



# An Overview of Women Enterprise Fund Uptake and Socio-economic Empowerment in Kisumu West Sub-County, Kisumu County, Kenya

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**Abstract:** Women form majority of the world's population, two-thirds of the world's labour, majority of uneducated and earn one-tenth of the world's income and possess less than one tenth of global property. Efforts to empower women have born less fruits. The establishment of women enterprise funds has seen fewer women benefiting from the same making their empowerment to remain low. The study's' broad objective was to investigate women enterprise fund uptake and socio-economic empowerment in Kisumu West Sub County, Kisumu County, Kenya. Specific objectives were; to explore the disbursement procedure of Women Enterprise Fund in Kisumu West Sub County, to determine how culture influences utilization of women enterprise fund in Kisumu West subcounty, to examine how education level determines access to Women Enterprise Fund in Kisumu West Sub County, and, to propose a strategy that can be deployed by women to ease access to women enterprise fund in Kisumu West Sub County. A transformative worldview was adopted with a focus on mixed methods research approach. Descriptive research design was adopted. Questionnaires and Interviews were utilised in the collection of data. Quantitative data was analysed using SPSS while thematic content analysis used for qualitative data. The findings revealed that although women enterprise fund uptake and socio-economic empowerment in Kenya remain low and a great puzzle to understand, its effectiveness and uptake can lead to realization of sustainable development goals in Kenya. The government should be proactive to ensure a larger proportion of women take up the fund to realize their socio-economic empowerment.

**Keywords:** Women fund uptake, women enterprise, socio-economic empowerment, emancipate, women

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## 1. Introduction

Economic empowerment remain a significant human right and social equity issue. Annan (2005), notes that there is no tool for development that is more effective than the empowerment of women and no policy is more important in preventing conflict, or in achieving

reconciliation after conflict has ended than one that touches on women empowerment.

Agier and Szafarz (2013), holds the exposition that introduction of the Strategic Gender Needs or interests is based on the analysis of women's subordination to men, and is impacted by external intercessions. Strategic gender needs to challenge gender progressions and the

system of subordination. Allen (2000) portrays women in unpaid work either in the farm or non-farm activities, a situation which continues to exclude women from an important development agenda. Further, this negates them an opportunity to engage in productive development activities to meet their development initiatives and economically empower themselves.

Research continues to unfold of the increasing role of entrepreneurship in the economic development of a Country ILO (2006; 2019). Women Enterprise Fund (WEF) - *a Semi-Autonomous Government Agency in the Ministry of Public Service, Youth and Gender Affairs established in August 2007 to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation (self-empowerment)* (WEF 2007), has the power to close the existing gender disparities between men and women thereby, contributing to realization of a nation's economic development (ILO 2019). It has been found that women owned enterprises enhance livelihoods within the family and leads to wealth creation at the local as well as national level. Women involvement in entrepreneurship is applauded as a necessary precursor to economic growth of nations. However, women-owned businesses account for only 25 to 33 percent of all global businesses. The fund uptake has also remained on the minimal.

Pelham (2000) suggests that global fund for women was coined to aid in funding women human rights initiatives around the world, currently supporting progressive women's rights in over 170 countries. Funds that support the global fund for women are raised from a variety of sources and are awarded to women led organizations that promote economic security health safety education and leadership of women and girls." It is therefore seen that women enterprise funds play a great role in promoting economic growth and equitable development" (Chinomona & Maziriri 2015).

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

In East Africa, most women are confronted with the challenges of nurturing their business and promoting the tradition of innovation and entrepreneurship. This could be associated with the existing businesses that have been started with women. Through this initiative on development approach on women enterprise,

development has been established to make it easy for their development. Taking out a loan to buy equipment or rent premises is often too much of a risk for a woman who is ill Equipped with technical and managerial skills. Consequently, women tend to start small businesses requiring small amounts of capital. According to Buyinza, Tibaingana & Mutenyo (2018) the problem of finance needs to be addressed if women were to engage in growth-oriented businesses with prospects for employment creation and income generation, with capacity building them on the fund and the adequate utilizations of funds.

