

**EFFECTS OF UWEZO FUND ON ECONOMIC EMPOWERMENT OF YOUTH  
AND WOMEN IN KIBWEZI WEST CONSTITUENCY, MAKUENI COUNTY,  
KENYA**

**BY**

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THE DEGREE OF MASTER OF ARTS IN ECONOMICS, MOI UNIVERSITY,  
KENYA**

**2022**

## DECLARATION

### **Declaration by the Student**

This Thesis is my original work and has not been submitted for a degree in any other university for the purpose of examination and no part of this work should be reproduced without prior written consent of the candidate or through Moi University.

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## **DEDICATION**

This Thesis is dedicated to my supervisors Dr. Stanley Kavale and Dr. Elvis Kiano my loving wife Mutheu Munyao, Research Methods lecturer Mrs. Mburu.

## ACKNOWLEDGEMENT

I would like to acknowledge the following persons for their assistance and support throughout the process of writing this thesis.

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## ABSTRACT

In most countries, Government-subsidized funding to vulnerable members of the community is increasingly becoming popular means in addressing the several challenges in the community. One such funding in Kenya is the provision of Uwezo fund with a hope that that the beneficiaries will be economically empowered and spur development. This study aimed at establishing the effects of Uwezo fund on economic empowerment of youth and women of Kibwezi West constituency, Makueni County. Three specific objectives guided the study; the influence of Loan Access on empowerment of Uwezo fund beneficiaries, the influence of Loan Conditions on the empowerment of loan beneficiaries and the influence of Group Dynamics on empowerment of the youth and women loan beneficiaries. Anchored on Empowerment theory that encompasses both processes and outcomes. Relevant processes include activities, structures, and actions that are empowering to someone or some group by enabling them to develop skills and obtain resources to solve problems affecting them and thus be economically empowered. The study adopted the descriptive research design. Data was obtained from 341 youth and women groups that benefited from Uwezo fund in Kibwezi West constituency in 2014-2019 period. The Statistical Package for Social Sciences (SPSS) aided in the data analysis in which the Chi-square and Logistic Regression were the statistical analysis tools used. Based on the multiple Linear logistic regression results, important findings were noted; it was established that Loan Access has positive influence on the empowerment of youths and women beneficiaries in Kibwezi West Constituency ( $\beta_{ACCESS}=0.26$ ,  $AOR=1.30$ ,  $p<.001$ ,  $CI$ ;  $1.02$   $1.89$ ). also, the study found that Loan Access has positive influence on the empowerment of youths and women beneficiaries in Kibwezi Constituency ( $\beta_{conditions}=0.45$ ,  $AOR=1.57$ ,  $P<.001$ ,  $CI$ ;  $1.22$   $2.08$ ) However, The result shows that Group Dynamics has no significant influence on empowerment adjusting for Loan Access and Loan Conditions,

( $\beta_{Group\_Dynamics} = 0.15$ ,  $AOR = 1.20$ ,  $P = .237$ ,  $CI$ :  $1.06$   $2.08$ ). Sustainable strategies that enhance Loan Access at favorable conditions is important for empowering the region's citizens so that they are more self-reliant and able to play a significant role in development of their respective communities. Therefore, the Uwezo model should be supported by all stakeholders and refined as a transformative tool of the community. Further areas of research were also proposed.

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## **ACRONYMS AND ABBREVIATIONS**

CDF	Constituency Development Fund
CUFC	Constituency Uwezo Fund Committee
UNDP	United Nation Development Programme
YEDF	Youth Enterprises Development Fund
WEDF	Women Enterprises Development Fund
WEF	Women Enterprise Fund

## **CHAPTER ONE**

### **INTRODUCTION**

#### **1.1 Overview**

This chapter highlights the economic challenges faced by youth and women that triggered Kenya government and other international agencies come up with strategic plans aimed at empowering these vulnerable groups to alleviate poverty and other economic disparities. To address various inequalities that exists in the society, the Government has been implementing various initiatives that include raising average annual incomes, avoiding gross disparities while rewarding talent and investment risks, reducing poverty by implementing policies that minimize the differences in income opportunities and access to social services and increasing community empowerment through devolved public funds weighted in favour of the most disadvantaged communities. To achieve its objectives the government have drafted different policies and established different empowerments funds, these include youth enterprise development fund, women enterprises development fund, constituency development fund and Uwezo Fund among others. In this thesis aimed at determining whether the government initiatives through Uwezo fund had created any economic empowerment on youth and women in Kibwezi west constituency.

#### **1.2 Background of the study**

Unemployment and widespread poverty are the main development challenges facing youth in the Third World countries (Okoth et al, 2013). In Kenya, poverty affects educational levels in many families, as it has been known that many poor parents cannot afford to send and sustain their children through secondary education. After the

introduction of free primary education in 2003, the government of Kenya has since been ambitious to scale the same upwards to cover secondary education, but has not been successful, due to budgetary constraints (Okoth et al, 2013).

The consequence has been many, young people end up dropping out of school without any employable skills in the formal job sector. Further, there has been lack of opportunities in the formal labor market, therefore, many young people are engaged in the informal sector which is largely unregulated and are subjected to hazardous conditions for low earnings and long working hours, without any formal contract.

Over 15 million people in Kenya live below the poverty line, with over three million classified as unemployed. Youth account for about 55% of the unemployed in Kenya, which implies that unemployment is a predominantly youth issue. Inequity in entitlement to political, civil and human rights, and large disparities in income and access to education, health and land, as well as basic needs (clean water, adequate housing and sanitation) has been experienced since independence.

As a result of the existing unequal and inequitable society on many fronts, Kenya's Vision 2030 was crafted. It aims at creating a socially just and equitable society without extreme poverty, hence putting Social Equity and Poverty Reduction as one of its main development agenda.

The National Youth Empowerment Strategic Plan 2016-2021 is a blue print policy that that was established to guide the implementation of policies, activities, projects and programs towards youth empowerment in Kenya. The strategy strives to integrate and mainstream youth interventions in sectorial and macro policies at county and national levels; provide strategic direction and a framework for coordinating and leveraging

investments targeted at youth empowerment. Youth-focused policies and programmes have been identified as fundamental in defining a suitable path and putting in place structures which enable youth to utilize their skills, develop their potential and contribute in the mainstream economy, politics and other affairs of public life.

The United Nations Development Programme (UNDP) Youth Strategy 2014-2017 development programme aimed at supporting youth development as a major contribution to sustainable human development. It advocated for and supported an enabling environment where human rights are respected, protected and promoted and where vulnerable and marginalized groups of young men and women are empowered to develop their full potential to lead dignified lives in societies where their voices are heard and valued (UNDP, 2014).

To address various inequalities that exist in the society, the Government has been implementing various initiatives that include raising average annual incomes, avoiding gross disparities while rewarding talent and investment risks, reducing poverty by implementing policies that minimize the differences in income opportunities and access to social services and increasing community empowerment through devolved public funds weighted in favour of the most disadvantaged communities.

