcredit Summit in Washington, D.C., which attracted 2,900 delegates from 137 countries, highlighted this shift.

In Africa, the gender gap is exacerbated by patriarchal cultures and practices that perpetuate bias and feminized poverty. Evidence shows that more women than men live in poverty in Africa. Despite increasing participation in the market economy, particularly in the informal sector, women's domestic responsibilities remain unchanged (APF, 2017). The informal sector in Sub Saharan Africa has become a significant source of employment for women, allowing them to contribute economically despite slow growth in formal job markets. However, systemic support for the informal sector is lacking (APF, 2017).

The United Nations Economic Commission for Africa (UNECA) proposed reducing gender disparities by expanding economic opportunities for women, emphasizing access to business resources (UNECA, 2011). Economic development should empower women by fostering their capacity and independence, ultimately enabling them to manage

resources for their benefit and their communities (Korten, 1987). Investments in women's organizations in Africa enhance their productivity and autonomy (Wekwete, 2012). Women dominate the informal economy, but their contributions are often undervalued or unrecognized (Wekwete, 2012).

In Kenya, efforts to support women economically include adopting international policy frameworks and establishing the Women Enterprise Fund (WEF). These initiatives aim to provide financial support and promote gender equality (GOK, 2016, 2010). Despite legislative measures and numerous registered microfinance institutions, accessing microfinance remains challenging. Approximately 60% of women in Kenya access microfinance loans, yet poverty among women remains high at 46% (Murdock and Armendariz, 2017; GOK, 2012).

Challenges include gender dynamics at the household level, where men control resource access. The Kenyan government's Microfinance Act (GOK, 2016) seeks to streamline the microfinance sector, but its implementation faces obstacles like high deposit requirements and inadequate infrastructure. The Women Enterprise Fund, established in 2007, supports women entrepreneurs through microfinance institutions, aiming to overcome barriers women face in business (Government of Kenya, 2019).

Funding for WEF comes from the Kenyan government, with additional support sought from development partners. The fund targets women over 18, registered in groups or as individuals, and sometimes includes men in women-dominated groups (WEF strategic plan, 2010). Microcredit empowers women by providing financial resources, increasing their household roles, boosting confidence, and changing community perceptions (CIDA, 1998). It helps women gain independent income, contributing economically to their families and communities (Cheston and Kuhn). Ideally, this economic empowerment leads to negotiating changes in gender roles, fostering social empowerment (Mayoux, 2011). However, control over loans and income by women is not guaranteed, as men might take over these resources, undermining women's empowerment (Mayoux, 2012).

2.5 Challenges women face in accessing and utilizing the fund

The division of labor has led to gender-specific occupations. This has not firmly established professional conduct, but it has created distinctions between men's and women's business activities. For example, in Nepal, many women engage in feminized industries like salons, clothing, and handicrafts, usually operated by the owner, which yield minimal profits used to supplement family income (Tuladhar, 2015). This division of labor reduces the time women can dedicate to business, limits their access to information, capital, networking opportunities, and exposes them to gender-based rules and violence, lack of assertiveness, and low confidence in women's abilities, and reluctance to handle managerial tasks (Bezhani, 2011).

Many studies highlight financial independence and accessibility as major barriers to the growth of women-owned businesses (ILO, 2018). Macharia and Wanjiru (2013) summarize several factors hindering women's access to credit, including insufficient startup capital, lack of understanding of available credit programs, prolonged and stringent loan application processes, high interest rates, and lack of collateral for financing.

However, examining the impact of microcredit programs on women's empowerment reveals a mixed picture, with positive outcomes and some limitations (Kay, 2012). Some researchers indicate that while microcredit schemes can reduce vulnerability, they haven't significantly lifted women out of extreme poverty or demonstrated substantial impact quickly. This is because microcredit schemes alone cannot replicate social relationships and the root causes of poverty. An ILO report 2003 states that the type and extent of education men and women receive are influenced by gender roles rooted in social norms and cultural beliefs.

In resource-limited settings, parents tend to invest more in boys' education due to persistent beliefs that women have less need to earn an income, ultimately affecting the types of jobs deemed suitable for women. Women's poorer economic outcomes reinforce existing expectations about appropriate jobs for them, perpetuating the undervaluation of their economic contributions, hindering their skill development, and maintaining their poverty.

These conditions also influence women entrepreneurs' business ideas, resource organization, and business growth. Low literacy levels affect women's access to credit, as semi-literate women struggle to produce the business plans and credit proposals banks require. Women also lack understanding of financial services, which hinders their confidence in approaching banks for loans and understanding banking requirements (Abels and Oketch, 2019).

According to Lin in the Organization for Economic Cooperation and Development (OECD) (2014), women, generally having a lower social status than men, are affected by the types of networks they access or belong to. Lin also notes that women are less involved in communities compared to men and tend to engage in close-knit, personal networks related to family, which poses challenges in the marketplace. However, entrepreneurial networks among women are praised as effective tools for business development and innovation. Women have less access to crucial resources like capital because of differences in the networks they use and the social capital available through these networks. These networks provide essential practical resources for aspiring and practicing entrepreneurs, including skills, expertise, motivation, funding, and project initiation.

The ILO (2018) states that access to and ownership of land is crucial for women's poverty alleviation and entrepreneurship, as land can be used as collateral for loans and other financial needs. However, social practices often limit women's ownership of assets and property, traditionally seen as men's domain. For women to achieve gender equality and empowerment in sustainable economic development, equitable access to and control over economic and financial resources is essential (Kabere, 2019).

In Kenya, for instance, over a quarter of households are headed by women, yet only five percent of women own land in their name. Feldman (2015) and Karanja (2013) note that using title deeds as security for financing growth remains a challenge for most women entrepreneurs since property is rarely registered in their names.

Another persistent barrier for women in enterprise development is the perceived lack of time or competing demands on their time. As women juggle numerous domestic roles and responsibilities as mothers, they lack the time to develop entrepreneurial skills or grow existing businesses. The lack of free time prevents them from visiting support organizations, banks, and financial institutions for advice and information on credit, participating in training programs, or pursuing more significant clients or suppliers (OECD, 2014).

2.6 Theoretical Framework

This study was guided by Zimmerman's theory of empowerment (2014). This theory is particularly valuable as it highlights the importance of empowering individuals within society. Zimmerman and Warschausky (2015) specifically focus on the individual level at which psychological empowerment takes place. According to Zimmerman (2013), psychological empowerment consists of intrapersonal, interpersonal, and behavioral components. The interpersonal component involves critical awareness, understanding the necessary resources to achieve a goal, knowledge of how to obtain those resources, and skills in managing acquired resources, as well as decision making, problem-solving, and leadership abilities. Empowering women through education would ensure they acquire the knowledge and skills necessary for employment in the labor market. This knowledge includes human rights, social justice, and self-awareness. Psychological empowerment emphasizes an individual's knowledge and skills for effective action, as well as their capacity and willingness to handle such efforts (Zimmerman, 1998).

Knowledge and skills are crucial for women to obtain some form of employment and achieve financial independence. According to Zimmerman and Warschausky (2016), empowerment has three dimensions - values, processes, and outcomes - which vary across different levels of analysis. Women's independence can be achieved through government financial support and education and training for skills. Adequate funding is essential for women to establish their own enterprises for self-employment. Entrepreneurial skills, in particular, would contribute to their success in business management. Education, on the other hand, would enable young individuals to find jobs in the formal sector. When young

people engage in productive economic activities, they can achieve financial independence. Empowerment processes are the mechanisms through which individuals, organizations, and communities gain mastery and control over issues that concern them, as well as develop critical awareness.

Zimmerman's theory is particularly relevant because it highlights that empowerment is not achieved through financial resources alone. Instead, it results from the interaction of personal agency, supportive group dynamics, and enabling community environments. This framework therefore provides a lens to assess how WEF contributes to women's empowerment in Miambani Ward across multiple dimensions.

Microfinance Theory is rooted in the belief that affordable financial services can help low-income groups overcome poverty traps (Yunus, 1999). It argues that lack of credit access is a critical barrier to economic advancement among disadvantaged populations, especially women. By providing small, accessible loans and encouraging savings, microfinance programs foster entrepreneurship, improve income levels, and reduce vulnerability to economic shocks.

The relevance of this theory to WEF lies in its focus on inclusive finance. WEF provides women with loans and business development support that are otherwise difficult to obtain through conventional banking systems. As a result, women entrepreneurs are better positioned to start and expand enterprises, accumulate assets, and secure household welfare. Beyond individual economic gains, microfinance contributes to broader community development by stimulating local economic development.

Social Capital Theory, popularized by Putnam (1993), emphasizes that trust, networks, and shared norms are essential in sustaining cooperation and collective action. Social ties can take different forms: bonding (connections within groups), bridging (links across different groups), and linking (relationships with formal institutions).

The application of this theory to WEF is evident in its group-based lending model. Loan distribution and repayment rely heavily on trust, peer accountability, and mutual support. Women's groups function not only as financial platforms but also as spaces where members share knowledge, monitor each other's progress, and build solidarity. Strong social ties act as a guarantee and reduce the risks of default and enhance the sustainability of enterprises. Consequently, women benefit from both financial capital and social cohesion, which reinforce each other in driving socio-economic empowerment.