In Kenya, statistics reveal that about 75% of the workers in female owned enterprise are women, a suggestion that women are well represented in this sphere (World Bank 2020). It is asserted that there are three profiles of women entrepreneurs operating SMEs in Kenya namely; Jua Kali microenterprises, very small micro enterprises and Small and Medium enterprises (Stevenson & St-Onge 2005). These are differentiated by their demographic profiles, extent of previous business experience, needs, access to resources and growth orientation. The Women Enterprise Fund in Kenya is determined to mobilize resources for sustainable access to affordable financial and business support services to empower Kenyan women. Fund loans reach the target beneficiaries through partner financial intermediaries and directly through Constituency Women Enterprise Scheme (C-WES). It seeks to enable the government to realize the 5<sup>th</sup> Sustainable Development Goal (MDG) on gender equality and empowerment of women". In recognition of the critical role women play in socio-economic development, the WEF has been identified as a flagship project under the social pillar in the Vision 2030. It was expected that the fund was to play a catalytic role in mainstreaming women in the formal financial services sector. The Fund receives 100% financial support from the government of Kenya through the annual budgetary allocation (Waruguru, Bwisa & Kihoro, 2017).

In Kisumu West Sub County, women enterprise fund uptake has been above average with little livelihood economic empowerment realized. A research done in Kisumu West District, Kenya, with a sample size of 368 women found out that women lack the necessary skills to manage successful and progressive business (Atieno 2013). This is echoed by Maina & Gichura (2016) who notes that without relevant skills and information, women may not effectively progress and manage their businesses. A follow up study was done by women enterprise fund (2019) in Kisumu West sub-county showed that out of 446, only one women group showed progressive socio-economic empowerment. It is against this backdrop that the researcher investigated on women enterprise fund uptake and socio-economic empowerment in Kisumu west subcounty, Kenya.

## 1.1 Statement of the problem

The increasing gender gap between men and women continues to push women to the periphery of the society and disempower them. Investing in women promotes economic and social development as women reinvest in their communities and homes. Women are the primary contributors to their country's economic development. In both developed and developing economies, savings rise and spending shifts toward food, health, and education as women gain power over household income. In many countries, the capabilities of women have remained underutilized despite them being the majority in the population and their increasing levels of education (The world economic forum 2014). Women socio-economic empowerment is increasingly attracting attention from local to international community as no country can realize its full economic potential when women are excluded or left behind (White 2013). Entrepreneurship is recognized locally and internationally as a key driver and a tool of economic development and empowerment, playing a vital role in creating employment and fostering innovation (White 2013). Entrepreneurship creates gainful employment, helps women to assert themselves in the world of work, and improves economic and social status (Hassan & Mugambi, 2013). Women Enterprise fund is the financial service given to women entrepreneurs. This enables them to nurture their businesses and improve their socio-economic empowerment. (Maina & Gichira 2016). Despite tremendous efforts from the national government and county government of Kisumu, challenges persist. Women groups have been faced with challenges of poor disbursement with little amount which may not be capitally viable for business start-up. Many women have been faced with the challenges of feeding the children and family patriarchal fight within the place of study (Maina & Gichuri 2016). The loan interest rate (1%) could be one of the reasons as to why many women shun away from taking up the loan. Also, there exists insufficient information on the uptake of the women enterprise funds amongst women in Kenya and Kisumu west Sub County and the effect that it has on uplifting their social and economic activities. It is on this basis that the study sought to investigate women enterprise fund uptake and socio-economic empowerment in Kisumu West Sub County, Kisumu County, Kenya.

## 1.2 Main objective of the study

The broad objective of the study was to investigate on women enterprise fund uptake and socio-economic empowerment in Kisumu West Sub County, Kisumu County, Kenya.

## 1.3 Specific objectives

1. To explore the disbursement procedure of Women Enterprise Fund in Kisumu West Sub County,

2. To determine how culture influences utilization of women enterprise fund in Kisumu West subcounty,
3. To examine how education level determines access to Women Enterprise Fund in Kisumu West Sub County, and,
4. To propose a strategy that can be deployed by women to ease access to women enterprise fund in Kisumu West Sub County.

