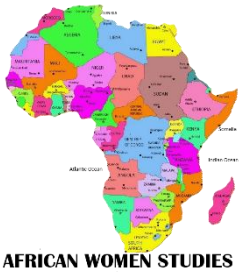
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Empowering Women through the Women Enterprise Fund: Exploring Factors Influencing Uptake in Laikipia County

Njeri Karuru[1], Patricia Kameri Mbote[2], and Wanjiku Ngunjiri[3]

Abstract

Women's economic empowerment is central to realising gender equality and sustainable development, as global frameworks such as the Sustainable Development Goals (SDGs) emphasise. Despite notable progress in gender equality, women in Kenya continue to lag behind in terms of economic empowerment. This article is based on research that explores how women access and use the Women Enterprise Fund (WEF), the barriers they face, and the extent to which WEF contributes to their economic empowerment and agency. The Government of Kenya has established various affirmative action funds to promote the economic empowerment of women, youth, and persons with disabilities. This study aims to determine the extent to which one of the funds, the WEF, has contributed to women's economic empowerment in Laikipia County. The rationale for the research was that there are limited studies on government-led economic affirmative action initiatives and their impact on women's lives, especially from a feminist perspective.

The article examines women's economic empowerment by exploring the experiences of women participating in the WEF in Laikipia County. Grounded in Feminist Standpoint Epistemology and employing a qualitative research approach, the study uses in-depth interviews, focus group discussions (FGDs), and key informant interviews to capture women's lived experiences with the Fund. Thirty women from two constituencies and six WEF credit officers were interviewed. Additionally, two Focus Group Discussions were held in each constituency.

Findings indicate that while the WEF provides critical financial support, various structural, social, and procedural barriers limit its effectiveness. Women's access to and control over economic resources, as well as their participation in decision-making processes, remain constrained by systemic challenges despite improvements. These challenges include bureaucratic inefficiencies, a lack of financial literacy among the targeted women, and entrenched gender norms that impede their capacity to engage more effectively in WEF processes. Despite these challenges, the study found that women's lives improved with support from WEF, allowing them to achieve relative economic growth. While the assumption was that the funds were too small to make a difference, the surprising outcome was that the women managed to leverage these loans and, over time, build sustainable economic growth. The study highlights the importance of adopting a more inclusive, participatory, and gender-sensitive approach in implementing government-led economic empowerment programmes to achieve transformative and sustainable outcomes for women.

Key words: *Economic Empowerment, Feminist Approaches, Women's Enterprise Fund, Women's Lived Experiences, Uptake/Access to Credit.*

[1] http://0009-0008-6243-1435
[2] http://0000-0002- 2536-7576
[3] http://0000-0001-8616-2438

1.0 Introduction

Women's economic empowerment programmes have emerged as powerful tools for alleviating poverty in developing countries, aligning with the central goal of the 2030 Sustainable Development Agenda (Kandie et al, 2023). The Sustainable Development Goals (SDGS) underscore the importance of women's economic empowerment (WEE) in realising women's rights and achieving gender equality. UN Women (2024) emphasises that WEE is not a standalone issue but a catalyst for women's empowerment. The report notes that empowered women reinvest in their families and communities, creating positive spill overs in health, education, and productivity. Although progress has been made in women's access to education and health, women still lag behind in the economic and political spheres (Williams, Väisänen, & Padmadas, 2022).

This can be attributed to women having lower economic and educational achievements and higher vulnerability to poverty than men, with many sub-Saharan African countries showing the poorest outcomes globally (World Bank, 2018). According to the IMF (2024), gender inequality in Sub-Saharan Africa remains a critical macroeconomic issue, with far-reaching consequences for growth, stability, and resilience. Structural barriers such as legal constraints, limited access to financial services, and entrenched gender norms continue to hinder women's full participation in the economy. These barriers reinforce cycles of poverty across generations, underscoring the urgent need for transformative policies and programmes that extend beyond access to credit and address systemic inequalities (IMF, 2024; Britt & Egerer, 2024).

Women's economic empowerment has received increasing attention as a crucial driver of gender equality and socioeconomic development. The conceptualisation of the economic empowerment model for women in societies worldwide aims to enhance women's influence across diverse socioeconomic paradigms. Kabeer (2009) defines the concept as strategies that improve the overall capacity of women for better socio-economic participation and decision-making in livelihood settings. Women's economic empowerment involves increasing their economic agency and power, enabling them to engage more fully in economic activities and decision-making processes (Reshi & Sudha, 2023). This can take various forms, such as access to financial resources, education, and training opportunities, as well as the removal of legal and social barriers that hinder women from participating fully in economic activities (ibid).

Frameworks on empowerment aim to enhance access to jobs and income-generating activities, thus benefiting women and their families by transforming their lifestyles. Globally, it is recognised that women's economic empowerment is central to promoting equality and sustainable development, and that the economic empowerment of women serves as both a crucial driver and a significant outcome of sustainable development. (OECD, 2021; KNBS, 2020a; UN Women, 2024). Poverty eradication and empowerment programmes that supplement income-generating activities for women demonstrate greater efficacy when public and private financial institutions broaden access to microcredit services (Faraizi et al., 2014). Scholars emphasise that when microfinance schemes are effectively designed, their contribution to women's economic empowerment becomes significant (Ndwiga *et al*., 2017). However, research by Britt and Egerer (2024) underscores that effective women's economic empowerment is not solely about programme design but also depends on broader policy. Public spending on education, healthcare, social protection, and infrastructure directly influences women's opportunities and agency, yet many countries fail to mainstream gender considerations in their budgets and national policies. The lack of a gendered lens in public expenditure limits the transformative potential of empowerment initiatives and exacerbates existing gender inequalities (Britt & Egerer, 2024).

Although a wide range of research exists on microfinance institutions and women's economic empowerment, scholarship on government-led economic affirmative action initiatives is limited. In addition, studies examining the success of such programmes from women's lived experiences are even more limited. Yet it is important to understand how these programmes impact women's lives if they are to be improved and strengthened to effectively empower women economically. However, studies reveal that microfinance and business training programmes, while widely promoted, often fall short of delivering sustained empowerment for women. Knox et al. (2025) argue that access to financial or human capital alone is rarely sufficient. Without addressing social norms, resource dispersion, and power dynamics, these interventions risk being superficial and unsustainable. Their research indicates that effective programmes must facilitate the conversion of economic, human, social, and symbolic capital, empowering women not

only economically but also in terms of agency, confidence, and collective action (Knox et al., 2025). Similarly, Kandie et al. (2023) highlight that in contexts such as Marigat Ward, Kenya, gender-based violence, limited literacy, and exclusion from decision-making persist as significant barriers, hindering the success of women's economic empowerment initiatives.