2.7 Research Gap

Although substantial research has been carried out on the Women Enterprise Fund (WEF) both globally and within Kenya, several important research gaps remain unaddressed. Key among these are the socio-economic effects and challenges experienced by businesses funded by the WEF. While some studies have examined the early results of such ventures, there is limited in-depth analysis of their long-term socio-economic impact and the difficulties they face. Investigating the elements that influence either the sustained success or the setbacks of WEF-supported enterprises would provide meaningful insights into the fund's long-term role in fostering women's entrepreneurship. Filling these research gaps is essential to fully grasp the complex dynamics of women's entrepreneurial journeys and to evaluate how effective initiatives like the WEF are in advancing socio-economic empowerment.

2.8 Conceptual framework

Figure 2.1 illustrates the variable being studied. The figure highlights that, based on the research conducted, the Women Enterprise Fund was established and measures were taken to ensure that women have access to credits, empowering them socially and economically. However, there are obstacles that hinder women from accessing and utilizing these resources. These obstacles include gender-based division of labor, lack of influential organizations and social positions, conflicting demands on time, lack of information, and lack of training. This indicates the need to address these challenges while implementing strategies to enhance women's access to and utilization of credits. By addressing these challenges, it is expected that women will make effective development and life choices that

lead to desired actions and outcomes, ultimately empowering them socially and economically.

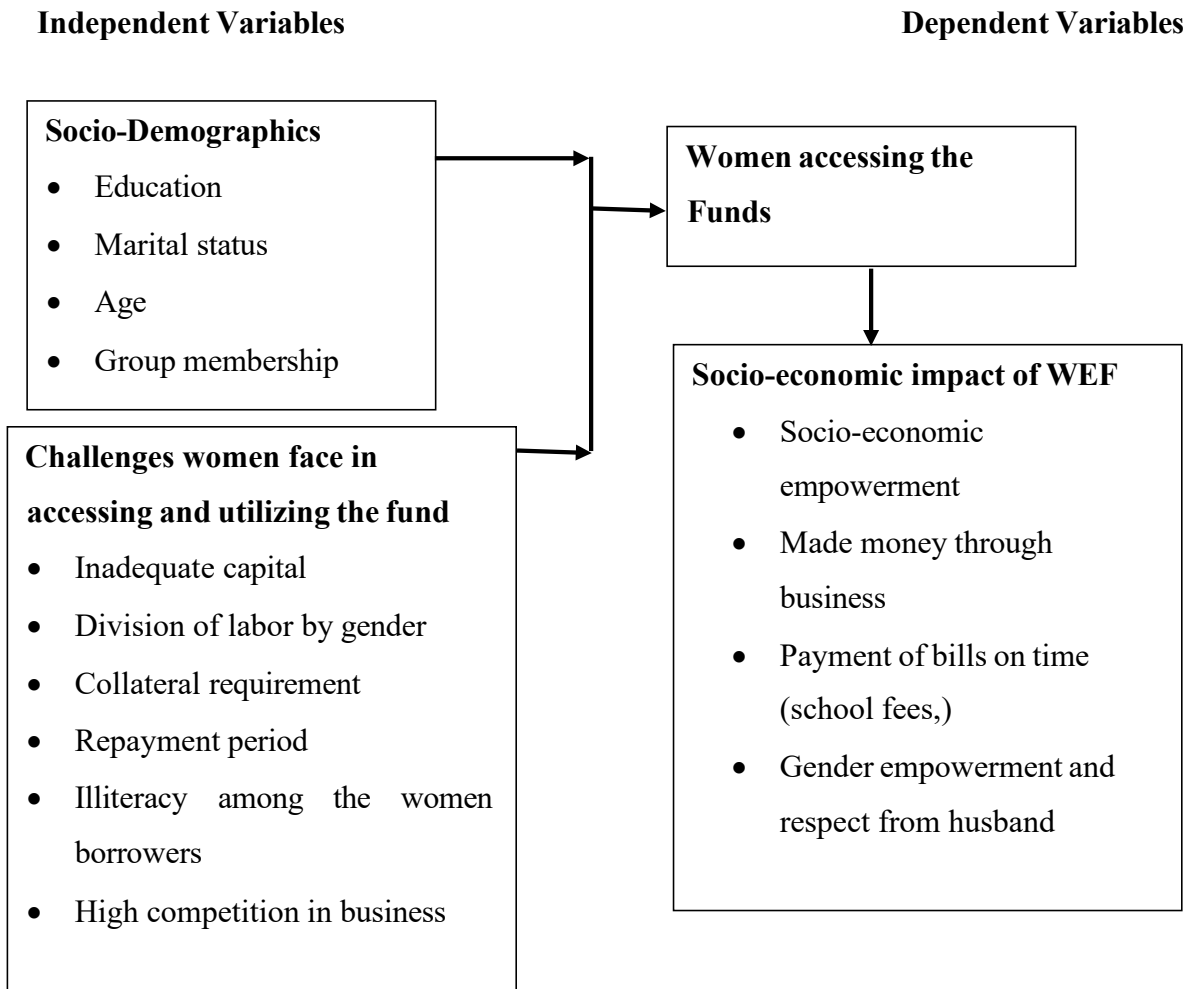


Figure 2.1: Conceptual framework

2.9 Summary of Literature Review and Knowledge.

The literature highlights that microfinance, and specifically WEF, can improve women's socio-economic standing, but outcomes are inconsistent and context-dependent. Zimmerman's Empowerment Theory underscores that empowerment is multi-dimensional and requires more than financial inputs. By applying this lens and using a cross-sectional design, this study addresses contextual, methodological, and policy gaps while contributing to debates on the role of microfinance in women's empowerment.

CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology used in the study. It describes the research design, study area, target population, sampling strategy, data collection instruments and procedures, validity and reliability, data analysis, and ethical considerations.

3.2 Research Design

The study utilized a cross-sectional research design and employed a mixed methods approach, integrating both qualitative and quantitative methods. It applied these methods simultaneously to enhance the richness of the data through complementarity. This concurrent mixed methods approach involved gathering data at the same time or in parallel within my study. The rationale behind using this approach was to obtain complementary insights on the same research topic, allowing the researcher to compare, contrast, and better understand the findings through elaboration, illustration, and clarification (Creswell, Plano Clark, et al., 2003).

3.3 Study Area

The study was conducted in Miambani Ward, Kitui Central Sub-County, Kitui County, Kenya as shown in Figure 1. Kitui County has a population of 1,136,187 people with 262,942 households (KNBS, 2019). Administratively, the county is divided into eight sub-counties, 40 county assembly wards, 167 locations, and 411 sub-locations. Additionally, the sub-counties are further segmented into wards, which are then divided into a total of 247 villages (Kombo, 2019). The sub-counties include Kitui West, Kitui Central, Kitui Rural, Kitui South, Kitui East, Mwingi North, Mwingi West, and Mwingi Central.

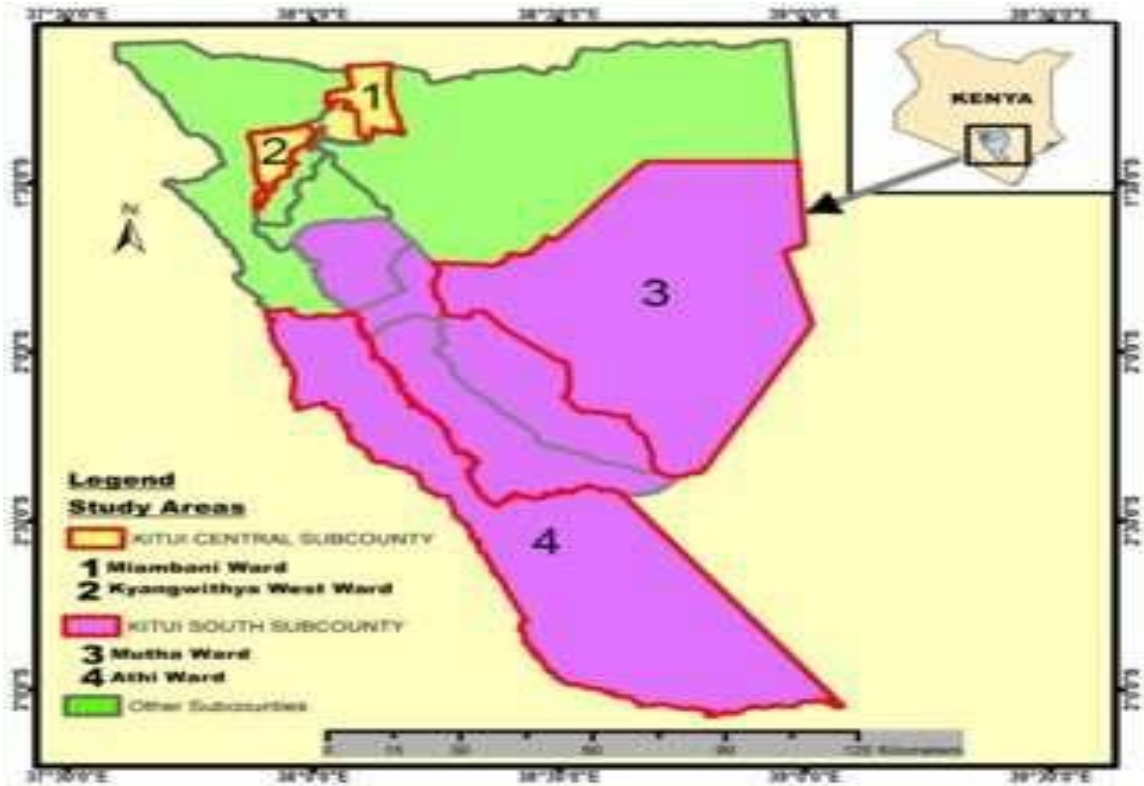


Figure 3.1 Map of Kitui Central Sub with Miambani Ward

Kitui County has 4,276 groups which have benefitted from WEF. Ksh.622,738,000 has been disbursed among those groups since WEF inception up to July 2025.