## 1.4 Theoretical framework

The research was underpinned by the financial capital theory by Coleman in 2007, and joint liability theory. The theory asserts that there remains a definitive link between one's access to financial capital and the start-up and success of any business. Studies have repeatedly shown that access to financial capital at the start-up stage and during the operation of a business is a key determinant to sustainability and consistency of its existence. Financial capital is one of the key ingredients enabling businesses to start, expand, and remain viable and to become sustainable with long-term goals. Discriminatory practices levied against women entrepreneurs seeking funds to start or continue the operation of their businesses has been documented by several authors as one of the biggest obstacles facing women entrepreneurs in Kenya today. On the other hand, joint liability theory asserted that through joint liability the financial institutions have been able to penetrate the un-bankable and those considered too poor to be lent due to lack of collaterals (Wahid 1993). This theory has been supportive of the unconventional lending practiced by banks, due to a reasonable degree of financial self-sufficiency and repayment rates that are significantly higher than for comparable loans by conventional lending institutions. The Joint liability lending institutions ask borrowers to form groups in which all borrowers are jointly liable to one another. These lenders are also characterized by intensive monitoring of the borrowers and rely heavily on past borrowers to ensure compliance. For the lending institutions to experience high repayment rates from borrowers there is need to encourage borrowers to form groups such that the paying members can pressurize the non-paying, or those on the verge of defaulting to honour their contractual obligations (Attanasio, Augsburg, De Haas, Fitzsimons & Harmgart 2015).

## 2. Literature Review

Women economic empowerment has remained a challenge across the globe. Evidence continues to unfold of the increasing low women enterprise fund uptake which compromises the socio-economic empowerment of women. Jyoti et al (2011) reveal that the reasons and motivations for starting business activities by rural women include earning money or attractive source of income, enjoying a better life, availability of loans,

favourable government policy and influence of success stories. Others are personal satisfaction, desire to utilize own skills and talent, unfavourable present working environment, self-employment and employment of others, gap in the market, assurance of career and family security, fulfilment of creative urge and economic necessity. Female entrepreneurs have also been shown to be motivated most by the need for self-achievement (Jota et al. 2011). However, the development of rural entrepreneurship depends on socio-economic development of the people.

Hill (2016) identified some of the benefits that come with women's economic empowerment based on women's enterprise. Firstly, women, economic empowerment is central to realizing women's rights and gender equality. In 15% of the women groups, it was noted that economic empowerment includes women's ability to participate equally in existing markets; their access to and control over productive resources, access to decent work, control over their own time, lives and bodies; and increased voice, agency and meaningful participation in economic decision-making at all levels from the household to international institutions. Secondly, women's economic empowerment is important in closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development and achieving Sustainable Development Goals, particularly, to achieve gender equality, to promote full and productive employment and decent work for all: also, on ending poverty, food security, and on ensuring health services and reducing inequalities.

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

Nearly all women have in general a lower social position than men in the society; this therefore greatly affects the kind of networks they will be able to access or can be part of (Vossenber, 2013). There is evidence to prove that women are less involved in networks than men, and their type of network is different based on the places of meeting and the go getter approach. The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace.

Inadequate information or inadequate education among women may hinder them from opportunities available to them on accessing funds and the legal issues that they need to address to start a business, and they can find it difficult to navigate the complex array of laws and regulations. The major factors facing SMEs in relation to information is in which way to acquire, capacity to interpret and effectively utilize the acquired information, and dissemination of the same. SMEs will not be able to survive and grow in the fast- changing, increasingly globalized and highly competitive market environment if they are unable to access timely, reliable, simplified, and relevant information on government regulations, access to credit, production technologies and market opportunities and policies (Njoroge & Ambrose, 2016), this was also echoed by Atieno (2013) in her research on factors influencing the constituency women enterprise scheme in Kisumu West District, on her view of access to information and low uptake rate, her findings were most women are normally alienated from sources of information and hence may not be aware of services that support women as captured by 89% of the respondents. The study concluded that any financial institution that does not recognize the relevance of information will continue to impoverish the rural poor as well as MSEs.

Culture has also been cited as a tool for disempowering women. Most societies have a culture of domination which has and continues to prevail. This culture offers the agenda and cultural restrictions for domination and mistreatment characterized by unfair gendered relationships. Culturally rooted ideology masculinizes men giving them more power and authority over women. Some acts within the society are legitimized which normalizes certain behaviours. Through these ideologies, we define the way men and women relate to one another in any sphere of life which can either empower or disempower women (Francis 2004; Aghtae and Gangoli 2014a). Women have no control over and access to resources and they do not have autonomy over their own bodies/even resources. In addition, men are socialized to be masculine and to believe in competition as a major determinant of their end (Connell 1994; Connell and Messerschmidt 2005; Connell 2014). In Kisumu west sub-county, the situation is no different as men believe in the spirit of domination. This has continued to hamper with women efforts to emancipate themselves and realize the socio-economic empowerment.