The paradigm of sustainable socioeconomic development acknowledges women's empowerment as a vital factor for poverty reduction and social transformation (KNBS, 2020a). Consequently, the policy and legal frameworks of UN conventions, such as the Elimination of All Forms of Discrimination against Women (CEDAW-1979), the Millennium Development Goals (MDGs-2000), the Sustainable Development Goals (SDGs-2015), and the Protocol to the African Charter on Human and People's Rights on the Rights of Women in Africa (Maputo Protocol, 2005), emphasise women's empowerment (KNBS, 2020b). Furthermore, the Government of Kenya (GOK) has integrated women's empowerment through several articles in the 2010 Constitution (KNBS, 2020) and the Vision 2030 Agenda (Kenya Vision 2030, 2007).

This article explores women's economic empowerment by examining their experiences with the Kenya Women Enterprise Fund (WEF) in Laikipia County. By analysing the experiences of women participating in the WEF programme, this research reveals the multifaceted factors that influence access to and utilisation of the Fund.

2.0 Methodology

This article is based on doctoral research into the experiences of women with the Women Enterprise Fund in Laikipia County and how the Fund has contributed to their economic transformation. The data were collected through in-depth interviews with individual women in the groups, Focused Group Discussions (FGDs), and key informant interviews at the management level. Thirty women from two constituencies and six WEF credit officers were interviewed using purposive sampling. In addition, two Focus Group Discussions were held in each constituency. Both qualitative and quantitative data were collected, with the latter primarily through the review of secondary data.

The study was conducted using a Grounded Theory framework, aiming to gain a deeper understanding of women's experiences with the Fund, including access and utilisation. A Feminist Research approach was employed, allowing women to discuss their experiences with the Fund regarding knowledge, access, and utilisation. The study sought to investigate the extent to which the Women Enterprise Fund has facilitated women's economic empowerment in Kenya, explore how the implementation process of the WEF has influenced women's uptake of the fund, and assess their experiences with the fund and the degree to which it has contributed to their transformational change.

3.0 Theoretical Framework

This study was guided by a Feminist lens, which aims to document women's lived experiences. Feminist research, particularly standpoint research, as Wilson (2023) refers to it, posits that traditional science is androcentric and that flawed science is predicated on the belief that conventional science produces only masculine forms of knowledge, thereby excluding women's perspectives and experiences. Wilson further states that Feminist epistemology operates on the assumption that knowledge emanates from a social position and foregrounds the voices of women and their experiences of oppression to generate knowledge about their lives that would otherwise have remained hidden (ibid). This is indeed true in the context of this study, as similar studies have been based on quantitative data collection methods that do not interrogate women's experiences.

Furthermore, Feminist Standpoint epistemology posits that women, as the oppressed or disadvantaged, may possess an epistemological advantage over dominant groups due to their ability to comprehend their own experiences and struggles against oppression. Additionally, their awareness of the experiences and culture of their oppressors lends validity to women's experiences as a foundation for knowledge production that reflects both women's oppression and their resistance (ibid).

4.0 Women's Lived Experiences

Research on women's lived experiences has gained traction due to the recognition of the need for more inclusive and representative knowledge production, which challenges androcentric paradigms in traditional

academic research (Spender 1992). This change is supported by advances in theory, new methods, and movements promoting gender equality (ibid). Traditional research was predominantly conducted by men, who often spoke on behalf of women, resulting in a lack of representation of women's lived experiences. Early feminist scholars such as Betty Friedan helped to describe the realities of women's lives. Spender (1992) states that in the late 1950s, men recorded information about women and their experiences. While Freidan led the way, other researchers have written on women's experiences. Appiah (2020), for example, examined the underrepresentation, inequities, and career advancement to senior leadership positions in Ghana and observes that underrepresentation continues to present obstacles for Ghanaian women, affecting their performance in organisations. This qualitative descriptive phenomenological study aimed to explore and understand the lived experiences of Ghanaian women leaders' pursuit of professional careers in five different organisations and how best to improve them. Smith (2023) first explored this approach by considering women's everyday experiences, especially by finding and analysing the gaps that occur when women try to fit their lives into the dominant culture's way of conceptualizing women's situations. Smith states that the standpoint theory in traditional sociology claims to pursue objective truth, but it is influenced by ideologies that consider male experiences as the universal standard (1987). This study, therefore, focused on understanding women's experiences with the Women Enterprise Funds and how they navigated their experiences. This approach ensured that the findings accurately represented the needs and aspirations of women, thereby making the path to their economic empowerment more effective when their perspectives are incorporated into policies and programs.

5.0 Women Enterprise Fund

The Women Enterprise Fund (WEF) was established through Legal Notice No. 147 of 2007 as a flagship affirmative action programme by the Government of Kenya (Republic of Kenya, 2012). Its overarching objective, as outlined in the WEF Strategic Plan 2013–2017, is to enhance women's access to financial services, particularly for those who are economically disadvantaged. The WEF's goals align closely with Kenya Vision 2030's Social Pillar, which emphasises gender equity and the economic empowerment of women as critical drivers of national development (Kenya Vision 2030, 2013). Since its inception, WEF has been implemented through several strategic frameworks, including the 2009–2012, 2013–2017, 2019–2024, and 2023–2027 plans, each of which has refined the Fund's objectives, operational strategies, and target groups. Despite its broad reach, existing scholarship on WEF reveals several gaps.

While affirmative action frameworks for women's economic empowerment have been broadly entrenched in Kenya at both national and county levels, there are limited studies specifically focused on the Women Enterprise Fund in Laikipia County from a feminist perspective. Most existing research has examined WEF from a project and programme management perspective, relying on quantitative, non-feminist methodologies that fail to capture the lived experiences of women beneficiaries (Karuru, 2024 unpublished PhD research). Furthermore, much of the literature focuses on women's engagement with microfinance institutions (MFIs), which operate under distinct policy and legislative frameworks geared towards profit-making, in contrast to affirmative action funds (AAFs), such as WEF (Siringi, 2011; Mwobobia, 2012). In addition to these research gaps, structural and socio-cultural barriers continue to limit the full realisation of WEF's potential. Women's limited access to property, lower levels of education, discriminatory lending practices, and unpaid care responsibilities reinforce their marginalisation in economic activities (Siringi, 2011; Mwobobia, 2012). These constraints underscore the need for more comprehensive, gender-responsive interventions that extend beyond credit provision (Siringi, 2011).