The selection of Kitui Central Sub-County over the other seven Sub Counties was informed by several valid and strategic considerations. Kitui Central Sub County is the second highest in loan uptake with 572 groups which have taken the loans, after Kitui west, which has 652 groups. Miambani Ward which is in Kitui Central is unique in that all the groups are in their 4th cycle of the loan unlike other wards, which have taken loans once or twice. This means the groups in Kitui Central and particularly in Miambani Ward have applied and received more loans and felt the impacts for a longer period. Although all Sub Counties offer distinct characteristics that could contribute meaningfully to the study, ultimately, Miambani Ward was purposively selected because it has a high concentration of registered women groups actively borrowing from WEF and in their fourth cycle with bigger loan amounts. The area is predominantly semi-arid, with livelihoods relying on small-scale

farming, livestock rearing, and informal trade, making it suitable for evaluating the effects of micro-credit interventions such as WEF.

3.4 Target Population

Kitui County consists of eight sub-counties, and for this research, Miambani Ward in Kitui Central Sub-County was selected. This ward was chosen because it has the highest proportion, approximately 85 percent of registered women’s groups that have accessed funding from the Women Enterprise Fund (WEF) and in their fourth cycle of the loan. The study focused on women who received WEF support between 2018 and 2023. This time frame allowed the researcher to effectively assess whether the businesses initiated by these women had shown sustained growth, both economically and socially, over the years.

3.5 Sampling Methods

In this study, the probability proportional to size (PPS) sampling technique was employed, meaning that the likelihood of selecting a respondent was based on the size of their group. Participants were drawn from women’s groups that had received funding from the Women Enterprise Fund (WEF), with selection probability corresponding to the number of members in each group. Membership information was sourced from the WEF office. Within the selected groups, simple random sampling was then used to choose individual respondents. Two Focused Group discussions were held. The FGD comprised members who were drawn from the WEF groups in Miambani ward and a Key Informant who is a WEF officer was interviewed. Given that the overall target population was still relatively large, the study utilized Nassiuma’s (2008) formula to determine an appropriate sample size for effective and manageable data collection.

NC^2

$$n = \frac{NC^2}{C + (N-1)e}$$

Where;

n = Represents sample size,

N = 125

C = Represents coefficient of variation ($21\% \leq C \leq 30\%$), and e = Represents error margin ($2\% \leq e \leq 5\%$).

Calculating the sample size,

$$n = \frac{152 (0.21)^2}{0.21^2 + (152-1)0.02^2}$$

$$n = 64.14 \text{ respondents}$$

Therefore, from the above calculations the study sample size was 64 respondents

The formula below was used to obtain the number of women selected from each women group.

$$N = a/N \times C$$

a – is the population of the women group

N – Is the total target population

C – Is the sample size

Z – Is the number of respondents obtained from each group?

For Example:

Kavaa kumila kwa ndiwa group:

$$\frac{21 \times 64}{152} = 9$$

And for

$$\begin{array}{l} \text{Kasuvii women group} \\ \frac{15 \times 64}{152} \\ = 6 \end{array}$$

The same formula was applied to the rest of the groups. The women groups selected for the study are shown in table below

Table 3.1: Populations

Kitui Central Sub County Miambani ward registered Women Groups	Members of	Selected
Kavaa Kumila Kwa Ndiwa Group	21	9
Kasuvii Women Group	15	6
WaMama Tosha Group	18	7
Tujitegemee Women Groups	12	5
Kaetha Kaitu Women Group	23	10
Amuka Ffs Group	19	8
Kitole Women Group	20	9
Kavalo Women Group	24	10
Total	152	64

Source: Women Enterprise Fund, Kitui County

Simple random sampling was employed to identify the specific women who would participate in the questionnaire-based data collection. The process was carried out as follows: each member within a women's group was assigned a unique number. These numbers were then mixed, and a random selection was made using a lottery-style method. The women chosen through this random process were then approached for interviews, which were conducted confidentially at locations that were convenient for them, such as their homes or workplaces. One WEF officer in Kitui County was approached for interview at the place that was convenient to them.

3.6 Data Collection Methods

This section discusses the methods that were used in data collection.

3.6.1 Questionnaire Survey

Structured questionnaires with closed-ended questions were administered to 64 women. The questionnaire captured demographic characteristics, socio-economic benefits of WEF, and challenges faced in accessing and utilizing the fund.

3.6.2 Focus Group Discussions (FGDs)

Two FGDs of ten members each were held with selected group members who had benefitted from WEF to capture qualitative insights. The FGD guide (Appendix 3) covered access to loans, utilization, socio-economic impact, challenges, and recommendations. FGDs encouraged free discussion and provided deeper understanding of group dynamics, social, and cultural issues, as well as women real experiences with WEF.

3.6.3 Key Informant Interview (KII)

An interview schedule was used to collect expert insights from a WEF officer on loan administration, monitoring, and challenges.

3.7 Data Collection Methods

Research clearance was obtained from South Eastern Kenya University, the National Commission for Science, Technology, and Innovation (NACOSTI), and relevant county offices. Questionnaires were administered individually, FGDs were held in community meeting venues, and key informant interviews (KIIs) were conducted at the respondents' convenience. Informed consent was obtained from all participants before they provided any information.

3.8 Validity, Reliability, and Pilot Testing

Content validity was ensured through supervisor review. A pilot study in Machakos County tested the instruments, and reliability was measured using Cronbach's alpha. Coefficients above 0.70 confirmed acceptable reliability.

3.9 Data Analysis

Quantitative data were analyzed using SPSS version 25, with descriptive statistics (frequencies, percentages, means) presented in tables and charts. Qualitative data from FGDs, and KIIs were transcribed, coded, and analyzed thematically. Verbatim quotes were included to capture specific responses or findings.

3.10 Ethical Considerations

Ethical approval was obtained from NACOSTI, SEKU, and the County Government. It was emphasized to the informants that participation was voluntary, anonymity and confidentiality were guaranteed, and data were used strictly for academic purposes.

To assess the reliability of the instruments, the researcher used the internal consistency method. Reliability was measured using Cronbach's alpha coefficient, calculated from the pilot study results for all sections of the questionnaire. A Cronbach's alpha coefficient value of 0.7 or lower indicated low internal consistency (Cronbach & Azuma, 1962). Based on these findings, any necessary modifications were made, including the addition of questions and addressing any issues identified.

The pilot study was conducted in Machakos County, which shares similar social, cultural, and demographic characteristics. According to Mugenda (2000), a 10% sample is sufficient for piloting. The pilot study was carried out with women groups in Machakos, and the results were used to refine the research instrument.

CHAPTER FOUR

4.0 DATA PRESENTATION, ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the findings according to the study objectives. Quantitative data are complemented with qualitative insights from FGDs, KII's and the results are interpreted in light of existing literature. It contains data presentation, analysis and interpretation on socio-demographic characteristics, impact of the Women Enterprise Fund on Socio-Economic Status and challenges faced by Women in Accessing and Utilizing Women Enterprise Fund.

4.2 Response Rate

The researcher administered 64 questionnaires to the women who had received funds from WEF between the period 2018 and 2023.

Table 4.1: Response Rate

	Number of informants	Percent
Response	54	84.4
Non- Response	10	15.6
Total	64	100.0

From the results of Table 4.1 above, out of the 64 administered questionnaires, 54 were collected fully filled, which was 84.4% response rate. This implies that the response rate obtained was good and enabled generalization of the findings as it is in line with Sproul (2011) who holds that a response rate above 50% is good.

4.3 Reliability Statistics

Cronbach's alpha as an index of reliability was used to establish the reliability of the data collection instrument. Cronbach's Alpha coefficient was computed for each variable and pertinent results are summarized in Table 4.2.

Table 4.2: Reliability Statistics

Variable	N	Cronbach's Alpha
Social Factors	54	.706
Women Economic Status	54	.812
Challenges	54	.718

The general rule of thumb is that a Cronbach's alpha of 0.70 and above is good, 0.80 and above is better and 0.90 and above is best. From the results the alpha coefficient for the variables under study is 0.706 and above, suggesting that the items have relatively high internal consistency as a reliability coefficient of .70 or higher is considered “acceptable” in social science research situations.