A separate study by Atieno (2013), '*Factors influencing the constituency women enterprise scheme in Kisumu West Sub- County*', found out that most women are alienated from sources of information, hence, may not be aware of services that support women. The study concluded that any financial institution that does not recognize the relevance of information will continue to impoverish the rural poor as well as MSEs. Women enterprise fund faces several challenges associated with the government regulations and policies.

### **3. Methodology**

#### **3.1 Research design**

The study adopted a descriptive research design with a focus on mixed methods research approach. The study was conducted in Kisumu West-Subcounty, Kisumu County which has a total of 70 registered women groups.

#### **3.2 Study population and sampling**

Within Kisumu west Sub-County, there exists 70 registered women groups that were targeted by the study. The target population has been selected because they are the primary beneficiary of the women enterprise fund and have been in operation for more than five years. Hence, they were in position to give more details regarding the issues that are being investigated. A census sampling method was used whereby all the leaders of the women groups participated in the study, on the other hand, the study applied the 30% rule to select members of the women groups that will be selected for the study (Jackson, 2009). From a total of 446 women, a sample size of 134 were selected using the 30% rule.

#### **3.3 Validity and reliability**

The validity of an instrument relates to whether or not it truly measures what it is intended to measure in the context in which it is used (Kombo & Tromp, 2006). Data collection instruments were checked to ensure that they were free of error. A pilot test was conducted to a separate group of women which enabled the researcher to correct and format the tools.

### **3.4 Data analysis**

Quantitative data was analyzed using statistical package for social scientists (SPSS) version 20 while qualitative data was analyzed using thematic content analysis.

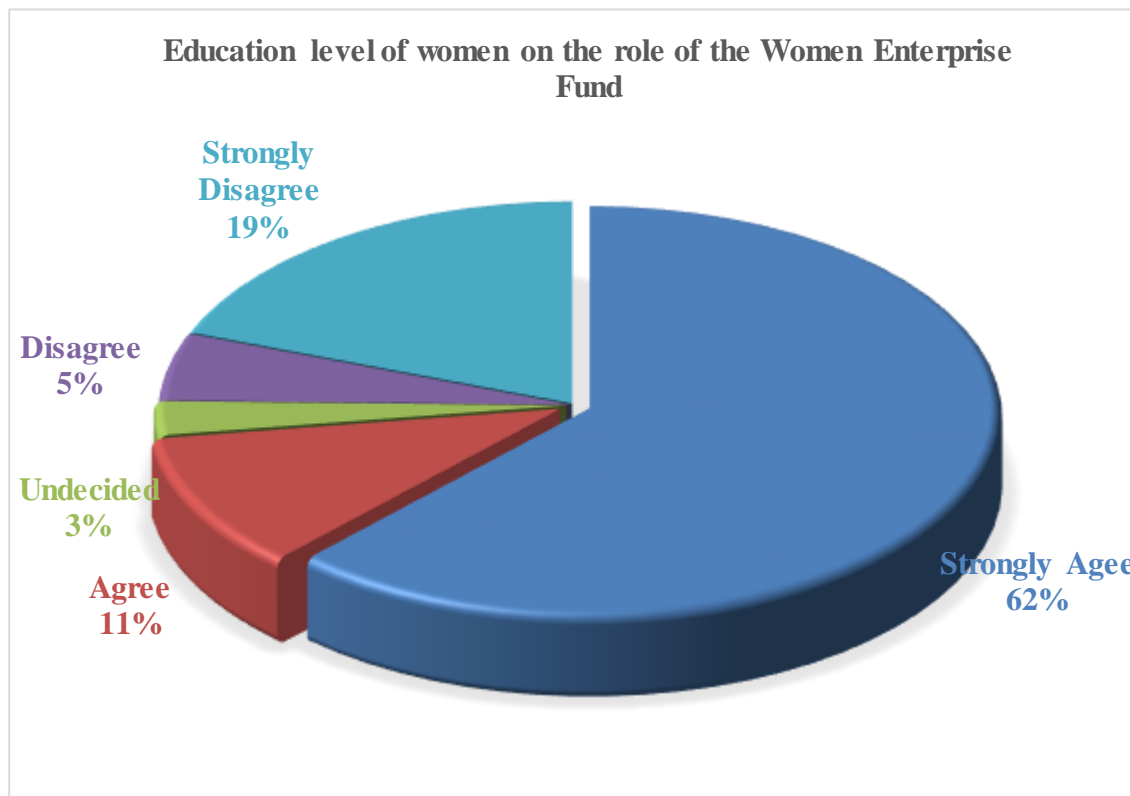
## **4 Results and Discussion**

### **4.1 Response rate**

The questionnaires return rate analysis indicates that the study targeted 134 respondents (100%) and 100 (100%) were able to participate. The proportion of the returned questionnaire is therefore 100%, which contributed to the success of this study.