The vision for gender and youth in Vision 2030 is gender equity in power and resource distribution, improved livelihoods for all vulnerable groups and responsible, globally competitive and prosperous youth. The Vision 2030 has identified specific flagship projects and initiatives to address this. They are listed as one: gender and regional parity in access to education, health and social services, two: poverty reduction and reduced income disparities and three: community empowerment through increased efficiency and impact of devolved funds (Simiyu, 2016).

The Government, therefore, introduced various devolved funds to facilitate in the achievement of its various initiatives. These funds include Youth Enterprises Development Fund (YEDF), Women Enterprises Development Fund (WEDF), Constituency Development Fund (CDF) and the most recent Uwezo Fund among others.

The Youth Enterprise Development Fund is a state corporation under the Ministry of Public Service, Gender and Youth Affairs. The Fund is one of the flagship projects of Vision 2030, under the social pillar. Its strategic focus is on enterprise development as a key strategy that will increase economic opportunities for, and participation by Kenyan Youth in nation building. The Fund seeks to create employment opportunities for young people through entrepreneurship and encouraging them to be job creators and not job seekers. It does this by providing easy and affordable financial and business development support services to youth who are keen on starting or expanding businesses (Youth Enterprise Development Fund, 2016).

The Women Enterprise Fund (WEF) was established through Legal Notice No. 147: Government Financial Management (Women Enterprise Fund) Regulations, 2007 and began its operations in December 2007. The first WEF strategic plan lasted from 2009 – 2012, upon which a new strategic plan was developed for the period 2013 – 2017. An analysis of the Fund's past performance culminated in identification of three strategic issues: Access to credit; support services to women entrepreneurs and institutional strengthening.

For each of the identified strategic issue, strategic objectives were formulated and strategies to be pursued developed, among which included to increase the cumulative loan disbursement from Kshs. 2.6 billion in June 2012 to Kshs 11 billion by June 2017;

increase the loan repayment rate from 78% to 93% by June 2017; increase number of women trained from 404,000 to 1,000,000 by 2017. The number of women linked to large enterprises was to be increased from 156 in June 2012 to 500 by 2017, facilitate marketing of products and services of 300 women in local and international markets, attain the status of a parastatal by June 2017 and attain efficiency and effectiveness in implementation and reporting of results at the Fund (WEF Strategic Plan, 2017).

The Uwezo Fund, another flagship program for vision 2030 was established in 2014 by the government of Kenya under legal notice number 21. This was a specific intervention under youth skills development and women empowering flagship projects aimed at enabling women, youth and persons with disabilities access finances to promote their businesses and enterprises, enhancing their economic growth towards the realizations of vision 2030.

Uwezo Fund also provides mentorship opportunities to enable the beneficiaries take advantage of the 30% government procurement preference through its Capacity Building Program. Uwezo Fund, therefore, is an avenue for incubating enterprises, catalyzing innovation, promoting industry, creating employment, and growing the economy. At the national level, the fund is managed by a national oversight board while at the constituency level; there is a Constituency Uwezo Fund Committees (CUFCs) with membership from various wards and government representatives (Functions of CUFC, n.d).

The Kenyan constitution 2010 defines the youth as being individuals between the ages of 18 and 35 years and Women as people of female gender above 18years. Empowerment means creating and supporting the enabling conditions under which young people and women can act on their own behalf, and on their own terms, rather



than at the direction of others. It can be regarded as an attitudinal, structural, and cultural process whereby young people and women gain the ability, authority, and confidence to make decisions and implement change in their own lives and the lives of other people, including both youth and adults. Successful empowerment leads to the youth and women gaining control and mastery of the social, economic, and political elements that influence and affect their lives, in order to improve equity and the quality of life through to adulthood.

Previous Studies have shown that a number of factors from both the loaning body and the receiving entity are critical in the economic success of the loan beneficiaries. From the loaning body, they include the loan disbursement and repayment management policies, which includes, but not limited to the amount of loan awarded to the group or individual, the fund repayment conditionality and others

On the loan beneficiary side are issues like the group membership, utilization criteria of the funds, management skills and experience of the key members.

Studies on the influence of amount awarded vis-avis-amount requested, the group composition and utilization policies of the funds awarded by the government of Kenya, like the Uwezo fund are extremely scanty. This has raised a debate among the stakeholders if the fund effectiveness is well evaluated and known.

### **1.3 Problem statement**

Empowerment of a community is one of the desired states in the human needs and borders on human rights. Kenya government has put much interventions towards this objective. The interventions include women fund, youth fund, and latest is the Uwezo fund. However, the empowerment level especially for the youth and women still

remains low, at only 29% for women and 17% for youths. (Musili, 2019). Women and youth who are under empowered means they are less productive in the development of their region. At individual and household level, underpowered citizen faces a myriad of challenges including low education attainment, poor food and nutrition, poor health seeking behaviors, engagement in life threatening activities. All these directs away the individual from developmental trajectory. With a large population not empowered, the consequences are far-reaching and clear; attainment of developmental milestones like vision 2030, attainment of educational and health goals, and millennium development goals are illusive. Further, the low education attainment propagates poverty and related insecurity because uneducated society is more vulnerable to crime-related behaviors than an educated one. Although empowerment studies have identified a number of factors that enhance empowerment, studies in Kenya that examined influence of government-led loan like Uwezo fund on empowerment have largely concentrated on the influence of the fund on developmental indicators like performance, wealth creation, entrepreneurial growth and employment creation.

Past studies conducted in the area of study have focused on either business characteristics (e.g Nyangweso, A. N., & Wambua, P. (2019) or factors influencing access to uwezo fund (Ongera, A., Nyakundi, A. W., & Nyangau, A. (2016), Litunya, N. C. (2017). they have failed to interrogate how the fund has impacted on the women and youth and empowerment and yet, empowering of these groups is the aim of the Uwezo fund.

They have yet to investigate the direct influence of the loan on empowerment of the beneficiaries. The current study, a first of its kind, set to fill the gap by investigating the influence of Uwezo fund loan (Access, group nature, loan terms) on the

empowerment (economic and social) of the beneficiaries in Kibwezi West County, Makueni County, Kenya.

## **1.4 Objective of the Study**

### **1.4.1 General Objective**

The general objective of the study is to determine the influence of Uwezo Fund on the economic empowerment of youth and women in Kibwezi West Constituency, Makuemi County.

### **1.4.2 Specific Objectives**

- i) To establish the influence of Access of Uwezo fund on empowerment of youth and women in Kibwezi West Constituency.
- ii) To find out the influence of the Uwezo fund loan conditions on empowerment of the fund beneficiaries in Kibwezi West Constituency.
- iii) To determine the influence of Uwezo funded group dynamics on empowerment of youth and women in Kibwezi West Constituency.