4.4 Socio-demographic Characteristics

This section presents the socio-demographic characteristics of the respondents. The characteristics are age, highest level of education attained, marital status, employment status and duration in the WEF group.

4.4.1 Age of the Respondents

This section presents the distribution of respondents according to their age categories. Understanding the age profile is important as it provides insights into the demographic characteristics of the study participants, which may influence their access to, and utilization of, the Women Enterprise Fund.

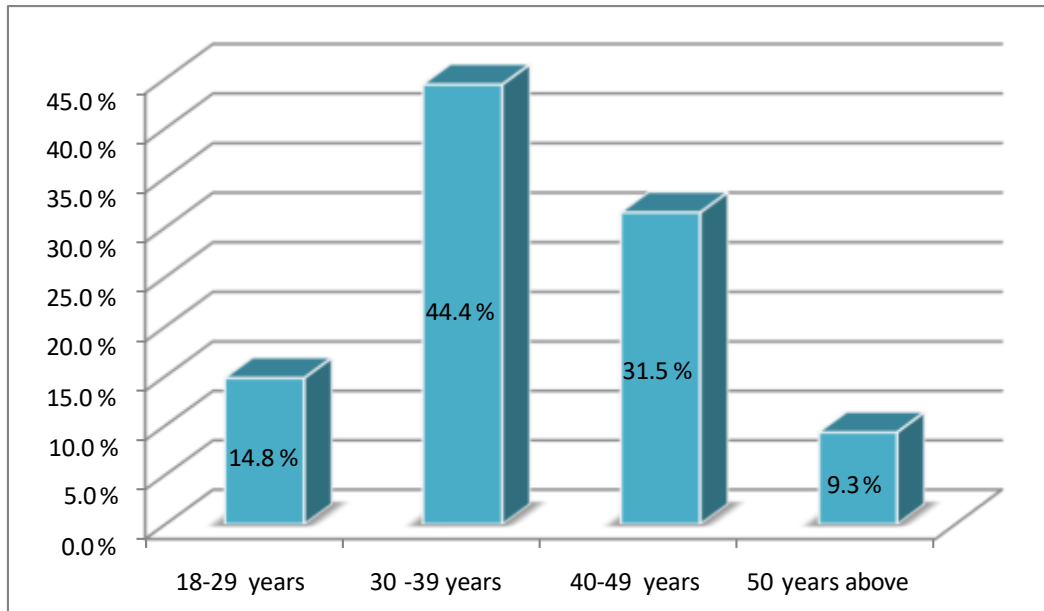


Figure 4.1: Age of the Respondents

Figure 4.1 shows that, 44.4% of the respondents were aged between 30-39 years, 31.5% between 40-49 years, 14.8% between 18-29 years and 9.3% were 50 years and above. During FGD one of the women noted that *younger women often hesitate to borrow, but those of us in our 30s and 40s know the importance of loans because of family responsibilities.* This signifies that age influenced participation in WEF, with middle-aged women being more engaged due to household responsibilities. Similar findings are reported by Mayoux (2010), who noted that credit schemes have the greatest impact on women managing families.

4.4.2 Highest level of education

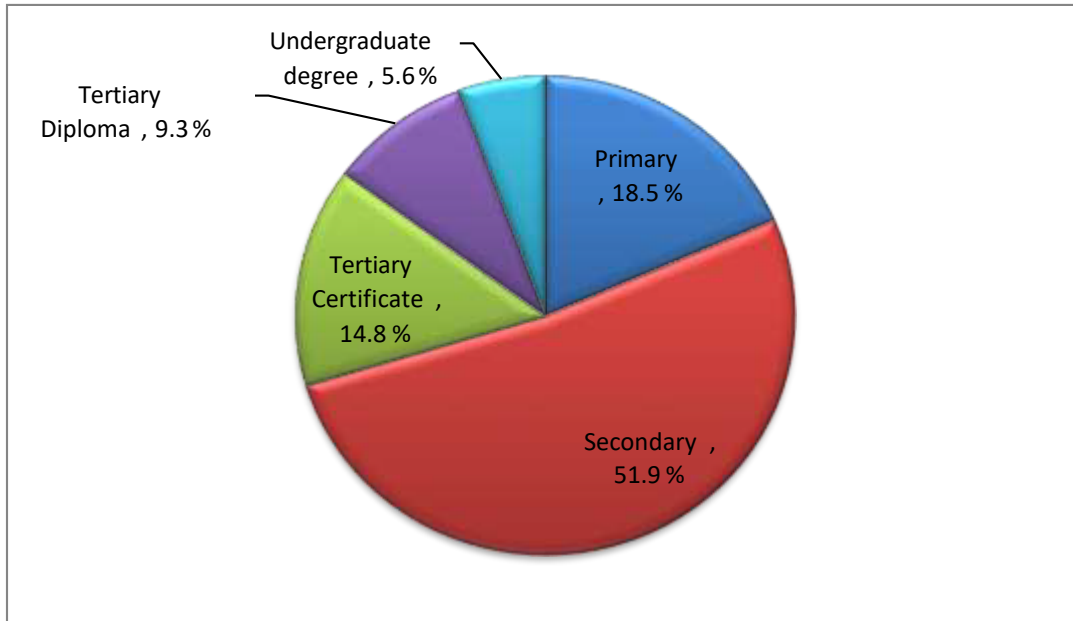


Figure 4.2: Highest Level of Education

On the level of education attained, 51.9% had Secondary, 18.5% Primary, 14.8% Tertiary certificate, 9.3% diploma and 5.6% undergraduate degree. These results shows that majority of the respondents (81.6%) had secondary education and above which is a strong foundation in education that could help them run businesses. However, a significant number (18.5%) with only primary education might face some challenges in financial management, marketing strategies limiting their ability to run successful businesses. One of the women FGD participant observed, *“Those who finished school help us fill forms and keep records. Without them, we would struggle.”* From these results it is evident that education enhanced access and utilization of WEF loans by improving women’s ability to complete application forms, maintain records, and manage businesses. This supports Khandker (2005), who observed that education improves loan management.

4.4.3 Marital Status

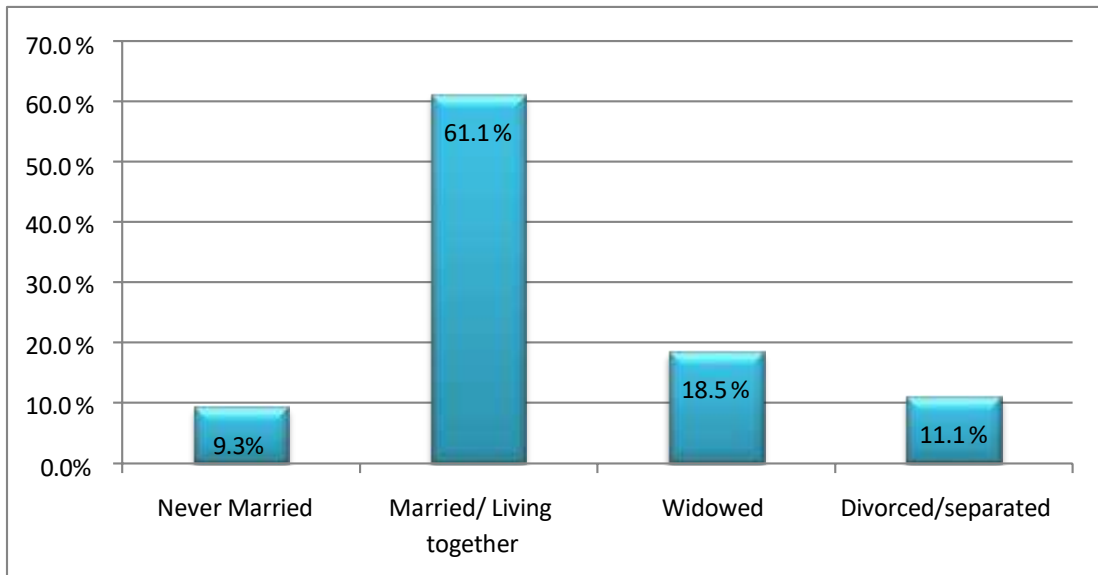


Figure 4.3: Marital Status

Figure 4.3 indicate that 61.1% of the respondents were married, 18.5% widowed, 11.1% divorced/separated and 9.3% were never married. These findings suggest that most of the businesses in the study area are registered under women and run by married women. Marital status has an influence on credit control, decision making on loan application and use. This supports the earlier studies conducted by Huis, Hansen, Otten and Lensink (2017) that the aspect of women empowerment is best captured in the marriage scenario especially in decision making in the use and control of credit by the woman who access it. Marriage could provide certain advantages, such as access to shared financial resources, family support, or a stable home environment, all of which may contribute to the ability of married women to start and run businesses. In addition, women are subordinated and may be used as conduit in accessing credit by their husbands.

One FGD participant observed thus *“Married women borrow mainly to pay school fees, while widows depend on WEF because they lack other support.”* These findings conclude that women borrow from WEF to meet various needs and, therefore, marital status shaped borrowing motives. Married women focused on family welfare, while widows relied on

WEF as a survival mechanism. These findings agree with the above data that married women borrow more.