To address these challenges, WEF has developed a suite of products and services targeting female-led micro and small enterprises. According to the WEF Credit Policy (2020), eligible beneficiaries include individual women entrepreneurs, women's groups, sole proprietors, partnerships, and companies, provided that applicants are 18 years or older and have businesses operating within Kenya. WEF's core strategy focuses on providing affordable credit to enable women to start and expand businesses, thereby enhancing production, job creation, and overall economic participation (Kamanza, 2014; Kenya Vision 2030, 2013). Two strategic plans: 2009 – 2012 and 2013 – 2017 have guided the operations of the fund since its inception. However, the latter document denotes that despite advancements in this cause, many women remain unable to utilise the organisation's financial services owing to limitations in fiscal freedoms and opportunities and

as such, are still marginalised in the economic industries (Kenya Vision, 2030; 2013). In addition, the inherent discriminatory social elements within society remain major impediments to the realisation of gender equality goals, such as equal rights in property inheritance and acquisition, ownership of bank accounts, and access to financial credit and facilities that enhance socio-economic productivity. The assumption at the creation of WEF was that the Fund could address the hurdles that women face in growing and sustaining enterprises (Kenya Vision, 2030; 2013). While the WEF has made significant strides in providing financial access to women, Siringi (2011) notes that without addressing underlying structural inequalities — such as lack of property rights, limited education, and socio-cultural restrictions — the impact of microcredit may be limited in scope and sustainability. Through its products and services, the WEF supports marginalised women by offering loans to build their businesses and enable them to participate actively in economic development by improving their financial wellbeing.

WEF offers a group loan which targets women's groups starting or needing to expand their businesses. The loans range from KShs 50,000 to 750,000. The WEF policy further states that funds are provided to duly registered women's groups, in consultation with the relevant government authority, which is typically the Department of Social Services, with a minimum membership of five members and a composition of at least 70% women (WEF Credit Policy and Procedures: October 2020). Further, women should hold 100% leadership positions, and bank signatories must be valid officials. Additionally, the women's group should own commercial bank accounts, except in areas where banks are unavailable; in such cases, they can open a SACCO account. Other rules include that the group should not comprise more than 30% of its membership from the same family and should have operated an account for at least three months before making an application. Before getting loans, the WEF officer provides mandatory training for the women (ibid).

6.0 Defining Women's Economic Empowerment

Women's economic empowerment can be defined as the interventions and measures aimed at increasing women's ability to access economic opportunities such as employment, credit, health services, and education (Mehra, 1997). It can also be viewed as a process whereby women and girls experience transformation in power, agency, and economic advancement (Pereznieto & Taylor, 2014). However, empowerment may be more about enhancing women's capabilities rather than simply increasing opportunities. Mehra (1997) further states that less than half of the women in sub-Saharan Africa are economically active, despite the region having the highest populations globally. The gender gap in economic activities is significant.

The contribution of women in the socio-economic and societal fabrics is incontestable. The inclusion of the women's economic agenda in the public discourse is therefore warranted. Despite this acknowledgement, women are still assigned inferior roles in employment and in business. Ndwiga et al. (2017) argue that empowerment involves enhancing the production capacities of a demographic to have greater autonomy over control and rights. This includes the availability of options, choice, and control of power (Malhotra et al., 2002). This term often refers to women's ability to make decisions and affect outcomes of importance to themselves and their families (Malhotra et al., 2002). It also encompasses strategies and initiatives that aim to boost resource access, control, and utilisation factors for the womenfolk, thereby increasing their capacities in acquisition and control of resources in both commercial and private settings (Pereznieto & Talyor, 2014). As a result, economically empowered women are in charge of earning, spending, and saving their incomes. They are thus able to own and sell properties and assets without undue social and cultural influence. They are also capable of owning a bank account and can access credit facilities from commercial service providers. Moreover, such individuals can also participate in cooperative unions and other forms of economic collective action (Fox & Romero, 2017). This, therefore, means that women's high performance in all these aspects could lead to the overall empowerment of women.

Golla et al. (2011) define women's economic empowerment as the ability to acquire relevant skills and capital that enable individuals to exploit and control market opportunities and resources. Women's economic empowerment remains fundamental to achieving gender equality and sustainable development, as it opens up new avenues for political and social participation. According to Kabugua (2014), women's

economic independence is also a developmental indicator related to various fiscal and social issues, including decision-making. In many rural areas, however, women continue to rely on men and lack the financial resources to take advantage of economic opportunities, despite government initiatives aimed at economic empowerment (Kabugua, 2014).

Taking the above into account, women's economic empowerment, as defined in the framework guiding this article, refers to the ability of women to make informed, strategic choices and decisions. It also includes having equal opportunities for economic advancement alongside men, which entails the right to control, access, and own resources and participate on an equal footing in development. Therefore, this implies that women possess the skills and training necessary to establish sustainable businesses, allowing them to evolve from small enterprises into multi-million-shillings companies. Furthermore, it signifies that they have the capacity to engage in decision-making within the family, the community, and at all levels of society.

Laikipia County

Laikipia is one of the counties in the Central Rift Valley, characterised as both rural and cosmopolitan, and it is home to twenty-three diverse communities. These communities include the Samburu, Maasai, Pokot, Rendile, Kalenjin, Turkana, Agikuyu, and Meru. The livelihoods of these communities revolve around livestock and crop farming, trade, and tourism. Laikipia County shares geographical boundaries with seven other counties: Nakuru, Baringo, Nyeri, Nyandarua, Isiolo, Meru, and Samburu (Republic of Kenya, 2020). Additionally, the county features hospitality and tourist sites such as Mount Kenya and the Aberdare.

According to the KNBS 2019 data, Laikipia has a total population of 518,560 people, which includes 259,440 males, 259,102 females, and eighteen intersex individuals. The population is projected to be 561,223 in 2023, rising to 583,033 in 2025 and 605,600 in 2027 (ibid).