## **1.5 Hypothesis**

- i) H<sub>01</sub>: Access to Uwezo funds has no significant effect on Economic Empowerment of the youth and women beneficiaries in Kibwezi West Constituency
- ii) H<sub>02</sub> Uwezo fund Loan Conditions have no significant effect on Economic Empowerment of the youth and women beneficiaries in Kibwezi West Constituency

iii) H<sub>03</sub>: Uwezo fund Funded Group dynamics has no significant effect on Economic Empowerment of the youth and women beneficiaries in Kibwezi West Constituency.

## **1.6 Significance of the study**

The findings of this research uncovered the underlying contextual and motivating factors that undermined or promoted empowerment of women and youth in Kibwezi west constituency. Specifically, these research findings unearthed useful insights that address issues in Loan Conditions, Loan Access and Group Dynamics of the women and youth groups.

The heightened desire and clamor for an empowerment of vulnerable but critical members of society; youth and women, justifies for deep understanding of effectiveness of government programs meant to achieve the empowerment. for researchers, the findings of the current study is a reference point in their dealings with youth and women groups in future.

Empowerment remains one of the ultimate goals to attain a cohesive and healthy society enjoyable for all. The findings and recommendations of the research help the beneficiaries and fund managers in working towards models that employs the best practices and principles that make projects of this kind (Uwezo fund) a success.

## **1.7 Scope of the study**

Geographically, the study covered Kibwezi west Constituency in makueni county which is one out of the 6 constituencies in the county.

In terms of population, the research covered only the Uwezo fund groups that benefitted from Uwezo fund but not including the other funds, like the youth and women fund. This is because Uwezo fund is understudied and a bill has been passed to consolidate other funds with Uwezo fund.

In terms of the study variables, only the Loan Access, Loan Conditions and Group Dynamics were investigated as predictors of empowerment of women and youth beneficiaries. The empowerment was used as outcome variable in this study because previous studies have usually concentrated on performance of the group largely ignoring the influence it has on the individual beneficiaries. The study is first of its kind that jointly inquired the influence of loan specific-factors (Loan Access and Loan Conditions) and the group dynamics on the empowerment of group beneficiaries.

### **1.8 Limitation of the Study**

This study focused on youth and women groups of Kibwezi West Constituency that were beneficiaries of Uwezo fund. The findings and conclusions of this study was solely related to the groups operating in Kibwezi West Constituency and the researcher did not attempt to make inference to other constituencies in Kenya.

Understandably, other youth and women groups in other constituencies in Kenya may be operating in same regulations but unique cultural and historical economic factors may be different. This study did not seek to distinguish cultural and economic factors of Kibwezi West constituency to those of another constituency. This study involved traveling from Mombasa to Kibwezi west Constituency in Makueni County for data collection and the groups were located all over the constituency, this posed money and time budget constraints to the project and resources for a student it is limited.

## CHAPTER TWO

### LITERATURE REVIEW

#### 2.1 Introduction

This chapter reviews literature of past studies on the subject of effects of empowerment strategies on youth and women economic development, and specifically the theoretical reviews on the same, and performance of Uwezo Fund since inception.

#### 2.2 The Concept of Economic Development of Youth and Women

Economic Empowerment includes an individuals' ability to participate equally in existing markets, control over productive resources, access to decent work, control over their own resources and meaningful participation in economic decision-making at all levels from the household to international institutions. Empowerment, is creating and supporting the enabling conditions under which people can act on their own behalf, and on their own terms, rather than at the direction of others (Hope, 2012). It is regarded as an attitudinal, structural, and cultural process whereby people gain the ability, authority, and confidence to make decisions and implement change in their own lives and the lives of other people, including both youth and adults.

Successful empowerment of youth and women is important in gaining control and mastery of the social, economic, and political elements that influence and affect their lives, in order to improve equity and the quality of life through to adulthood (Hope, 2012). Empowerment of women is **central to realizing women's rights and gender equality, and empowerment of youth is one way of assuring the future of a society**

**because empowerment enables youths** acquire competence and confidence which in turn are linked to self-esteem and self-actualization.

When more women and youth are empowered and meaningfully engaged in productive work, the economy grows faster because empowerment catalyzes productivity, increases economic diversification and income equality in addition to other positive development outcomes. For instance, increasing the female and youth empowerment boosts GDP and it reduces gender and generational gaps that cost the economy a significant proportion of the GDP. (Cuberes, & Teignier, 2016).

Empowering women in the economy and closing gender gaps in the world of work are key to achieving the 2030 Agenda for Sustainable Development and achieving the Sustainable Development Goals, particularly Goal 5, to achieve gender equality, and Goal 8, to promote full and productive employment and decent work for all; also Goal 1 on ending poverty, Goal 2 on food security, Goal 3 on ensuring health.

Women and youth remain the most important agents a society can achieve social, political and economic development. Investing in youth's and women's economic empowerment and skills development is one of the most urgent and effective means to drive progress on gender equality, poverty eradication, and inclusive economic growth.

### **2.3 Theoretical Literature Review**

This study adopts the Group Dynamics Theory (GDT). The Empowerment Theory and the Credit Risk Theory so as to provide the theoretical background of the study.

### **2.3.1 Group Dynamics Theory**

Group dynamics theory is a psychology theory that explains why and how individuals act in groups to fulfill their goals. In this study it, it aids in explaining how UWEZO funds groups influence the empowerment. Groups may produce both favorable and unfavorable consequences. A correct understanding of group dynamics permits the possibility that desirable consequences from groups can be deliberately enhanced

Group Dynamics is related to systems theory. According to Cilliers and Koortzen (1997), group dynamics is the term used to describe the psycho-dynamic phenomena in groups. Cartwright and Zander (1968) define group dynamics as “a field of inquiry dedicated to advancing knowledge about the nature of groups, the laws of their development and their interrelations with individuals, other groups and larger institutions”. They make the point that the study of group dynamics began in the United States towards the end of the 1930s with the work of Kurt Lewin (discussed below) and they categorize the various approaches to group dynamics in the following way.

Group has a role in the direction of empowering or changing the attitude of individual. If the individual attitude is compatible with the group norms, this reinforces the attitude. If the individual’s attitude is contrary to the group norms, there begins pressure to change this attitude. Moreover, if the group norms are composed from the aspirations of members, complying with these norms would be more powerful.



### **2.3.2 The empowerment Theory**

Empowerment theory (Perkins & Zimmerman, 1995; Sadan, 1997; Zimmerman 1995, 2000) encompasses both processes and outcomes. Relevant processes include activities, structures, and actions that are empowering to someone or some group by enabling them to develop skills and obtain resources to solve problems affecting them. For example, this might include an individual deciding to participate in a community organization where they can learn new skills and gain control over their own life, an organization modifying its practices to include more democratic leadership, or an entire community working together to bring light to an important issue and demand change.

Outcomes include the measurable level of empowerment an individual, organization, or community experiences as a result of an intervention that was designed to empower. Some potential outcomes might include increased feelings of perceived control, use of newly developed skills, changes to organizational policy in response to identified concerns, or increased accessibility of community resources.