On the question of educational level, the findings of the study indicated that 50% of the respondents had no education. 32.8% had primary education, 5.2% had secondary education, 4.5% had tertiary education and 7.5% had university education. The findings of the study can be interpreted to mean that most of the women have no education as supported by 50% of the respondents. Lack of education makes women to be employed within informal industry and thus the only source of financial assistance such as loans can be obtained through the women groups that they belong to. Hence, the high number of uneducated women in the women groups.

### **4.2 Education level and Women Enterprise Fund**



The analysis on whether women have knowledge about the role of Women Enterprise Fund shows that 109 (73%) concurred, 4 (3%) were undecided while 37 (24%) disagreed. This is a strong indication that majority of women are aware about the role of Women Enterprise Fund. This knowledge is an indication that most women are likely to seek finances from the Women Enterprise Fund to improve their socio-economic empowerment. The findings supports Njoroge & Ambrose (2016) finds that lack of knowledge impacts on women access to WEF.

The question on whether culture influences utilization of women enterprise fund was highly supported by 85% of women while 15% rejected this view. Those who supported the argument held that majority of women live under the control of men (patriarchy) and therefore, their decision- making skills are negated even on the funds that they must repay. Those who supported this view held that women have been able to decide own their own and have control over the resources.

**Table 1: Changes in empowerment among Women after Enterprise Fund Uptake**

Livelihood economic changes among women	Mean	Std. Deviation
The Women Enterprise Fund has improved economic status of women	2.37	1.02
The Women Enterprise Fund has enabled women groups to venture into economic activities	2.02	0.99
The Women Enterprise Fund has empowered women to make economic decisions at home	2.32	1.30

The findings on whether there was changes in empowerment among after the enterprise fund uptake had a mean of 2.37 and a std deviation of 1.02. Further, a mean of 2.02 and a std deviation of 0.99 showed that women enterprise fund had enabled women groups to venture into economic activities, that 2.32 and, a std deviation of 1.30 revealed that WEF had enabled the

women to make economic decisions. From these findings, it could be deduced that WEF has the ability to empower women in different aspects especially the economic aspect.

Women may also struggle with the heavier workload created by the responsibility for loan repayment as

captured by 90% of the data collected (Rengarajan 2010). Changes in the access to finance influence the distribution of working time between men and women in the same household and between activities yielding

different returns. Evidence suggests that up to a point microcredit increases the workload of women and girls, perhaps offset by more equality in household decision-making.

**Table 2: Enterprise fund uptake rate**

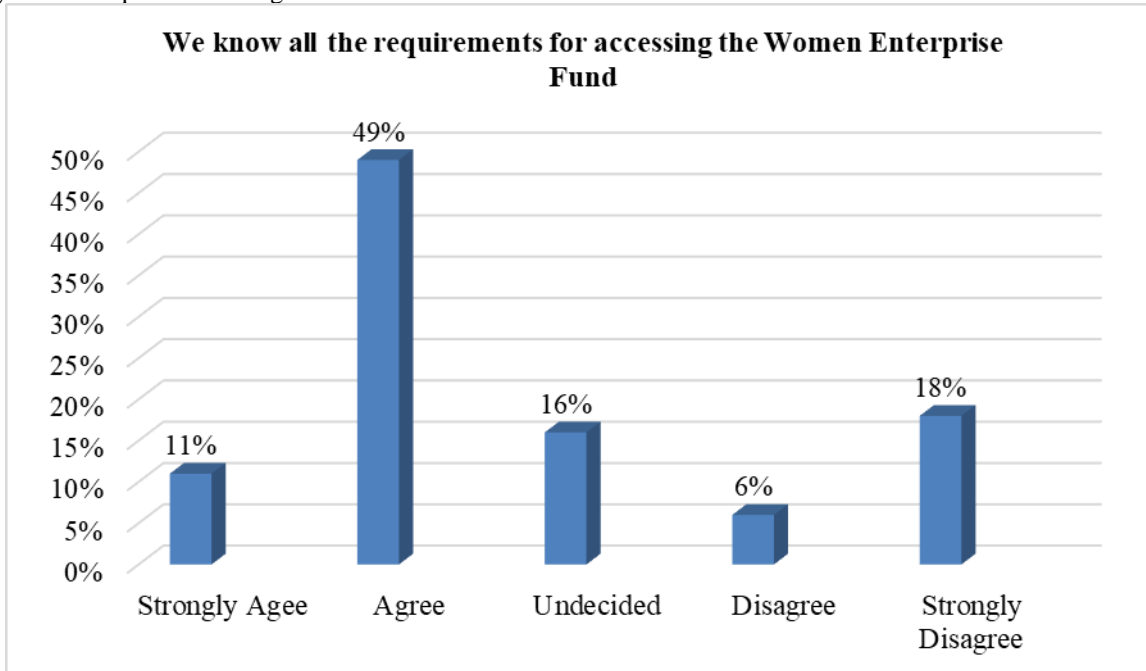
<b>Enterprise fund uptake rate among women in Kisumu West Sub County</b>	<b>Mean</b>	<b>Std. Deviation</b>
Do group members apply for fund when there is need?	4.70	1.28
Members of our group believe that Women Enterprise Fund is a good idea.	4.10	1.36
The rate of applications of women enterprise fund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