In terms of typology the County is endowed with pastureland, rangeland, forests, wildlife, undulating landscapes and rivers among others, with the arable land constituting about 1,998.7 Km^2 while non-arable land is 7,511.3 Km^2 constituting 20.9 per cent and 79.1 per cent respectively of the County's total land area (CIDP 2023-2027). The non-arable land is suitable for livestock, wildlife, conservancy, and extractive industry (ibid). Laikipia County has seven gazetted forests with an area totalling about 580km^2, and twenty-three non-gazetted forests. The forest cover percentage for the County is 6.71%, which is far below the agreed standard forest cover of 10% for the whole country (ibid). Mukogodo Forest reserve in Laikipia North Sub-County covers a landmass of 30,189 Ha. Laikipia County is rich in wildlife, found throughout the region and extending to Aberdare Forest, Samburu, Meru, and Mt. Kenya wildlife corridors. Most wildlife resides in large private ranches, covering over 50% of the County's land area.

The Laikipia County Statistical Abstract notes that the primary economic activities in the county include ranching, crop farming, dairy farming, tourism, and trade with key crops cultivated being wheat, maize, beans, potatoes, and various vegetables (Republic of Kenya 2023). The main livestock consists of cattle, goats, sheep, and poultry. Laikipia's major tourist attractions feature its wildlife, distinctive Maa-speaking cultural practices (ibid). The County's proximity to Mt. Kenya, Meru, Aberdares, and Samburu game parks has further enhanced tourism by providing hospitality services to visitors. Trade activities are predominantly concentrated in urban centres including Nanyuki, Nyahururu, Rumuruti, Kinamba, Wiyumiririe, Lamuria, Dol dol, Ol Jabet, Sipili, and Naibor. Laikipia is a cosmopolitan county with mainly rural settlements.

One thing that stands out about the Laikipia County are the huge ranches owned by ex-colonial British settlers and other foreigners. The settlers moved in at around 1895 and occupied large pieces of land that were previously available for the pastoral communities who were the original inhabitants of the region (Wanjiku, J., Tarus, I. & Nyakwaka, D., 2023). With the coming of the settlers and the existence of inadequate pastures for the pastoral communities, particularly in Laikipia West sub-county, the area has continued to witness unceasing conflicts (Wanjiku, 2023). The conflicts with the ranch owners continue, especially during the dry seasons and this impacts women and children disrupting their livelihoods. Laikipia is also host to the British Army Training Unit Kenya (BATUK), which trains with the Kenya Defence Forces. A report by CNN (2024) entitled '*The British Army trains in Kenya. Many women say soldiers raped them and abandoned children they fathered,"* reveals that women have been raped by the soldiers

and abandoned with children**.** The report additionally states that BATUK is currently being investigated by the Defence, Intelligence and Foreign Relations Committee of Kenya's National Assembly. Public hearings have been conducted in several training areas, where communities have reported complaints regarding issues such as abuse, exploitation, and alleged sexual assaults by British troops (ibid).

7.0 Women's Experience with the Women Enterprise Fund

7.1 Knowledge/Awareness about WEF

The uptake and use of funds determine the effectiveness of any fund. However, for this to happen, the targeted population must know that the funds exist and how they can be accessed. The study sought to know how the women beneficiaries of the Fund got to know about WEF. The sources of information about WEF were diverse. These included group members, other women in the community, WEF officers, politicians, county employees, friends, relatives, and local leaders (Chiefs). A few women learnt about WEF from the media (radio, print media, TV). The following excerpts indicate the sources of information.

"I learned about the Fund from a friend. She suggested the idea, and we later sat down with my friends to discuss it further. We then went to the offices to inquire about it. We received information and subsequently took steps to register our group and get started." IDI-LEC-BW.docx

"I learnt about WEF from the County Offices in Nanyuki. We had gone to renew our group's licence when we noticed a poster on the office wall regarding WEF. We subsequently expressed our interest in joining, and that is how our journey with WEF commenced." IDI-LEC-MW.docx

"We heard about the fund on the radio, and I asked one of my group members, who was heading to town later in the day, to obtain more information about the fund from the county offices." FGD_LWC-2.docx

"I heard of these funds at a political meeting. They kept on talking about a lot of money that was being disbursed for both WEF and the Uwezo Fund and this caught my attention, and I later followed up with the WEF funding. We were informed that we had to have a registered group in existence, and therefore, we took the necessary steps to get our group of ten members registered." IDI-LWC-JM.docx.

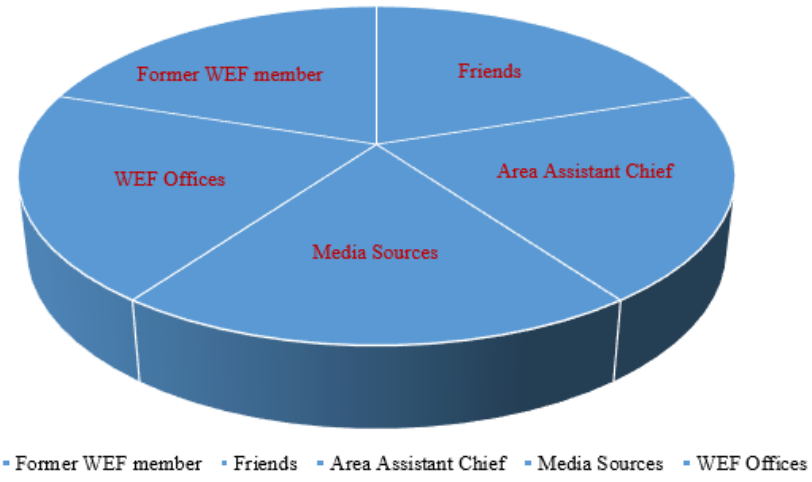


Figure 1: Knowledge and Awareness of WEF

These responses demonstrate that there was no structured communication regarding the WEF funds, and women obtained the information serendipitously and then followed up. Most of those who did follow up, however, succeeded in accessing the funds after meeting the requirements. Some groups that opted to register as welfare organisations were informed about the Fund by the Social Development Officers, who then introduced them to the credit officers. The lack of strategic information sharing also resulted in inequitable access, as only those fortunate enough to learn about it could benefit. Laikipia is a large county

with a significant population residing in very remote areas. Consequently, the chances of women in these remote regions benefiting from the Funding is limited. Since the Fund targets women who cannot afford expensive loans, it should be restructured to ensure it reaches women in remote areas. These findings align with research by Kigundu & Ndungo (2023). In this study, inadequate awareness of the WEF's existence (mean = 3.2, coefficient of variation = 41.3%) is particularly notable, suggesting that a considerable number of women may not be fully informed about the Fund's availability, which could potentially limit its reach and impact.