Empowerment involves a process of giving power or control over one's own life to an individual or group that has traditionally been marginalized or had control of their own life limited or surrendered (Rappaport, 1981; Sadan, 1997; Zimmerman, 2000). Empowerment involves a strengths-based approach, viewing individuals as having competencies and the right to function autonomously, yet needing opportunities and resources in the external environment to manifest those. It goes beyond simply giving an individual rights, but also provides the needed social structure and resources to live those out, demonstrating one's abilities and exerting control over one's life. When

support is provided, it is done from the perspective of collaboration, not professional expertise.

The model empowers participants, instructors, organizations, and communities by showing how programming opportunities, helping hand support, and training strategies must be available and co-exist to ensure each participant overcomes their perceived and actual barriers. The model therefore fits well into the current study to demonstrate how Uwezo fund initiatives can empower youths and women to overcome their financial and skill limitations.

### **2.3.3 Credit Risk Theory**

The Credit Risk Theory. CRT, was proposed by Melton (1974). Cantor & Frank (1996) set that credit risk theory is the above all else promptly accessible portfolio model for assessing credit hazard. Credit risk is the risk of defaulting on a debt by a borrower; failing to make required payments as per loan agreement. The risk is that the lender may lose the principal and interest, disrupt cash flows and increase collection costs. In efficient markets, higher credit risk is associated with higher borrowing costs. Credit risk can be categorized into three types. The first is credit default risk which is the risk of loss arising from a debtor being unlikely to pay its loan obligations in full or the debtor is more than 90 days past due on any material credit obligation. This type of risk may impact all credit-sensitive transactions such as loans, securities and derivatives. The second risk is concentration risk. This risk is associated with any single exposure or group of exposures with the potential to produce large enough losses to threaten a bank's core operations. It may be from a single name concentration or industry concentration. The third type of risk sovereign risk. It is the risk of a government being

unwilling or unable to meet its loan obligations, or renegeing on loans it guarantees. This risk is commonly associated with country's macroeconomic performance and its political stability.

Analyzing and managing risk requires significant resources and programs. Most companies use their own models of credit scorecards to rank potential and existing customers according to risk and then apply appropriate strategies. With products such as unsecured personal loans or mortgages, lenders charge a higher price for higher risk customers. Some products require collateral which is usually an asset that is pledged to secure the repayment of the loan. In the case of sovereign risk creditors take a two-stage decision process when deciding to lend to an entity based in a foreign country.

#### **2.4 Empirical Literature Review**

Rahman, Khanam and Nghiem, (2017) studied the effect of microfinance on women's empowerment: new evidence from Bangladesh, they established that group characteristic has positive influence on different aspects of empowerment. Specifically, they established that heterogeneous groups in age, had higher marginal effect on empowerment than less heterogeneous ones.

Shaheen, Hussain and Mujtaba, (2018) studied the Role of microfinance in economic empowerment of women in Lahore, Pakistan. They used a sample of 175 women through disproportionate stratified random sampling technique. They found that the funding from microfinance has a considerable impact on economic empowerment as well as social empowerment of women and micro-finance may serve as a catalyst towards economic empowerment.

Porter (2016) studied the Effects of microcredit and other loans on female empowerment in Bangladesh: the borrower's gender influences intra-household resource allocation. He used a quasi-experimental design to identify the effects of borrowing by men and women by using an original combination of panel data and instrumental variables on subsamples of the surveyed population. He measured empowerment in terms of household decision-making. He found that providing greater credit access to women may improve their household bargaining position

Sackey, and Remoaldo. (2019) studied 'Ghana's Livelihood Empowerment Against Poverty (LEAP) programme is leaking: Irregularities watering down the impact of the flagship LEAP programme'. They used a qualitative research strategy under an interpretive philosophical paradigm. In this study, they identified that the government led programme was riddled with insufficiency of cash amount given, as well as the difficulty in accessing complimentary service. They concluded that the amount of money given was significant predictor of empowerment of the beneficiaries.

Gelan (2018) studied Microfinance Services Nexus Urban Youth Empowerment: The Case of South West Oromia Region Ethiopia. Used a sample of 130 respondents and Focus Group discussion data and analyzed the result through the empowerment index. He found that youth empowerment was positively associated with access to the funds.

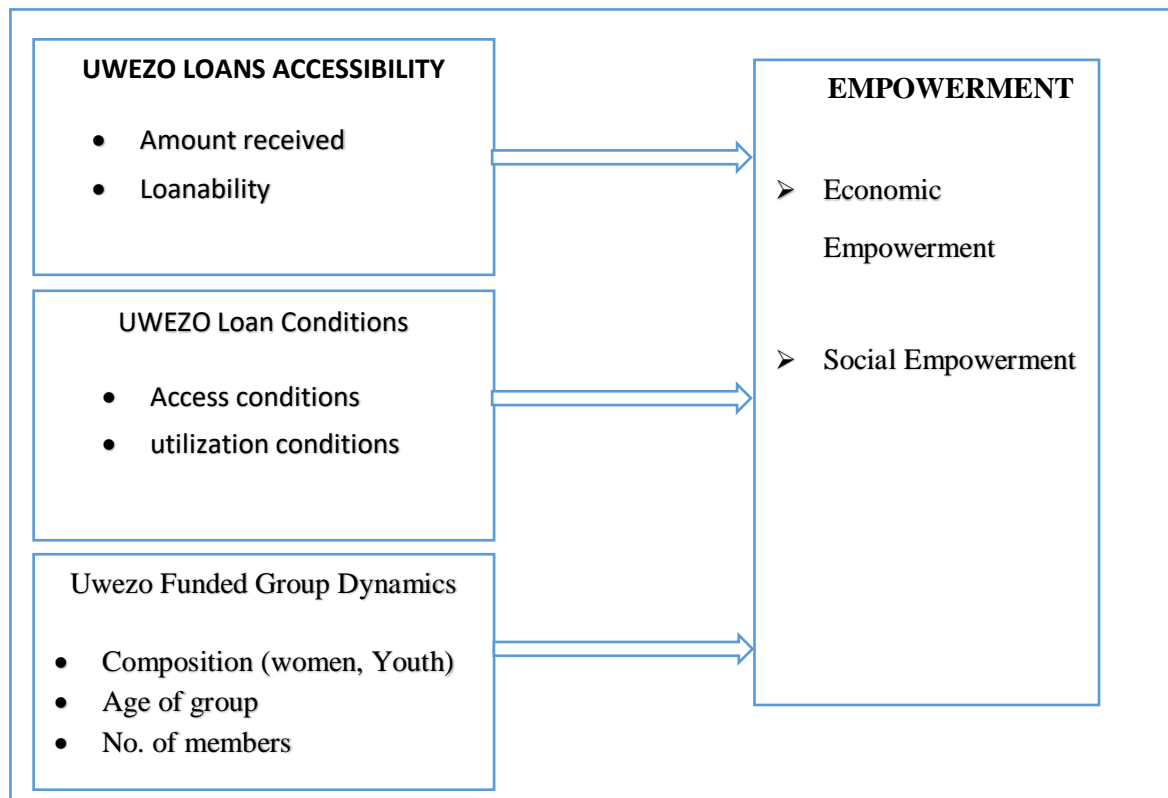
Njega, (2014). Determinants of Economic Empowerment of Women In Nyeri Municipality, Nyeri County. The study used a survey research design and sample size was 370 respondents. Unlike the current study, he used a multiple linear regression for studying the effect of credit access on empowerment and results established a significant positive effect of credit access on overall empowerment.