On the other hand, other groups like widowed, divorced, and never-married women (38.9%) are also involved with absolute control over their credit facilities reflecting a diverse range of motivations and circumstances for women entrepreneurs.

4.4.4 Employment Status

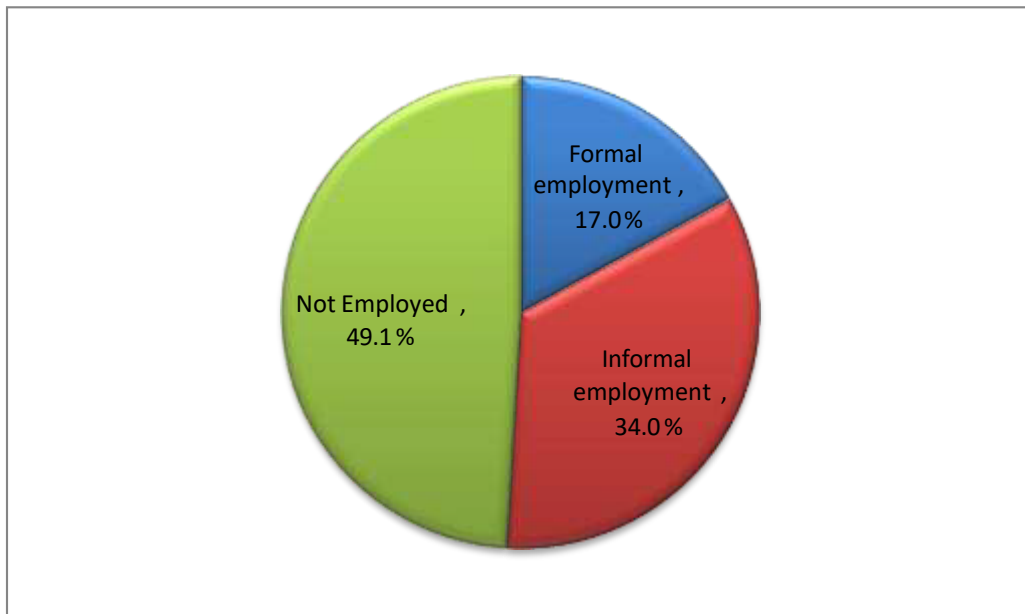


Figure 4.4: Employment Status

Figure 4.4 shows that 49.1% of the respondents were not employed, 34.0% had informal employment and 17.0% had formal employment. Given that majority of the beneficiaries (83.1%) are either not employed/ or engaged in informal employment, their ability to pay WEF loans may face difficulties due to inconsistent income and the uncertainty of their business ventures. A significant number (17.0%) of women in formal employment may be better positioned to repay their loans due to regular salaries which ensure steady cash flow for loan repayment.

One FGD participant who was also a beneficiary of WEF had this to say: “*Most of us rely on casual work like farming or laundry, so the loan gives us capital.*”

These results show that employment status determined how women used WEF. Unemployed women saw it as a source of livelihood, while formally employed women used it for business expansion. This aligns with Aduda (2012).

4.4.5 Duration enrolled in the Group

This section shows the period at which women have been enrolled in group. The length of membership is important since it determines how many loan cycles they have achieved.

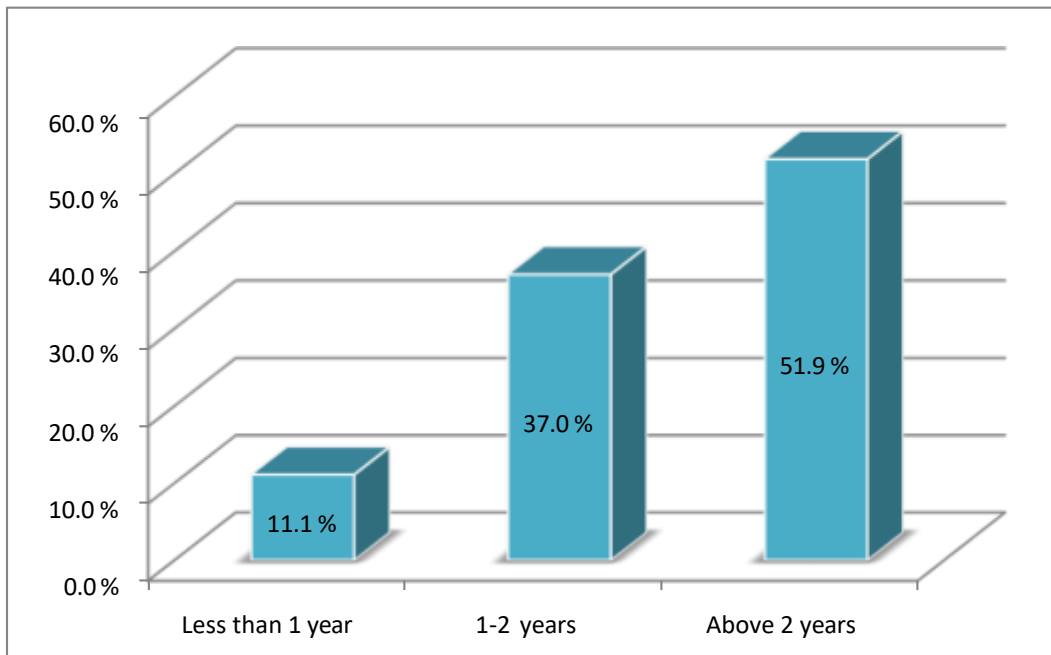


Figure 4.5: Duration enrolled in the Group

Figure 4.5 shows that 51.9% of the respondents had served in the group for over 2 years, 37.0% between 1-2 years and 11.1% in less than 1 year. This implies that majority of the respondents had enrolled in the WEF group for over a year, hence good understanding of the women enterprise fund. This means that majority of the women had been stayed longer and therefore sensitized about WEF and learnt about the operation of the women groups.

4.4.6 Demographic Profile

The study further investigated the socio-demographic profile of women who access Women Enterprise Fund using Likert scale questions. The findings are presented in table 4.1.

Table 4.3: Socio-demographic profile

Statements	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
Majority of women who join the groups are married.	44.6	16.2	0.0	21.0	18.0
We have very small number of young women	40.2	36.2	0.0	16.4	7.2
Most of us have lost our husbands	14.2	6.9	16.6	39.4	22.9
We are not employed	33.1	28.4	2.6	30.2	5.8
We do casual jobs to raise our contributions to the group	46.2	36.2	2.6	11.4	3.8
We don't restrict membership to religion	66.1	23.3	2.6	5.4	2.6
Most of us have school going children	64.2	22.4	0.00	9.6	3.8

Table 4.1 shows that 60.8% of the participants indicated that the majority of women who join the groups are married. Additionally, 76.4% acknowledged that there is a very small number of young women who are members of WEF groups which is supported by 14.8% of the respondents who indicated their age below 30 years. Further, 61.5% of the respondents confirmed that women are not employed, and 82.4% stated that they engage in casual jobs to increase their contributions to the group. The findings also revealed that 89.4% of the respondents agreed that the groups do not impose restrictions based on religion, and 86.6% noted that the majority of the women have school going children. Conversely, 62.3% disagreed that most of the women have lost their husbands.

These findings can be situated within the broader theoretical frameworks of gender and development theory and social capital theory. According to gender and development theory, women's roles and responsibilities are shaped by societal norms, often leading to their

disproportionate engagement in family care and informal economic activities. The data showing that 60.8% of participants are married and that the majority of women have school-going children (86.6%) aligns with this theory, as it reflects the deep-rooted gendered responsibilities that women often bear. Moreover, the finding that 61.5% of the respondents are unemployed and 82.4% engage in casual work reflects the precarious and informal nature of women's economic participation in many developing contexts. This lack of formal employment opportunities is a central issue addressed by gender and development theory, which emphasizes how gender inequalities and limited access to formal employment restrict women's economic advancement.

Additionally, the findings also resonate with social capital theory, which highlights the importance of social networks and community engagement in fostering economic opportunities. The fact that 89.4% of the respondents agree that there are no religious restrictions within WEF groups demonstrates the inclusivity and collective nature of these women's social capital. The mutual support within these groups enables women, particularly those without steady employment, to pool resources and increase their chances of financial stability. The small participation of young women (only 14.8% under 30 years old) and the larger representation of married women reflect the influence of familial and social structures in shaping participation patterns. Social capital theory underscores the role of trust, reciprocity, and shared values in these networks, which are critical in facilitating women's access to resources like the Women Enterprise Fund, thus helping to address some of the systemic barriers that limit women's economic empowerment.