7.2 Processes of Registering and Qualifying for WEF Funds

The study sought to understand women's experiences with the registration and application process of WEF. The women recounted their experience, which involved forming a group of about ten women and registering at the Department of Social Services. After registration, the WEF Credit Officers provided a three-day training for group members. This was spread out over time because the women could not take three consecutive days away from their homes to attend the training due to their reproductive roles. Once the training was completed, the Credit Officers supplied the application forms.

The next step was to complete the forms, which were endorsed by the local Chief or Pastor, after which they were submitted back to the Credit Officer. Once approved by the Credit Officer in the sub-county, the forms are sent to the Regional Credit Officer, who then approves and forwards the forms to the Head Office in Nairobi for processing and approval. After approval, cheques are written and transmitted back to the sub-county Credit Officer through the same chain. The beneficiary provided experiences of the application process in the excerpts below.

> *"We formed a group before applying for WEF. We had joined a SACCO, and each member was saving money with it. We had also registered with Social Services, and after our training, she informed us of the funds for which we qualified. She would also invite us to forums and seminars to help us understand what we needed to do and how to utilise the funds to generate income to repay the loan."*

They further explained the procedures they went through during the application process as follows.

> *"We were given forms to fill out, which had a slot for the local Chief's signature and stamp. We were required to write minutes to prove that we had applied for the loan and to identify the members involved. They also needed us to provide a copy of our national ID, with both sides printed. We were instructed to take it to the cyber café to be printed on both sides of a single sheet of article. After completing the forms, we were required to sign and provide our ID numbers. Once we had filled out the forms, we also needed to write minutes of the meetings we had attended. Additionally, we were required to submit our bank statements along with the group bank statement used for our group savings. We then presented the forms to the officer to confirm that we had filled everything out correctly. If we accurately completed the information on the forms, the Credit Officer would take the documents to the appropriate offices. After a short while, the three group officials were called to sign, and we subsequently received the cheque. We were also informed that 5% of the money is deducted as an administration fee." IDI-LWC-RG.docx*

Another group indicated that they already had a welfare group, and all they required was registration, after which they opened a bank account, as the following excerpt reveals.

> *"Well, we needed to form a group. However, one already existed, which we formalised by registering it. We then proceeded to open a bank account and later visited the WEF offices at the (Laikipia) County office. There are ten of us in the group, and we have been operational for about six months. Before we embarked on the registration process, a lady (Credit Officer) came to us and trained us on how WEF works and the necessary steps to take. Following the training, we obtained forms from*

the DC's gate and filled them out. We indicated on the form our intention to utilise the fund to support the growth of individual businesses, which we have done." IDI-LEC-BW.docx

The table below summarises the process of applying for the loan, which is officially expected to take about 30 days from the first step of submitting the application.

Table 1: Application of WEF Loans Process

Activity	Timelines
CWES women group requesting for loans fill out application forms and attach the required documents.	Ongoing process
Credit officers at the constituency level review and verify the forms to ensure they are completed and supported according to the 'know your customer' checklist and then forward them to the Regional Office.	Ongoing process
Regional credit coordinators review forms at the office. Accurate forms are entered into the loan management system and forwarded to the Head Office, while inaccurate forms are returned to women's groups for revision.	Form submitted to Head office by 5th of the Mont h
Forms received by desk officers at the head office are appraised to ensure they are well-supported. Non-compliant forms are rejected and returned to the respective Regional Office for correction. The approved forms are sent to Head Office Loan Committee for further review.	From 6th -18th of the Month
Head Office Loans Committee further vets the forms and forwards the list of groups loan application for funding to the Credit Manager who prepares a Board Article for discussion and approval by the Loans Board Committee.	From 6th_18th of the Month
The Loans Board Committee reviews and approves loan applications, then forwards them to the Credit Manager and Finance Manager for further action.	Board sits on the 19th of the Month
Loans are processed in the system, following which the Finance Department issues the cheques.	No clear timelines
Cheques are sent to the regional office, where they are reconfirmed and then forwarded to credit officers for distribution to beneficiaries by the Regional Credit Coordinator.	By the end of the month

Source: Amended from OAG summary of WEF'S loan processing (2018)

At first it appears as if women's experiences with the funds were similar in terms of registration and application. It is clear that they all received the initial training provided by WEF on how to register and apply for the loans. However, only one group indicated that they received additional training and guidance on managing and growing their businesses. While the WEF guidelines state that such training is offered, it appears that it has not been provided to some of the interviewed groups. According to the credit officers, the three-day training does not occur in one session but is spread out to accommodate the women's other activities. They noted that women cannot afford to take three days away from their homes or businesses as they lack support.

Although the outlined process suggests it should take approximately 30 days for processing and issuance of cheques, the reality was quite different. Forms were often returned if they were not filled out correctly, causing delays. In fact, forms could be returned at any stage. If they were returned at the regional level, it meant the application would take longer due to the manual transportation of the forms back to the credit officer at the constituency level, who would then have to return them to the group. The process was further prolonged if the group was located in an area that was challenging to reach because of transportation issues. Laikipia County is vast and predominantly characterised by poor road networks.

7.3 Experiences in Accessing the WEF

As part of understanding women's experiences with WEF in Laikipia, the study aimed to determine how women continued to access loans following the initial application process. The women's expectations were lowered as they believed that obtaining subsequent loans would be straightforward. The difficulties in securing the second or third loan were primarily attributed to the requirement of writing new proposals to outline the activities they would undertake with the loan.

> *"We expected that as soon as we had finished paying the loan, we could apply for another one and receive it almost immediately, which was not the case. The first and second amounts we received in the first and second years consecutively, which was great."*

However, the women acknowledged that WEF has a well-laid-out system of operation designed to support the women beneficiaries. Most of them had not received loans before, and therefore, having a fund that does not demand excessive collateral was very welcome.