McKenzie, D., Puerto, and Odhiambo (2019), studied 'Unpacking the determinants of entrepreneurship development and economic empowerment for women in Kenya' they used sample size of 3,537 women in 157 markets in four counties of Kenya: Kakamega, Kisii, Embu and Kitui. They used a two-stage randomized experiment to allow for estimation of the causal impact of training participation on empowerment of women. The results showed that training on financial and better access of resources have positive impact on the better household choices for women.

## **2.5 Conceptual Framework**

The conceptual frame work of the study, shown in figure 2.1, depict that empowerment of youth and women can directly be modelled from three factors; Fund Access, Uwezo Loan Conditions and Uwezo Group Dynamics. It's constructed that Uwezo loan access as a latent construct is manifested and measured by amount received and loan ability (credit worthiness) of the beneficiary groups and it has a direct influence on economic and social empowerment. Also, the latent construct; Loan conditions is observed and measured using Access conditions and Utilization conditions. The conditions have a direct influence on economic as well as social empowerment. Finally, the Group Dynamics as a latent construct can be observed and measured in terms of group composition (women or youth), age of the group and number of members in each group. The model assumes that the three latent constructs as endogenous variables are distinct from each other thus demonstrating Discriminant Validity.

**Figure 2. 1 Conceptual Framework**



Based on this conceptual model, an attempt to answer three research questions using a logistic regression framework was undertaken; Does Access of Uwezo fund have significant influence on economic and social empowerment of the fund beneficiaries in Kibwezi West Constituency? Is the perception of fund beneficiaries of the loan terms have a significant influence on their empowerment? Is the Group Dynamics have a significant effect on Empowerment of Uwezo fund beneficiaries in kibwezi west Constituency?

## **2. 6 Review of Conceptual Framework variables**

### **2.6.1 Fund Accessibility**

Loan access in Kenya is a process that involves one to fill documents on top of other stringent conditions. The Uwezo Fund, is one of the flagship projects of Vision 2030, under the social pillar and seeks to create employment opportunities for young people through entrepreneurship by encouraging them to be job creators.

To qualify for a loan with the Youth Fund, Kenyan Youths must be in registered groups also known as “Chamas” from which they can come up with business proposals and be able to seek financial assistance from the government through Uwezo Fund Kenya. Uwezo Fund loans are only granted at the constituency level which makes it easy for youths in marginalized areas to access and apply for the funds from their various constituency offices known as youth wing.

In this framework, the access to loan is conceptualized in terms of adequacy of the amount a group is awarded, the ease of the process and the proportion of underfunding. Groups that have higher access to the loan will also have more resources at disposal to carry out value-generating activities at the right time and right place using appropriate resources (Danquah, Quartey, & Iddrisu, 2017, Abraham, 2018).

Further, the framework presupposes that access of the funds has a positive direct effect on empowerment of youth and women. This is in line with both theories of empowerment which underpins that resources are significant enablers of empowerment. Past studies also support the assumption that resource access and empowerment are directly related (Al-shami, Razali, & Rashid, 2018).

A study in Nigeria by Aliero, and Ibrahim, (2013); 'The challenges of youth empowerment through access to credit in the rural areas of Nigeria' used a qualitative design, found that access to credit is critical to enable the poor to transform their production systems and thus exit poverty. The study concluded that Youth Empowerment through accessing funds is a catalyst for achieving pro-poor growth among the Less Developed Countries (LDCs).

A study in in Bangladesh by Kabeer (2001) used a pipeline approach, By restricting attention to members alone, analysis of data from 1738 women established a significant correlation between funds access and economic empowerment.

A study in Ghana by Addai, (2017); 'Women empowerment through microfinance: Empirical evidence from Ghana' used a purposeful sampling of 500 sampled women across Ghana major regions. He used a logistic regression and found that access to finance has significant positive effect on both economic as well as social empowerment of women.

In Malaysia, Al-Shami et al., (2017), in their study; 'Household welfare and women empowerment through microcredit financing: Evidence from Malaysia microcredit. They used a cross-sectional survey (2013 and early of 2014) with a sample size of 3,150 borrowers, and among them, 492 are new borrowers who just joined the AIM program and have not received a loan. The duration of receiving loan was used as an indicator to measure access. Through a logistic regression they found that access has positive effect on household welfare and economic welfare of women.

Al-shami, Razali, and Rashid, N. (2018) studied the effect of microcredit on women empowerment in welfare and decisions making in Malaysia. They used a cross-sectional survey of 474 old and new clients to examine the effect of microcredit on



women empowerment in decision-making process and resource controlling. They used the propensity score matching. They found that access to credit has a positive effect on women's income and also on household decisions making including mobility, daily expenditure, children school, health expenditure and loan order decision.

### **2.6.2 Loan conditions**

In the conceptual framework, the loan conditions construct is measured by the access and utilization conditions. The access conditions are prior conditions the groups have to meet to access the funds. These conditions are usually set by the Uwezo fund management board. On the other hand, the utilization conditions are those set by the fund as well as the groups themselves. In the framework it is depicted that the loan conditions have a direct influence on empowerment.

Every loan has conditions and the recipients of the loan have attitudes and perceptions regarding the conditions. Some loan beneficiaries develop extreme positive views that the terms are realistic and thus risk takers while others have negative attitude towards the loan (Risk averse.) The two individuals definitely have different investment priorities and risk-taking levels (moore. 2018).

According to the functional attitude theory, an individual's perception or attitude, influences the actions the individual opts to take. It determines the resolve to take actions that are in support of his or her stand on an issue. Taking and utilizing a loan has inherent risk and group individual attitude and perception impacts on the actions taken. A group that has attitude that the terms are favorable, take actions and risks to sustain their attitude in their personal stand.

In entrepreneurship studies for example, studies have shown a significant relation between attitude and entrepreneurial intent and success. In Nigeria, Willebrands, Lammers and Hartog (2012) studied 'A successful businessman is not a gambler. Risk attitude and business performance among small enterprises. They found that perception of risk has a robust positive effect on performance.

Schwarz et al. (2009) studied 'The effects of attitudes and perceived environment conditions on students' entrepreneurial intent: An Austrian perspective. He used a sample size of 2,124. He analyzed data using a multiple linear regression model with attitudes, perceptions of environment conditions, and selected control variables (age, gender, field of study). They found a positive relation between attitude and entrepreneurial intent and empowerment.

Considering the theory and the foregoing empirical findings, it is proposed that, positive attitude towards loan terms has significant influence on individual development and empowerment.