Further, the findings align with a study conducted by Letkiewicz and Fox (2014), which highlights microfinance as an effective tool for poverty alleviation, as it allows the poor and low-income households to seize economic opportunities and improve their living standards through self-employment. Moreover, it is consistent with the research of Huis et al., (2017), which emphasizes the significance of women's empowerment, particularly in decision-making regarding the use and control of credit within the context of marriage. The findings are further supported by a statement from a WEF official. *“Many women family living conditions are now much better; this fund has changed their lives”*. FGD responses

captured more vividly these observations; “*Before, our children were always sent home for fees. Now we pay on time.*” Another participants observed “*I opened a kiosk, and even though profit is small, I am now independent,* and another one “*My husband respects me more because I contribute to family needs.*”

4.5 Impact of the Women Enterprise Fund on Socio-Economic Status

In addressing the second specific objective, this section sought to establish the impact of the Women Enterprise Fund on economic status of women.

Table 4.4: Impact of the Women Enterprise Fund on Socio- Economic Status

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
We are able to cater for our needs	24.6	62.4	6.2	18.6	14.4
My children school fees is normally paid on time	30.2	32.2	6.2	22.4	9.0
I have been able to start a small business.	44.2	16.9	4.6	32.2	2.1
We are able to access personal loans	32.6	28.4	4.6	30.2	4.2
I can afford more than two square meals a day	32.2	36.2	2.6	26.4	2.6
My husband respects me more due to my income from the group	28.6	38.3	2.6	30.2	0.3
I have been able to cater for my family sickness expenses	18.2	32.4	4.6	36.2	8.6

According to the findings, a majority of women reported positive impacts from the Women Enterprise Fund. Specifically, 60.8% mentioned being able to meet their needs, 62.4% stated that their children's school fees are paid on time, 61.1% have successfully started a small business, 61.0% have access to personal loans, 68.4% can afford more than two meals a day for their families, 66.9% noted that their husbands respect them more due to their income, and 50.6% are able to cover family sickness expenses. These findings are in line

with observations made by a WEF official that “*Women are now able to support their families since they have some income as opposed to before*”. In addition, the WEF official indicated that “*many women do not look desperate now, as they can afford basic necessities for their families.*”

These findings show that the Women Enterprise Fund has a positive impact on the economic status of women. These findings are in consonance with the findings of a study by Mjomba, (2011) that indicated that access to credit empowers women by putting capital in their hands allowing them to earn an independent income and contributing financially to their households. An observation by FGD respondent further supports these findings thus, “*women are better off now than before with the financial support they get from the fund.*”

These findings can be situated within the theoretical framework of empowerment theory, which focuses on increasing individuals' control over their lives through access to resources and opportunities (Rappaport, 1987). The positive outcomes reported by the majority of women, such as the ability to meet their basic needs, pay school fees on time, and afford more than two meals a day for their families, reflect the key tenets of empowerment theory. By gaining access to financial resources through the Women Enterprise Fund, these women experience an increase in autonomy and control over their economic and social circumstances. Empowerment theory suggests that when women gain financial independence, they also gain greater decision-making power within their households, which is reflected in the finding that 66.9% of women report receiving more respect from their husbands due to their income. These positive changes indicate that the fund is playing a significant role in shifting power dynamics within households, giving women more authority in both economic and social spheres.

Additionally, these findings underscore the relevance of gender and development theory, which emphasize how financial inclusion and economic empowerment contribute to the transformation of gender roles. According to this theory, women's access to resources such as credit not only enhances their economic standing but also challenges traditional gender roles that often confine women to low status and unpaid work within the household. The

fact that 61.1% of the women have successfully started small businesses highlights the potential for microfinance programs, such as the Women Enterprise Fund, to create avenues for women’s economic participation and independence. As these women gain economic power, they are better able to support their families, manage health expenses, and create a more secure financial future, all of which are key elements of both gender equality and sustainable development. These findings reflect the broader objective of gender and development theory, which seeks to address the systemic barriers that limit women's access to economic opportunities, thereby promoting broader societal changes toward gender equality.

4.6 Challenges faced by Women in Accessing and Utilizing WEF

The study sought to find out the challenges faced by women in accessing and utilizing women enterprise fund. The findings are presented in table 4.3.

Table 4.5: Challenges faced by Women in Accessing and Utilizing WEF

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
If we don’t meet the quorum, we are denied loans	44.6	36.0	0.0	12.6	6.6
Some members usually disappear after receiving the loans	46.2	36.2	0.0	26.4	9.2
Sometimes the interests given appreciates	44.2	30.1	6.6	39.4	3.9
If our small business is affected it affects the repayment plan too	52.1	24.4	2.6	24.4	9.5
Loans are expensive in the long run due to payment terms	26.2	36.2	2.6	29.2	5.8
If we fail to pay, we are sometimes threatened by auctioneers	26.1	33.3	6.6	25.8	8.2
The loan given sometimes is not always enough to cater for the business expenses	34.2	36.2	2.6	29.2	3.8
Loans have got penalty payments which members are not always prepared to pay	34.6	38.2	6.6	33.3	4.4

Regarding the challenges faced by women in accessing and utilizing the women enterprise fund, a majority of the respondents (80.8%) indicated that if they fail to meet the quorum, they are denied loans. Additionally, a staggering 82.4% agreed that some members tend to abscond after receiving the loans. Furthermore, 74.3% of the respondents noted that the interest rates usually appreciate, causing difficulties for the borrowers. Moreover, 76.5% observed that their small businesses are adversely affected, consequently impacting the repayment plan. In the long run, 62.4% noted that loans become expensive due to unfavorable payment terms. A big percentage (59.4%) of the respondents stated that failure to repay the loans sometimes leads to threats from auctioneers. Furthermore, 70.4% indicated that the loan amount provided is sometimes insufficient to cover all business expenses. Lastly, 72.8% observed that loans come with penalty payments, which members are often unprepared to handle. These findings are further supported by the observations from the Women Enterprise Fund (WEF), *“the repayment period elapses before some women are able to pay back”* and *“harsh economic times make the women to lack steady income to offset their loans.”*

The studies show that, women accessing WEF are able to run small businesses, which are greatly affected by market changes, leading to little earnings thus affecting their loan repayment. This is supported by one FGD informant’s statement thus *“Some women have small businesses which cannot produce meaningful profit in these hard economic times”*. This coupled with some members defaulting leaving loan burdens to other group members weakens them financially and diminishes their confidence in loan applications. These findings support Jaka and Shava (2018), who observed that in most rural constituencies in Kenya, women constitute a significant number of entrepreneurs and their main challenge is lack of sustainable income sources to enable them secure micro loans. This assertion is further supported by a WEF official who commented thus,

Some women are totally not stable lacking something to do which can give them income constantly, also other women due to pressures of economy run away after finding themselves not able to honour their loans.

These findings can be situated within the broader theoretical framework of microfinance theory, which emphasizes the provision of small loans to empower low-income individuals,

especially women, to start businesses and improve their economic conditions (Yunus and Moingeon, 2010). However, the challenges faced by women in accessing and utilizing the Women Enterprise Fund, such as being denied loans due to quorum requirements and the tendency of some members to abscond after receiving loans, point to some of the inherent limitations of microfinance programs. According to microfinance theory, while these funds aim to provide financial inclusion and lift people out of poverty, they also face challenges such as high-interest rates, inadequate loan amounts, and unsustainable repayment terms. These findings highlight the tension between the positive intent of microfinance programs and the real-world barriers that many women face in sustaining their businesses and repaying loans, especially in a fluctuating economic environment. Additionally, the challenges identified resonate with social capital theory, which suggests that successful economic ventures often rely on strong networks of trust, cooperation, and reciprocity (Putnam, 2000).

The difficulties such as increased interest rates, threats from auctioneers, and insufficient loan amounts indicate that, in some cases, the social capital within these women groups may be insufficient to mitigate financial risks or provide adequate support when challenges arise. Social capital theory emphasizes the importance of trust within groups to facilitate cooperation, yet defaulting by some of the members and financial pressures may erode trust and hinder the success of collective efforts. Addressing these barriers would require improving the design of loan terms, better group support structures, and strategies to enhance social capital within these women's networks.

CHAPTER FIVE

5.0 DISCUSSIONS

5.1 Introduction

This chapter presents a discussion of the findings of the study in relation to the study objectives, existing empirical literature, and the guiding theories, Zimmerman's Empowerment Theory, Microfinance Theory and the Social Capital Theory. The discussion focuses on the socio-demographic characteristics of women who access the Women Enterprise Fund (WEF), the socio-economic impact of WEF, and the challenges women face in accessing and utilizing the fund. The chapter also relates the findings to the theoretical framework used to guide the research, thereby demonstrating the relevance and contribution of the study.

5.2 Social and Demographic Findings

The study revealed that the majority of respondents were aged between 30–49 years, indicating that middle-aged women are more likely to participate in WEF. This aligns with Mayoux (2010), who observed that microcredit programs often target women in their economically active years. Literacy levels were also shown to influence access and utilization of WEF loans. Women with at least secondary education were more capable of filling application forms and managing loan records. This finding resonates with Khandker (2005), who emphasized the role of education in effective microfinance utilization. Marital status also influenced borrowing decisions, with married women prioritizing family needs while widows relied on WEF as a primary source of support. These findings highlight how socio-demographic characteristics shape women's financial behavior, as captured by Zimmerman's empowerment framework that links individual capacity with social context.