The question on whether group members apply for funds when there is need had the following recordings: a mean of 4.70 and a std. deviation of 1.28. The mean indicated that most respondents disagreed with the statement that indeed there is the application towards the WEF by members of the women groups.

On whether group members believed that Women Enterprise Fund was a good idea, a mean of 4.10 and a std. deviation of 1.36 was reported. This indicated that majority of the respondents disagreed that the WEF is a

good idea based on the opinion held by the women. In addition, the statement on whether “The rate of applications of women enterprise fund has increased in the last years,” had a mean of 4.7 and a std. deviation of 1.02. This indicated that most of the women disagreed that there was an increase in the number of WEF applications that were made by women.

### 4.3 Requirements for Accessing the Funds



The respondents were asked whether they knew all the requirements for accessing the Women Enterprise Fund, to which, 90 (60%) agreed, 24 (16%) were undecided while 36 (24%) disagreed. This is an indication that most women knew about all the requirements needed for one

to access the funds being rendered by Women Enterprise Fund. This is in tandem with Njoroge and Ambrose (2016) that lack of information limits ones opportunity to empower themselves.

**Table 3: Accessibility of the Women Enterprise Fund**

<b>Accessibility of the Women Enterprise Fund</b>	<b>Mean</b>	<b>Std. deviation</b>
The Women Enterprise Fund is readily available to women groups	4.97	1.10
We know where to get the Women Enterprise Fund	4.90	1.47
We know all the requirements for accessing the Women Enterprise Fund	4.24	1.05

The findings of the study revealed that Women Enterprise Fund is readily available to women groups as supported by the mean of 4.97. The findings indicated that most of the women felt that women groups cannot easily access the funds. The question regarding where to get the Women Enterprise Fund had a mean of 4.90 and a std. deviation of 1.47. This showed that women agreed that they were not aware of where to get the funds. When asked whether they knew the requirements for accessing women enterprise fund, a mean of 4.24 and a std. deviation of 1.05 was reported as indicated in the table above. The results could therefore indicate that women groups are not fully aware of all the requirements needed to get the WEF. The findings ogres well with those of Njoroge & Ambrose (2016) that inadequate information makes women unable to access WEF.

## **5. Conclusion and recommendations**

### **5.1 Conclusion**

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

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

Regarding the uptake of the WEF, group members of women enterprise fund often do not when there is need, members of our group believe that Women Enterprise Fund is a good idea and the rate of applications of women enterprise fund has not increased in the last years. This is an indication that the women have not realized the benefits of the fund and thus have been able to uptake it more. Hence, it is concluded that there is a positive uptake of WEF.

Women Enterprise Fund is readily available to women group, women do not know where to get the Women Enterprise Fund and they do not know all the requirements for accessing the Women Enterprise Fund. It indicates that they are not aware of the process and the requirements that are needed when it comes to the access of the WEF. Hence, it is concluded that the accessibility of the funds is a challenge as the women groups are unaware of the process and where the funds are to be accessed.

### **5.2 Recommendations**

The study has come up with the following recommendations;

1. There is the need for the diversification of the funds to be accessed within the constituency level to enhance accessibility.
2. There should be more training on financial management the WEF within the women groups to realize maximum benefits.
3. Kisumu County Government should increase the amount of funds they provide to the agencies to cater for all the demands of the loaners to avoid inconveniencing the women with more demand.



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