### **2.6.3 Empowerment**

Empowerment is the outcome variable in this study and measured as the social empowerment and economic empowerment in line with the aims of Uwezo fund. In the frame work it assumed that empowerment is influenced by three factors; Loan Access, Loan Conditions and Group dynamics or composition. The assumption is based on believe that loan access, conditions and group dynamics, when they are favorable they enhance growth economically and in turn empowers the beneficiaries.

The overall aim of Uwezo fund, is to empower the youth and the women. Through expanding access to credit for the promotion of youth and women businesses and enterprises at the constituency level and thereby enhance economic growth towards the realization of the goals of Vision 2030.

The financial assistance in form of loans are powerful tools to empower the beneficiaries when it is able to generate gainful self-employment and raising the entrepreneurship in individuals. Entrepreneurship is a process of designing, launching and running of a new business which is often initially a small business and taking financial risks in the hope of profits. A vibrant entrepreneurship environment engenders activities that improve the economic status of the community. This phenomenon can be assessed by the number and types of businesses that continue to be formed in that environment, the level of income generation per individual or business and how skilled the population is in entrepreneurial activities. The ministry of youth and gender affairs was formed to mentor youth and women with innovative business ideas and to finance them to start up the ventures. For the government to achieve this objective Uwezo fund was established to engineer training and development on youth and women to empower them with knowledge to be self-reliant.

Uwezo fund started advancing credits to youth and women since 2014 to date. In this research, the researcher sought to identify any significant growth of wealth among youth and women of kibwezi west constituency through identification of income generating assets acquired after accessing Uwezo Fund credits.

The empowerment of the women by Uwezo loans is based on the Keynes theory of unemployment that advocates that government spending increases the supply of money circulation in the economy thus increasing the purchasing power and eventually

demand of goods and services. Law of demand states that the higher the demand, the higher the price of goods and services hence entrepreneurs will be motivated to invest in production of goods and services to meet the increased demand hence creating demand for labour. The government through Uwezo fund injects money into economy through funding youth and women projects hence increasing demand in the economy which is believed to have a positive increase in labour demand (Job creation).

## **2.7 Research Gap**

Studies on the influence of government-led funding such as the Uwezo fund in Kibwezi constituency in general are non-existing, yet, the region is one of the areas with a significant proportion of youth and women led organizations. Again, the Uwezo Fund is modelled along the Constituency Development Fund framework and employs the principles of table banking and revolving funds to create a unique blend of financing for groups. It is a unique model and little is known of the success of the model. In this study an attempt is made to find out the success of the model by examining the influence of Uwezo fund on empowerment of the women and youth beneficiaries in Kibwezi west Constituency.

## **2.8 Summary**

The chapter is mainly on literature review of the study variables in which the Group Dynamic theory and empowerment theory formed the theoretical frame work of the study. Empowerment theory centers on explaining how marginalized people at individual, group and community levels gain the personal and interpersonal empowerment. In this study youth and women of kibwezi West constituency were empowered by the Government through Uwezo fund initiative.

Also, the conceptual framework of the study is a presentation that guided the analysis. The conceptual framework assumes that Fund Access is a construct measured by the amount of funds awarded and the ease of getting loan (credit worthiness). The loan access conditions and utilization conditions measures the loan condition construct. The conceptual framework of this study is presented in this chapter. It hypothesizes that three factors have a direct effect on empowerment of women and youth groups. The factors are loan access, loan conditions and group dynamics. The study variables in the model are discussed.

## **CHAPTER THREE**

### **RESEARCH METHODOLOGY**

#### **3.1 Introduction**

This chapter outlines the research methodology the study used to achieve the objectives. It includes research design, target population, sample size and sample selection, data collection instrument, validity of the data collection instrument, reliability of data collection instrument, data collection procedure and data analysis technique.

#### **3.2 Research Design**

Research Design refers to the plan of action on for the research process based on the purpose of research and data collection methods. This study adopted a descriptive research design which is an appropriate design in collecting data of several variables without manipulating them in order to determine the relation between variables. The design enabled the study to obtain the actual Loan Access data, Loan Conditions data, Group Dynamics data and also Empowerment data among women and youth groups who benefitted from Uwezo fund in 2014-2019 period. This data is most appropriate to establish the actual relationship between the variables in test of the three hypothesized relationships in section 1.4

#### **3.3 Target Population**

The study targeted all the 251 women groups and 95 youth\_groups who benefitted from the Kibwezi West Constituency Uwezo fund kitty between 2014-2019 financial years.

The sampling and unit of analysis in this study was the organized groups of youth or women who benefited from Uwezo Fund.

### **3.4 Sampling Techniques and Sample Size**

The study used a census technique because the sample size is small (251 women groups and 95 youth groups) thus a sample size of 346 was used (Singh & Masuku, 2014). One of the advantages of conducting a census is the high degree of statistical confidence in the survey results (Prajapati, B., Dunne, M., & Armstrong, R. (2010).

### **3.5 Data Collection Instruments and Procedures**

This research used data from two different sources using different instruments. This is one of the strengths of this study because, according to Kern, (2018), different sources of data collection using diverse instruments, suppress the common method bias in research. The primary data was obtained from the Uwezo fund beneficiaries that benefitted in 2014-2019 financial years. Primary data was collected using a structured questionnaire for objective two. This objective sought to investigate the current perception of the beneficiaries regarding the loan conditions/terms and its influence on empowerment of the beneficiaries. The key question in this objective was; in reference to Uwezo fund, how favorable are the following conditions i) refinancing, ii) utilization, iii) servicing conditions iv) interest rates? The data was captured on 5-point Likert scale from very favorable to very unfavorable.

The secondary data set from Uwezo fund secretariat is Loan access provided data for the objective one and objective three. On request through writing, the data was obtained as an excel spreadsheet with 6 variables; group name, ward, group type

(youth or women), number of group members, amount applied for and amount awarded (Appendix II).

### **3.6 Validity and Reliability**

Reliability and validity are two complimentary concepts used evaluating quality of research (Souza, Alexandre, & Guirardello, 2017). Reliability is a measure of consistency and validity is a measure of accuracy of an instrument (Mohajan, 2017). Both are important consideration in the design of this research, planning of the methods used, data collection and its analysis.

Validity is the extent to which the results really measure what they are supposed to measure (Speer et al., 2019). The questionnaire of this study was designed to achieve construct and content validity. For example, Question 1,2, &3 of the questionnaire seeks information relating to group age, training and education levels among group members Considering that information of this kind will indicate economic vibrancy or lack of it among the target group. Consequently, deduction can be made relating to economic effects of Uwezo Fund among beneficiaries, thus construct validity.

On the other hand, reliability is the extent to which the results can be reproduced when the research is repeated under the same conditions (Mohajan, 2017). To achieve internal consistency, the researcher divided the questionnaire into five questions that correlate to answering the research question. Valid answers in these sections gave results consistent to the effects of Uwezo Fund to beneficiaries.