5.3 Socio-Economic Impact of WEF

The findings indicated that WEF had significantly improved women's ability to pay school fees, meet household needs, and initiate small businesses. A majority of the respondents reported enhanced respect from their spouses and increased participation in household decision-making. These outcomes demonstrate the psychosocial dimension of

empowerment as advanced in Zimmerman's theory, where access to resources enhances self-efficacy and decision-making capacity. The results also resonate with Yunus' Microfinance Theory, which asserts that small loans enable poor individuals, particularly women, to escape poverty by engaging in income-generating activities. Similar outcomes were reported by Mjomba (2011) in Kenya, where microfinance was found to enhance women's independence and family welfare. However, the limited size of loans constrained the scale of impact, a limitation echoed in international studies (Mayoux, 2011). The evidence suggests that for microfinance programs like WEF to achieve transformative impact, they must be accompanied by complementary interventions such as entrepreneurship training, gender sensitization, and institutional reforms.

The findings of this study can also be interpreted through Social Capital Theory, which underscores the role of trust, cooperation, and shared norms in achieving collective progress. Under the Women Enterprise Fund, women must belong to registered self-help groups to qualify for loans—a structure that promotes accountability, peer monitoring, and mutual support. In Miambani Ward, this approach has fostered strong social ties, enabling most groups to progress to the fourth loan cycle. The sustained cohesion has enhanced loan repayment, business growth, and women's confidence in managing financial decisions. However, isolated cases of default and conflict show that weakened trust can undermine group performance. Overall, the socio-economic gains realized through WEF in Miambani are not only due to financial access but also the strength of social networks that sustain cooperation and collective empowerment.

5.4 Challenges Faced by Women

Despite positive impacts, women faced numerous challenges in accessing and utilizing WEF loans. These included inadequate loan amounts, strict repayment schedules, penalty charges, and group member defaults. Many businesses are vulnerable to market fluctuations, which affect women's repayment capacity. This is consistent with Jaka and Shava (2018), who found that rural women entrepreneurs often lack sustainable income sources to meet loan obligations. Moreover, socio-cultural barriers such as male dominance, which obtains in patriarchal society particularly in decision-making and

resource management continue to hinder women's full empowerment. This is in consonant with the findings of Tully (2016) on gendered barriers in Africa. Within the Microfinance Theory framework, these challenges underscore the tension between the intended empowerment outcomes and the realities of financial vulnerability. While microfinance offers access to capital, structural, social, and cultural obstacles reduce its potential.

5.5 Application of the Theories

Zimmerman's Empowerment Theory emphasizes psychological empowerment at intrapersonal, interactional, and behavioral levels. This study confirms that WEF not only provided financial resources but also fostered women's confidence, decision-making ability, and participation in community development. However, empowerment was partial, as social and structural challenges limited full benefits.

Microfinance Theory complements this perspective by illustrating how access to credit economically and socially empowers marginalized groups such as those in Miambani Ward. The findings reveal that while WEF has succeeded in enhancing women's welfare, the effectiveness of microfinance depends on broader systemic support such as training, flexible repayment terms, and cultural transformation.

Social Capital Theory provides a valuable lens for understanding why some women's groups progress through multiple loan cycles while others stagnate after the first. In the case of Miambani Ward, the fact that many women's groups have advanced to the fourth loan cycle is a strong indication of sustained social capital. This progression suggests that trust, mutual accountability, and cohesive group networks have been maintained over time, enabling members to collectively access, utilize, and repay loans successfully. The enduring cooperation within these groups reflects the central tenets of Social Capital Theory, that strong interpersonal and institutional relationships enhance collective performance and long-term program sustainability. Together, these theories suggest that empowerment is a multidimensional process that requires both financial and social interventions.

CHAPTER SIX

6.0 SUMMARY OF MAJOR FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

6.1 Introduction

This chapter presents a summary of the major findings of the study, conclusions and recommendations based on the findings. The chapter also provides suggestions for proposed areas of future research.

6.2 Summary of Major Findings

6.2.1 Socio-Demographic Status of women who access Women Enterprise Fund

The socio-demographic profile of Women Enterprise Fund (WEF) beneficiaries in Miambani Ward shows that the program primarily serves mature women aged 30 years and above who shoulder significant family responsibilities. This reflects WEF's alignment with its empowerment objective of supporting economically active women at the household level. Most beneficiaries possess secondary education or below, demonstrating that the Fund effectively reaches women with limited formal training, thereby promoting financial inclusion among low-income groups.

The predominance of married women and those engaged in informal or casual employment highlights the household-centered nature of women's economic participation in rural settings. These women combine domestic duties with income-generating activities. Prolonged membership in WEF groups signifies the presence of strong social capital, built on trust, accountability, and mutual support. This cohesion has enhanced loan access and repayment, validating Social Capital Theory's assertion that networks and relationships are vital for collective economic progress.

Overall, the socio-demographic characteristics of WEF beneficiaries in Miambani suggest that the Fund has effectively targeted women who are economically vulnerable yet socially cohesive, contributing to both gender empowerment and poverty reduction.

6.2.2 Socio-Economic Impact of Women Enterprise Fund

The Women Enterprise Fund (WEF) has played a pivotal role in improving the livelihoods of women in Miambani Ward. The findings show that access to credit has enabled many women to stabilize household income, pay school fees consistently, and start or expand small enterprises. These improvements illustrate how microfinance, when effectively accessed and managed, enhances women's capacity to meet family obligations and participate meaningfully in local economic activities. In this context, WEF has functioned as both a financial and social empowerment tool, in line with Zimmerman's Empowerment Theory, which links empowerment to increased control over resources and decision-making.

The study also revealed that women's participation in WEF groups has fostered greater confidence, respect within households, and recognition in community affairs. These gains are particularly significant in Miambani, where most women depend on informal livelihoods and have limited alternative sources of credit. However, some beneficiaries experienced modest improvements due to small loan amounts, market fluctuations, and limited entrepreneurial skills. This highlights the importance of complementing financial support with capacity building and mentorship to ensure sustained socio-economic transformation.

Overall, the impact of WEF in Miambani extends beyond income generation, it has enhanced women's agency, strengthened household resilience, and contributed to broader gender and community development outcomes

6.2.3 Challenges women face to access and utilize the Fund

The study established that women in Miambani Ward face several interrelated challenges that limit their effective access to and utilization of the Women Enterprise Fund (WEF). The group-based lending structure, while designed to enhance accountability, often constrains access when quorum requirements are not met, leading to delays or loan denials. Instances where members default loans weaken trust and cohesion within groups, elements central to sustaining the social capital upon which the Fund relies.

Economic realities in Miambani further exacerbate these challenges. The study established that approximately 76.5% of Women Enterprise Fund beneficiaries in Miambani Ward operate micro and small-scale enterprises characterized by low profit margins and high vulnerability to market fluctuations and seasonal variations in income. Most women operate small, low-profit enterprises that are highly vulnerable to market fluctuations and seasonal income variations. Consequently, repayment becomes difficult, especially where loan amounts are inadequate to cover business needs or to buffer against economic shocks. High interest rates, penalties for delayed payments, and threats of asset recovery by auctioneers intensify financial stress, discouraging some women from subsequent borrowing.

These constraints are compounded by limited business management skills and minimal post-loan support, which hinder women's ability to expand and sustain their enterprises. The findings mirror observations by Jaka and Shava (2018), who noted that women in rural areas often lack consistent income streams and institutional backing necessary for microfinance success. Addressing these challenges requires flexible repayment models, enhanced financial literacy, and continuous mentorship to ensure that WEF achieves its intended empowerment goals within the socio-economic realities of Miambani Ward.

6.3 Conclusions

Arising from the findings and discussion of the study, the following three conclusions were drawn:

- i. The study concludes that women accessing the Women Enterprise Fund (WEF) are predominantly married, often with school-going children, and come from lower-income backgrounds. A significant portion of these women are not formally employed and rely on casual jobs to contribute to their group savings. Membership in WEF groups is not restricted by religious affiliation, promoting inclusivity. These social characteristics highlight that WEF participants typically face economic challenges, balancing family responsibilities with limited access to formal employment, which underscores the importance of supporting such women with targeted financial and social interventions.

- ii. The Women Enterprise Fund has shown a profound economic impact on its beneficiaries, significantly improving their financial independence and overall well-being. Through the fund, women are now able to meet basic needs such as paying school fees for their children on time, starting small businesses, and affording more than two meals a day. This financial empowerment has also allowed them to access personal loans, which further supports their economic activities and security. As a result, these women are better equipped to handle family expenses, including healthcare costs, which has contributed to a marked improvement in their quality of life. In addition to financial benefits, the Women Enterprise Fund has fostered improved social dynamics within families. The women involved in the program report gaining more respect from their husbands, largely due to their increased income and financial contributions. This shift highlights the broader social implications of economic empowerment, where women are not only becoming self-sufficient but also gaining greater agency and influence within their households. These findings underscore the transformative power of the Women Enterprise Fund in enhancing both the economic stability and social standing of women, with far-reaching benefits for their families.