> *"My experience with WEF has made me realise that some of the key factors behind its success story are its well-laid-out protocols, policies, procedures, laws, and regulations, which are easy for groups to understand and implement."*

While they indicated that their process was easily understood, the low literacy levels of many women posed challenges in comprehending the language used in the forms. They relied on the younger, more educated individuals. This underscores the importance of education in women's economic empowerment. It was also noted that the loan disbursement takes a long time before the women's groups receive the funds in their banks, although this was not observed in all groups.

According to the women in the FGDs, many women are unaware of WEF in the community. This may be attributed to a lack of information and the long distances that restrict women's movement from their homes to the county headquarters, where they could learn more about the available funds.

> *"When I arrived and asked around whether anyone knew about WEF, it was strange; no one had ever discussed it with them. I took the responsibility of enlightening them about it, and later, after agreeing that this was a good opportunity for investment among them, we decided to form a group as old as I was, so that we could begin. Getting the required membership was initially difficult, but we eventually had a sizeable number of members, and we began."*

Compared to other funding institutions, the women preferred WEF, noting that it was less discriminatory and had fewer conditions.

> *"Compared to WEF, the other groups have strict conditions. There was a group I wanted to join; the conditions were that no tenants could join the group. Therefore, I couldn't join the group as I was a tenant and could move at any time, potentially becoming a defaulter. However, in this group, no one follows up on aspects like how you live or where you reside. The conditions are not as harsh in WEF. I am comfortable."*

The challenges of 'tenancy' and insecurity leading to default were prevalent in urban areas, specifically in Nanyuki town (Laikipia East sub-County) town and Nyahururu town (Laikipia West sub-County). These issues were not noted in regions where women lived on their farms, as they knew one another and were unlikely to default.

Following the training, applying for the WEF Loan can take time, particularly for first timers, as illustrated below.

> *"We later received application forms to complete and proceeded through the entire process. However, it involved a tedious back-and-forth after we submitted our forms to the office, as several errors needed correction."*

With regard to training, beneficiaries noted it was provided during the introduction to the WEF and the loan application processes. However, they did not indicate receiving any training specific to the businesses they were undertaking. The lack of adequate and targeted training, along with skills development, could lead to difficulties in managing and maintaining business finances. Targeted training would enhance their level of innovation and enable investment in meaningful projects and businesses, thereby boosting their economic standing. Consequently, regular training and capacity-building activities are essential to prevent women from falling behind despite substantial government investment in women's enterprise funds.

7.4 Challenges in the Process of Seeking WEF

The challenges the women faced in registering and obtaining funds included identifying other women to join the group, particularly when no welfare group existed. The registration process was also time-consuming, as it required considerable effort to ensure that all the women were available when a meeting was convened. The groups had to open an account, and it took at least two months to complete the registration process and apply for a loan. After submitting their application, it took a considerable amount of time before the loan was finally disbursed. The application process, from approval by the credit officers at the sub-county to the regional and head offices, and the disbursement of the cheque, took a minimum of 45 days. These days increased if the women made any mistakes that required addressing. Most of the women initially struggled to complete the forms correctly, resulting in further delays. They attributed this to their difficulty in understanding the language used on the application forms. At times, they had to seek assistance to complete them. Navigating through the chief, as part of the verification process, posed an additional challenge.

The language was also technical, and as the following excerpt illustrates, some of the groups had low literacy levels.

> *"The language used in the form is difficult and complicated. For us, it may have been slightly easier as we are younger. However, elderly ladies often require assistance in completing the application forms. Sometimes, they seek help from someone who exploits their inability and requests payment."*

Another challenge identified during the application process was obtaining the Chief's approval on the application forms. The beneficiaries found this challenging because it often took a long time to reach the chiefs, necessitating multiple visits to the chief's office.

> *"...Mostly the Chief's office, but they sign our documents. However, sometimes they are busy. It often feels as though a lot of time is wasted searching for them. At times, we wonder if there were a way to visit an office where someone could sign for us."*

The women's experiences with the Chief suggests that some were unclear about why his signature was necessary. Most believed it was part of the verification process required for them to obtain loans. This lack of knowledge also implies that the credit officers do not provide sufficient information, as the women would have given concrete reasons for needing to see the Chief. The responses below vary regarding the importance of obtaining the Chief's signature.

Some believed they underwent the process because it was the procedure outlined when applying for the funds. At the same time, others thought it was intended for transparency and accountability, as the following excerpt indicates.

> *"I would suggest that it was to verify whether the group members were local, as WEF was lending to us based on trust. Unless someone is not from the area and is attempting to be deceitful in the process, it should not be too difficult, as the Chief merely needs to confirm."*

Some individuals felt apprehensive about approaching the Chief because of corruption that was causing delays in the submission of their application.

> *"Well, with the process, we had to see the chief. Unfortunately, when we did, he was not available there, but the village elder was. He told us he would assist us, but we had to contribute some amount. As a group, we declined the offer, which created some tension among us. However, we eventually managed to access the chief, who informed us that it was unfortunate what had occurred since it was against the law. It took quite a long time as we had to deal with the village elder—three months." IDI-LEC-BW.docx*

The participants expressed various perspectives on what could be done differently to enhance the experience of visiting the Chief, as the following excerpts illustrate.

> *"The process of visiting the Chief can often be quite time-consuming due to the need to navigate that form. If possible, we could pass the forms to someone like WEF officials, who can then liaise directly with the Chief after the form is completed. The Chief is sometimes unavailable, or we may have to wait until s/he is free. An official would have easier access than we do." IDI-LWC-RW.docx*
>
> *"I would suggest that the lengthy and tedious application process be streamlined by allowing us to complete our section as well as the remaining portion for the signatories and others. They (WEF) could assist us in this, as they are more familiar with those individuals and can access them more easily than we can."*

The process of completing and verifying the forms was reported to be lengthy and tedious, partly because these women had multiple roles in their lives and accommodating them all proved to be a challenge. These women were not only business owners but also caregivers for their families. Consequently, they were juggling the responsibilities of caring for their families while running businesses to generate an income. Their pursuit of the Chief, for instance, took them away from home and their businesses, thereby impacting their earnings. This is an issue that WEF should address to ensure they establish women-friendly application processes that consider their multiple roles within the family.