Threats to validity and reliability in research are present during design of the survey and after the survey. The threats before the actual data collection are methodological



issues surrounding the type of data; secondary or primary), the participants selected, methods of data collection; questionnaire or interview or online. Such issues were addressed in this study. First, the secondary data for this study was obtained from the Uwezo fund office through written official request to use the data; this is to ensure that the data is from a credible source. This is one of the most important procedures in assessing the reliability of secondary data.

Second, data was collected from the relevant subjects, the Uwezo fund beneficiaries who have the experience with the fund. The interview data was obtained from the Uwezo fund group officials, who are best placed to inform the survey on the issues on assess, conditions of the loan.

Third, data on one concept was obtained from at least two different sources using different instruments for triangulation; critical in ensuring reliability; interview method, the questionnaire method and secondary data. Different sources of data regarding one concept ensures reliability through cross validation (Houston, 2004). In this study it ensured reliability and validity through assessing the consistencies or lack of it during the analysis of the results for Loan Access, Loan Condition concept, Group Dynamic concept and Empowerment concept.

The procedures and purpose of collecting secondary data are also threats to validity and reliability (Johnston, 2017). In this study, data on access of loan was measured by Amount requested and amount awarded in each group. These data were available from secondary records which are objective and official data records for the purpose of monitoring and accountability by government agencies under ministry of gender and youth. So, the credibility of the data is guaranteed.

Threats to reliability and validity after data collection revolve around data handling, analysis and reporting. The data was exported to analytical software from its original form and keeping the original copy as reference. The results were interpreted in the right context.

### **3.7 Data Processing, Analysis, and Presentation**

Data processing entails editing, classification and tabulation making it suitable for analysis. In this regard, the collected data was first checked for missing values then passed to analysis phase.

On the other hand, data analysis is a critical phase of research that gives meaning to observed data based on the results of hypothesis testing. The chi square and logistic regression analysis are the main statistical modelling for studying the influence of the predictor variables on the response variable. The study adopted the logit model to evaluate the influence of the predictors on the outcome variable (Empowerment)

The chi square ( $\chi^2$ ), is a non-parametric test typically used to find how the observed value of a given event is significantly different from the expected value. It has different applications including the test of association between categorical variables. In this study, it will for instance assess the association between group type category (youth or women) on Empowerment category (empowered or not empowered). However, it has several assumptions which are critical in ensuring the validity of the statistic.

The  $\chi^2$  assumes that the data for the study is obtained through random selection, i.e. they are randomly picked from the population. The categories are mutually exclusive i.e. each subject fits in only one category. The data should be in the form of

frequencies or counts of a particular category and not in percentages. The data should not consist of paired samples or groups or we can say the observations should be independent of each other, and when more than 20% of the expected frequencies have a value of less than 5 then Chi-square cannot be used. To tackle this problem: Either one should combine the categories only if it is relevant or obtain more data

The  $\chi^2$  square is given by the equation (3.1);

**Equation 3.1; the  $\chi^2$  calculation formula for test of association**

$$\chi^2 = \sum_{i=1}^K \frac{(O_i - E_i)^2}{E_i} \dots\dots\dots (3.1)$$

Where;

$\chi^2$  = Chi-Square value

$O_i$  = Observed frequency

$E_i$  = Expected frequency

$K$  = the number of cells in the contingency table

The  $\chi^2$  is affected by the number of degrees of freedom  $df$ . In a contingency or cross tabulation table, the  $df$  is calculated as shown in Equation 3.2

$$df = (No. of Columns - 1)(No. of Rows - 1) \dots\dots\dots (3.2).$$

The logistic regression, has the predictive power unlike the Chi-square test. The logistic regression is used in this study to predict the influence of Uwezo fund variables on economic empowerment of the fund beneficiaries. Logistic regression

models a relationship between predictor variables and a categorical response variable.

A general multiple logistic models is of the form;

$$\log\left(\frac{\pi}{1-\pi}\right) = \beta_0 + \beta_1x_1 + \dots + \beta_2x_2 + \dots + \beta_kx_k + \mu \dots\dots\dots (3.3).$$

Where;

$\log\left(\frac{\pi}{1-\pi}\right)$  = logit or log odds of the predicted variable

$\pi$  = probability of occurrence of the response variable

The  $\beta_i$ s = regression estimate associated with the  $x_i$  explanatory variables.

$\beta_0$  = regression estimate of the reference group.

The specific multiple Logistic regression model of this study is therefore of the\

$$\log\left(\frac{\pi}{1-\pi}\right) = \beta_0 + \beta_1Loan_{Access_1} + \beta_2Loan_{Conditions} +$$

$$\beta_3Group\_Dynamics + \mu \dots\dots\dots (3.4)$$

In modelling, one of the tasks is estimating the regression coefficients in the model using different estimation methods. Ordinary Least Squares and Maximum Likelihood, MLE are examples of such methods. These estimation methods have underlying assumptions of the distributions of the data used to estimate the coefficients. These assumptions have to be met priori. One the key assumptions in the logistic regression is that no significant multi-co-linearity. Null hypothesis was tested at 5% significance level. Also, the heteroscedasticity assumption which represents the arch effect in econometric. Logistic Regression also assumes a linear relationship between the independent variables and the link function (logit) and that the residuals are normally

distributed. These assumptions were checked prior to adopting the logistic regression estimates because the model is fitted using the ordinary least squares (OLS).

The bootstrapping resampling for robust standard errors Confidence Interval (CI) was used to obtain stable estimates which is recommended in case the heteroscedasticity assumption is violated. Bootstrapping is one of the robust methods used when conducting regression (Adjei & Karim, 2016). The simple logistic regression was conducted at this stage to identify significant 5 predictors. This was done using the below equations 3.7a, 3.5b and 3.5c respectively. The second stage is the multiple logistic regression using equation 3.4 above to obtain adjusted regression estimates results for hypothesis testing.

$$\log\left(\frac{\pi}{1-\pi}\right) = \beta_0 + \beta_1 \text{Loan\_Access} \dots\dots\dots (3.5a)$$

$$\log\left(\frac{\pi}{1-\pi}\right) = \beta_0 + \beta_1 \text{Loan\_Conditions} \dots\dots\dots (3.5b)$$

$$\log\left(\frac{\pi}{1-\pi}\right) = \beta_0 + \beta_3 \text{Group\_Dynamics} \dots\dots\dots(3.5c)$$

Such that the predictor variables with p values less than 0.25 were selected to be included in the multiple models, that's model (3.4). Multiple models are appropriate in making inferences compared to univariate model because they take into account the covariance between predictor variables. The R package in combination with SPSS program aided the analysis.

Initially the study investigated the distribution of the Uwezo funds across the two beneficiary groups using descriptive statistics. Frequencies and means statistics are the descriptive statistics used. The key question of concern underpinning this objective is

whether one group gets significantly higher or less amount compared to the other groups. To run a Chi square test of association, the quantitative data of the amount of loans disbursed has to be categorized into three groups such that the lower third is classified as low amount (Access), middle third classified as Medium Amount and upper third classified as High amount. Then, using a cross tabulation of groups and loan amount categories, the chi square statistic was computed to help assess the distribution of Uwezo funds across women and youth groups.