- iii. The study highlights several significant challenges faced by women in accessing and utilizing the Women Enterprise Fund. One major issue is the requirement to meet a quorum, which often results in loan denial for those unable to fulfill this condition. Additionally, some women experience the problem of group members absconding after receiving loans, disrupting the collective financial stability of the group. The high-interest rates on loans, coupled with unpredictable increases in renting rates, often affect the sustainability of small businesses, making it difficult for women to meet repayment schedules. Moreover, the loan amounts are sometimes insufficient to cover the full expenses of running a business, leaving women in a precarious financial situation. Further, the study reveals that the repayment terms, including penalties for late payment, make the loans financially burdensome in the long term. Women also face the threat of auctioneers if they fail to repay on time, which creates immense stress and insecurity. These challenges

point to the need for more flexible loan terms, better support systems for women entrepreneurs, and more realistic loan amounts to ensure that the Women Enterprise Fund can truly empower women without burdening them with financial instability. Addressing these obstacles is crucial for the fund to achieve its intended goal of fostering sustainable economic independence for women.

6.4 Recommendations

- i. Women use the funds provided by WEF to start small businesses. This calls for the Women Enterprise Fund to make the loans affordable and available and focus more on individual loan lending to increase the ability of the women to expand their businesses sensitize and be empowered.
- ii. The WEF should have officers deployed to visit women groups and do follow up on the investment of the funds. This will help support create awareness as well address challenges facing women to reduce chances of some members running away after receiving the loans.
- iii. The women enterprise fund should create awareness on the fund to increase the number of young women enrolling to the WEF groups.

6.5 Areas for further research

1. Longitudinal studies are recommended to capture how continued participation in WEF influences household welfare, gender relations, and community development over time.
2. Further research could also examine the sustainability of enterprises established through WEF support and the factors enabling some groups to progress through several loan cycles.

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APPENDICES

APPENDIX 1: LIST OF KITUI CENTRAL SUB- COUNTY MIAMBANI WARD REGISTERED GROUPS

- 1) Kavaa Kumila kwa Ndiwa SHG
- 2) Kasuvii Women Groups
- 3) Wamama Tosha Group
- 4) Tujitegemee Women Groups
- 5) Kaetha Aetu Women Group
- 6) Amuka FFS Group
- 7) Kitole Women Wroup
- 8) Kavalo Women Group

APPENDIX 2: RESEARCH QUESTIONNAIRE

My name is Evaline Njeri, a post graduate student at SEKU. I am currently undertaking a thesis on “*SOCIO-ECONOMIC IMPACT OF WOMEN ENTERPRISE FUND IN KITUI COUNTY, KENYA*”. As a partial requirement in fulfillment for the award of the degree. The information that will be provided through the filling of this questionnaire will be of great value to this study and will be treated with confidentiality. Specifically, the study will be carried out in Kitui central Sub- County Miambani ward.

This research is purely for academic purposes and the information shared during the discussions will be treated with utmost confidentiality. I have an assistant who will assist me in recording and taking notes as we engage. Feel free to ask any questions in case any of you needs clarification during the discussions.

Instructions:

1. Do not write your name on the questionnaire.
2. Please respond to all the questions accurately and honestly.
3. Please respond by ticking (√) the appropriate spaces and filling the spaces that have been provided.

Section A: General Information Year of birth or the age

1. Kindly indicate the age bracket
 - a) Between 18years and 29 years ()
 - b) Between 30 years and 39 years ()
 - c) Between 40 years and 49 years ()
 - d) Between 50 years and 59 years ()
2. Highest level of education attained
 - a) Primary ()
 - b) Secondary ()
 - c) Tertiary Certificate ()
 - d) Tertiary Diploma ()
 - e) Undergraduate degree ()

- f) Postgraduate degree ()
 - g) Other (specify) ()
3. What is your Marital Status?
- a) Never Married
 - b) Married/ living together
 - c) Widowed
 - d) Divorced/separated
2. What is your employment status
- a) Formal employment
 - b) Informal employment
 - c) Not Employed
3. How many years have you been in this group?
-

Section B: Social Factors

The following are statements related to social factors. Please rate them according to your understanding by ticking (√) where it is appropriate.

SA=strongly agree; A= agree; N= Neutral; D= disagree (3); SD= strongly disagree

Statements	SA	A	N	D	SD
Majority of women who join the groups are married.					
We have very small number of young women					
Most of us have lost our husbands					
We are not employed					
We do casual jobs to raise our contributions to the group					
We don't restrict membership to religion					
Most of us have school going children					

SECTION C: Impact of the fund on women economic status

The following are statements related to Impact of the fund on women economic status.

Please rate them according to your understanding by ticking (√) where it is appropriate.

SA=strongly agree; A= agree; N= Neutral; D= disagree (3); SD= strongly disagree

Statement	SA	A	N	D	SD
We are able to cater for our needs					
My children school fees is normally paid on time					
I have been able to start a small business.					
We are able to access personal loans					
I can afford more than two square meals a day					
My husband respects me more due to my income from the group					
I have been able to cater for my family sickness expenses					

Section D: Challenges women face in accessing and utilizing the fund

The following are statements related to Challenges women face in accessing and utilizing the fund. Rate by ticking (√) where it is appropriate.

SA=Strongly Agree; A= Agree; N= Neutral; D= Disagree (3); SD= Strongly Disagree

Statement	SA	A	N	D	SD
If we don't meet the quorum, we are denied loans					
Some members usually run away after receiving the loans					
Sometimes the interests given usually appreciates					
If our small business is affected it affects the repayment plan too					
Loans are expensive in the long run due to payment terms					
If we fail to pay, we are sometimes threatened by auctioneers					
The loan given sometimes it's not always enough to cater for the business expenses					
Loans have got penalty payments which members are not always prepare to pay					

APPENDIX 3: FOCUSED GROUP DISCUSSION GUIDE

Section A: Background Information

My name is Evaline Njeri, a post graduate student at SEKU. I am currently undertaking research on Socio-Economic Impact of Women Enterprise Fund in Kitui County, Kenya. Thank you for agreeing to participate in this discussion. The purpose is to understand your experiences with the Women Enterprise Fund (WEF), how it has affected your lives socially and economically, and the challenges you face in accessing and utilizing it. Your views will remain confidential and will only be used for academic purposes. There are no right or wrong answers, what matters is your honest opinion.

Section B: Access to WEF

1. How did you first hear about the Women Enterprise Fund?
2. What motivated you to join a group that accesses WEF?
3. What is the experience of women with the application process for loans?
 - Probe: Was it easy or difficult? Why?
4. Discuss factors that help women access WEF loans more easily than others

Section C: Utilization of WEF Loans

1. How have women used the money they got from WEF?
2. How has membership in WEF-supported groups affected your business and household income?
3. In what ways has WEF contributed to improving their families?

Section D: Socio-Economic Impact

1. What positive changes have women experienced in their personal or family life after joining WEF?
2. Discuss the contribution of WEF to empowerment of women (decision-making, confidence, independence)?
3. Effects of WEF on relationships (with spouse, family, or community)

Section E: Challenges

1. Challenges women face in accessing WEF loans
 - Group requirements?
 - Loan conditions (interest rates, repayment schedules)
2. Challenges women face in utilizing WEF loans for business growth
 - Competition, market, sustainability
3. Social -cultural barriers that limit women from benefiting fully from WEF

Section F: Recommendations

1. What should be done to improve WEF for women
2. What kind of support (training, monitoring, follow-up) do you think would help women utilize WEF better?

APPENDIX 4: INTERVIEW SCHEDULE FOR WEF OFFICER

- 1) What tittle do you hold at WEF
- 2) How does one go through the process of taking WEF loan?
- 3) What happens when one of the women group member spouses refused to consent to her taking a loan?
- 4) What are some of common challenges you as the officer go through when working with women groups?
- 5) Could you tell us some of the measures that have been put in place to ensure that women are empowered socially and economically when they take loan from WEF?
- 6) Does WEF motivate women who repay their loans on time and also have used their loan well?

APPENDIX 5: TIME LINE

MONTH/ ACTIVITY.	YEAR 2025					
	FEBRUARY	MARCH/ APRIL	MAY/ JUNE	JULY AUGUST	SEPT.	OCT.
Identification of research topic						
Research objectives & Writing chapter 1.						
Writing chapter 2 &3 and submission of research proposal						
Writing chapter 4						
Writing chapter 5						
Writing chapter 6 and submission of final thesis						

APPENDIX 6: BUDGET

Activity	Cost per Unit	Quantity	Total (Kshs)
Proposal writing	-	1	4,250
Printing/photocopying services	-	2	1,200
Binding	@Kshs. 40	1	80
Traveling expenses	-	-	1,750
Sub Total (A)			7,280
Photocopying			1,200
Questionnaires			230
Travelling expenses	2Ksh.2	155	1,300
Sub Total (B)			2,630
Data collection			2,000
Photocopying	@Ksh. 2	170	340
Questionnaires			750
Travelling expenses			2500
Data analysis			4,500
Sub Total (C)			10090
Project report			2,500
Printing/photocopying services			3,000
Binding			700
			5,500
Sub Total (D)			11,700
Grand Total (A+B+C+D)			31,700
10% contingency			3,170
TOTAL COST			34,870