7.5 Experience with Training and Skills

The WEF policy notes that women's groups are trained in business management, and their capacities are strengthened through training and exchange visits. While all groups and individual women interviewed claimed they lacked skills, they reported that the only training they received, was on the application of loan processes and the requirements for accessing WEF. They did not indicate that any training was provided in the specific businesses they were undertaking. The absence of adequate and targeted training and skills development could lead to difficulties in maintaining and managing business finances. Targeted training would enhance their level of innovation and enable them to invest in meaningful projects and businesses, thereby boosting their economic status. There is, therefore, a need for regular training and capacity-building activities to prevent women from falling behind, despite substantial government investment in women's enterprise funds.

The credit officers, however, noted the following:

> *"We educate them about business plans, how to generate a viable business idea, issues related to entrepreneurship, and the WEF products, along with their requirements and everything they are expected to do. If they feel comfortable with it, they complete the form and return it to us."*

One of the credit officers acknowledged that they had not provided any follow-up or targeted training on specific business ideas. This is usually a one-off training course.

Some group members highlighted the necessity for increased capacity building within the groups via training and benchmarking with other groups to learn from them.

> *"What we need most is more training; we would like to visit other groups to observe what they are doing for the projects."*

In response, the credit officers indicated that, in addition to training, they organised cross-visits with various groups across the country and invited them to participate in national exhibitions. One of the credit officers noted that she follows up with the groups she manages if they do not apply and provides them with additional information, as stated below.

> *"I also follow this up by connecting them with other organisations that offer various resources beyond financial assistance, such as capacity building. Additionally, we conduct extra training sessions where we invite groups from different regions. This takes the form of exchange visits. When we organise these visits, we bring together groups from other areas and constituencies like Ndaragua and Ol Jororok, allowing them to mix and share perspectives. For instance, in Laikipia County, we encounter challenges related to human-wildlife conflict. Other areas within the sub-county face issues such as theft, particularly of potatoes from their farms. When they gather, they exchange their experiences and come to realise that these problems are not confined to their locality. This sharing of experiences promotes empowerment through learning. Furthermore, we establish circles with the groups. In creating these circles, we invite other individuals, such as motivational speakers, to inspire the women to think creatively, as those in this region typically focus on cultivating maize and beans. They are encouraged to explore what other opportunities they might pursue."*

Although the credit officers indicate a close relationship with the groups, most women expressed a need for more interaction. They attributed the limited interaction to the number of credit officers assigned to the sub-counties. They noted that the WEF needs to hire additional credit officers to provide more personalised attention to groups, such as assisting with completing loan application forms and offering guidance and advice on the projects they were undertaking. As the excerpts below indicate, the journey from their homes to the sub-county headquarters to collect the forms and then returning to correct errors was highlighted as a burden for the women.

> *"I would recommend recruiting additional agents to collect and review the forms for errors before they are sent to the primary office. It becomes tedious when one is called upon to rectify errors in forms that have already been sent to Nanyuki, particularly since we are situated on the outskirts. This will reduce the time required for loan disbursement, as such mistakes will be avoided."*

The credit officers acknowledge that they are very few and cover a large region. Laikipia County is quite large, and some areas experience insecurity. For instance, the border regions, such as Baringo and Laikipia West, are particularly unsafe. Additionally, transportation can be challenging, and credit officers sometimes rely on motorcycles, as public transport which is unreliable. The officers recognised that the field trip with the researcher provided feedback from the women's groups that they could not have obtained, as the following excerpt demonstrates that their interactions are limited to the loan application and disbursement processes.

> *"I will return here because I feel that the Kilimo Bora Group is a success story for me. It has become evident thanks to you; if I had not accompanied you for the data collection, I would not have learned about them, as my core business is to provide them with loans and training. I am shocked to discover they are engaged in beekeeping."*

The lack of coordinated follow-up on the group's activities represents a gap, as the lessons learnt could enhance the funding modalities. However, as noted above, the credit officers do not possess the capacity to conduct follow-up on the business activities.

Some women suggested that groups paying their loans on time and demonstrating discipline should be rewarded to encourage others to follow suit.

> *"To improve, I would suggest that groups be assessed to determine which ones are disciplined in their payments. The disciplined groups could then be rewarded with a higher fund allocation in their next application, based on their positive payment history, allowing them to grow progressively, as a minimal fund allocation does not contribute significantly." IDI-LEC-MM.docx*

These experiences reflect the lived realities of women and the challenges they encounter in their daily lives. While they are pleased to receive the funds, they also believe that the funding processes, especially those related to access, do not meet their reproductive and productive needs.

7.6 Utilisation of WEF Funds

Some challenges faced by the women in their groups include reaching an agreement on a common project or idea that could be pursued with the provided funds, the loan disbursement process taking excessively long, and the initial idea becoming irrelevant due to changing circumstances, which leads to the women distributing the funds among themselves. Another challenge mentioned was that the amount disbursed as a loan remained inadequate for them to invest in larger group projects, particularly for first-time applicants.

Additionally, several reasons were cited for not investing the WEF funds in group businesses. The women believed they needed to develop their own enterprises before investing collectively. Furthermore, challenges such as a lack of electricity in some areas, security issues, and land constraints hindered several groups from investing as one. Many groups indicated involvement in poultry farming, yet they had not considered purchasing an incubator. When this question was posed to them, their responses varied.

> *"This was our initial funding, and each member aimed to enhance their businesses first. Consequently, the initial amount distributed to our group was shared equally among all members."*
>
> *"The incubator idea would not have been possible due to the lack of electricity connectivity in this area."*

Electricity, as a resource, consequently limited some of the opportunities available to them, such as using electrically powered machines to diversify their businesses. For example, chick rearing could have boosted their income.

When further probed on undertaking group businesses, the group members indicated the following:

> *"Most members hold differing opinions. Suggestions that may have worked for one might not have worked for another based on previous experiences. Therefore, such differences render group projects challenging."*

The absence of a grace period for commencing loan repayments posed another challenge that had affected investment plans, as illustrated below:

> *"WEF does not offer long grace periods. As farmers, we receive returns from our produce in three months; yet you expect us to start paying back immediately, which poses a problem. We would appreciate a different grace period for farmers."*

When groups seek loans, they recognise their responsibility to repay them. They take this obligation seriously, as they have goals to achieve and wish to avoid being viewed unfavourably by lenders. Some have stated that they have not encountered any difficulties repaying their share of the loan, as illustrated. The women's groups receive varying amounts of funds, with the lowest being 50,000 and the highest at 750,000 Kenyan shillings. They noted that for each loan disbursed, a five percent administration fee is deducted upfront, thereby reducing the amount they receive. The group members stated they have not faced any challenges in repaying their loans, as they understand it is their obligation to pay to qualify for the next tier of larger loan amounts.

However, it emerged that not all managed to pay with ease. There was a need for sector-specific loans, as the generation of income depended on the type of business. Farmers, for example, could not achieve immediate returns compared to those involved in the trade of commodities or in the service industry. This means that when the groups are mixed, some members, such as those in the agricultural sector, would struggle to make repayments, while those in businesses with a quick turnaround would be comfortable.

7.7 Individual Loans

The interviewed groups noted that the WEF only provided loans to groups of ten to thirty members. They felt that if the WEF could offer individual loans, it would enable women to establish more meaningful businesses and projects, thereby ensuring a consistent flow of income. This limitation hampered their ability to engage in more substantial business ventures due to the small loan amounts. However, a review of the WEF policy documents reveals that individual loan provision is one of the Fund's offerings. The credit officers indicated that this product had not been launched due to constrained funding.

Furthermore, WEF products include loans to support AGPO products. These AGPO loans are awarded to individuals. However, the credit officers in Laikipia mentioned that AGPO support loans have not been issued due to a lack of applications. This may stem from women not having sufficient information on how to apply for AGPO contracts and their potential capability to pursue those contracts.

8.0 Conclusion

This article investigates the WEF in Laikipia, and this case study deepens our understanding of its implementation in two sub-counties. This study focuses on Laikipia County, where similarities that may arise in other regions coexist with contextual differences that impact women's experiences with the Fund. The findings from the Laikipia study indicate that barriers often stem from socio-economic, cultural, and institutional factors that hinder effective access to and utilisation of the Fund. Addressing these barriers requires systematically exploring all stages in the funding process to ensure that women entrepreneurs receive better support.

The study found that WEF has significantly transformed women's lives in Laikipia County by providing economic independence and empowerment. Beneficiaries reported improved livelihoods, enhanced ability to support families, and a positive community impact, with long-term users demonstrating more sustainable progress through group cohesion and improved fund management. The Fund's emphasis on training and networking assisted women in building social capital and acquiring business skills, enabling access to credit that would otherwise be unavailable through traditional financial institutions due to a lack of collateral.

However, challenges such as inadequate tailored training, delays in loan disbursement, restrictive policies, small loan amounts, and short repayment periods have limited the fund's full potential. While the WEF has benefited women, streamlining processes, increasing funding, and redesigning the model to serve distinct categories of women better would enhance its effectiveness and efficiency in driving economic transformation.

9.0 Recommendations

9.1 Capture Women's Lived Experiences with WEF

Capturing women's lived experiences with the WEF is essential for understanding the nuanced impact of the fund on their lives, businesses, and communities. Through qualitative research, such as in-depth interviews and case studies, women's narratives provide valuable insights into their challenges and successes, potentially leading to evidence-based improvements in the WEF and similar Affirmative Action programmes. Studies on Affirmative Action funds should not focus solely on quantitative data, particularly regarding repayment. Instead, they should encompass factors such as women's concerns, which can only be gathered through in-depth interviews that reflect their lived experiences. This will aid in designing and developing gender-sensitive policies that meet the basic and strategic needs of women.

9.2 Access to Information

Access to information must be multifaceted and targeted towards all women. The study revealed that women are not homogeneous and do not necessarily share the same socio-economic status. There are also variations in age and education. Therefore, different channels should be employed to reach the various categories. Credit officers should be deployed to disseminate WEF information through posters, media (radio, TV, print), and digital platforms (Facebook, WhatsApp). WEF should also develop a robust communication strategy that addresses its diverse clients and considers the needs of all women. Home visits and outreach in rural areas are crucial. Using social media, particularly Facebook, and engaging community forums such as Chief's Barazas and religious gatherings are essential. Roadshows and branded materials (t-shirts, umbrellas) should be included as part of the strategy to enhance visibility.

9.3 Evaluate and Redesign the WEF Model

Another essential step involves developing a robust communication strategy to raise awareness about the WEF and other Affirmative Action Funds. Many women remain unaware of the Fund's existence or its benefits. Others expressed concerns about borrowing from the Fund due to negative experiences with other funds, which reflects a lack of knowledge. The Fund can expand its reach and attract more beneficiaries by using diverse communication platforms—such as traditional media like radio and television, social media, grassroots networks, and community events.

The WEF's design also requires review and refinement. This includes evaluating its structure, eligibility criteria, and disbursement mechanisms to ensure women can access adequate resources to grow their businesses. Revising the Fund's framework to provide more equitable and impactful support for women will foster greater inclusivity and competitiveness among women entrepreneurs.

9.4 Training and Capacity-Building Initiatives

The government should provide long-term training and capacity-building programmes tailored to the needs of women entrepreneurs as part of the loan package. These programmes should focus on business management, financial literacy, and skills development, while also incorporating mentorship opportunities in their respective fields of business. Empowering women with knowledge and skills will enable them to maximise the benefits of WEF and enhance their economic potential.

9.5 Explore the Feasibility of Individual Lending Options

Another recommendation is to introduce individual lending options within the WEF. While the fund managers indicated this exists, the women interviewed were unaware of it. By offering more personalised financial support and increasing loan amounts, the fund can better address the diverse needs of women entrepreneurs and enhance sustainability. Simplifying the application and approval processes will further encourage greater uptake of WEF loans.

Equally important is the need to evaluate and strengthen the WEF's staffing and operational models. Staff should be adequately equipped to engage with women beneficiaries, conduct follow-ups, and provide

ongoing support. Regular field visits and continuous interactions with women entrepreneurs will build trust and enhance the programme's impact.

9.6 Examine Staffing and Operational Efficiency

On a broader level, the Government of Kenya should ensure that the design of Affirmative Action Funds (AAFs) incorporates the active participation of intended beneficiaries. Women's voices must be included in programme design and review to address their needs and challenges adequately. Continuous evaluation and adaptation of AAF programmes are necessary to maintain their relevance and effectiveness in addressing women's economic challenges.

These recommendations aim to enhance the Women Enterprise Fund and similar initiatives, ensuring they contribute significantly to women's economic empowerment and sustainable development. They lay the groundwork for actionable change and establish a framework for future policies and programmes.

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