Objective one on the other hand aims at ascertaining the influence of access to Uwezo funds on empowerment. To achieve the objective, logistic regression was core analysis technique used to compute the odds of empowerment of youths and women as a result of access to the Uwezo funds. An Odd Ratio (OR) greater than 1 is indicative of positive influence and odds ratio less than 1 indicate negative influence. The actual amount awarded to the groups was used as proxy for access such that small amount is indicative of limited access. In the analysis therefore, access is ordinal variable of three categories; less than Sh.70,000 coded 0, Sh.70, 000 to Sh.90 000 coded 1 and over Sh.90, 000 coded 2. Secondary data was used in this analysis.

Objective two examined the influence of Loan conditions on empowerment of loan beneficiaries on empowerment of youth and women in Kibwezi West. The critical question underpinning this objective is to understand if the groups that have a positive perception have significant different empowerment level compared to the ones with negative or low perception. Answers to this question is also critical for Uwezo fund policy whose main aim was to empower the youths and women. Primary data on perception indicators from the groups was used to construct a perception index for the analysis. During the analysis, low perception was coded as 0, medium perception

coded as 1 and positive perception coded as 2. The logistic regression quantified the marginal effect of perception on empowerment.

### **3.8 Measurement of Variable**

Four variables were considered in this study; three predictors and one outcome variable. All the variables were measured as qualitative (categorical) and the dependent variable specifically measured as qualitative binary outcome. Measured as Not empowered coded 0 and empowered coded 1.

The first predictor is Loan Access measured as qualitative measure of three categories; Low access less than 70K coded 0. Medium Access; 70-90K coded 1 and High Access, greater than 90k coded 2. The assumption in formulating this variable is that the amount of loan provided is most appropriate proxy of loan access by the groups such that the higher the amount received the higher the access. By computing ORs of empowerment in the in logistic regression frame work, aided the study to answer the research question that sought to establish the effect of the loan conditions on Empowerment of women and youth groups in Kibwezi west constituency.

The Loan Conditions is the second predictor assessed as a quantitative variable of three categories; Not Favorable coded 0, Neutral coded 1 and Favorable coded 2. It is presumed that different individual has different perception on credit and that these perceptions affect Empowerment of women and youth groups in Kibwezi west constituency.

The group dynamics is the third predictor variable measured also as quantitative measure at nominal level, that is group type (Youth =0 or women=1), Group Age (less 4 or more than 4 years).

All predictors are collapsed into categorical variables to ensure that the predictors are all in the same metric and therefore have same weights in the multivariate logistic regression. Again, use of qualitative predictors in logistic regression is one of the ways of circumventing the data from violation of OLS assumptions (. The Table 3.1 shows a summary of variables of the study, the measurement level and the type of analysis used in this study.

**Table 3. 1 Summary of Measurement of Variables**

Objective/variable	Source of data	Measurement & Coding	Main analysis	Expected Result
Empowerment	Primary ; respondents	Binary coded as; Empowered =0, Not empowered=1	Descriptive to determine the empowerment status of the loan beneficiaries	
Objective1; Influence of Uwezo Fund Access on empowerment	Secondary and primary	Low access 70K=0 Medium access; 70-90K=1 High Access, < 90k=2	logistic regression	Positive
Objective2 Influence of Uwezo funds conditions on empowerment	Primary from respondents	Not favourable =0 Neutral =1 Favourable =2	Logistic regression	Positive
<b>OBJECTIVE3</b> Influence Of Group dynamics or type On Empowerment.	Secondary	Nominal Youth =0 women=1	Logistic regression	None



## **CHAPTER FOUR**

### **DATA ANALYSIS AND INTERPRETATION**

#### **4.1 Introduction**

This chapter presents the results of the analysis. Descriptive results are presented and the inferential results as well. The initial section presents the data wrangling and cleaning prior to presenting the research results.

#### **4.2 Data source and Cleaning.**

The secondary data set obtained from Uwezo fund; Kibwezi West constituency consisted of a total of 346 groups.

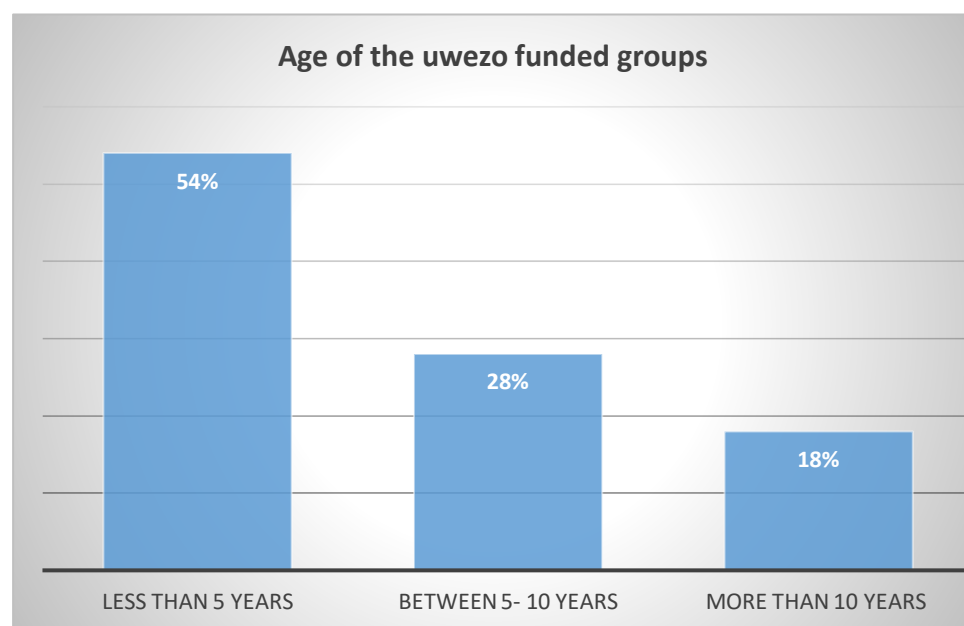
The secondary data source provided data for objective one (influence of the access of the fund on empowerment) and objective 3 (influence of Uwezo funded group composition on empowerment). On the other hand, Primary data was obtained through questionnaire for use in analysis of objective 2 (influence of loan conditions on empowerment).

#### **4.3 Descriptive Results**

In this section, the descriptive results of the important variables considered in the study that may inform empowerment or inform the quality of study conclusion are discussed. This is important in shedding light on the information available and it clarifies the context of the conclusions.

### 4.3.1 Duration the group has been in existence

Majority of the groups that benefitted from the Uwezo fund in 2014-2019 financial years were less than five years old (54%) and only 18% were more than 10 years in existence. The result indicates that more than half of the groups were at formative stages. They were at early stages of developing credit records with lending institutions. Uwezo fund, being limited was only meant to enable them have access to financing from other financial institution which have no limits to credit access.

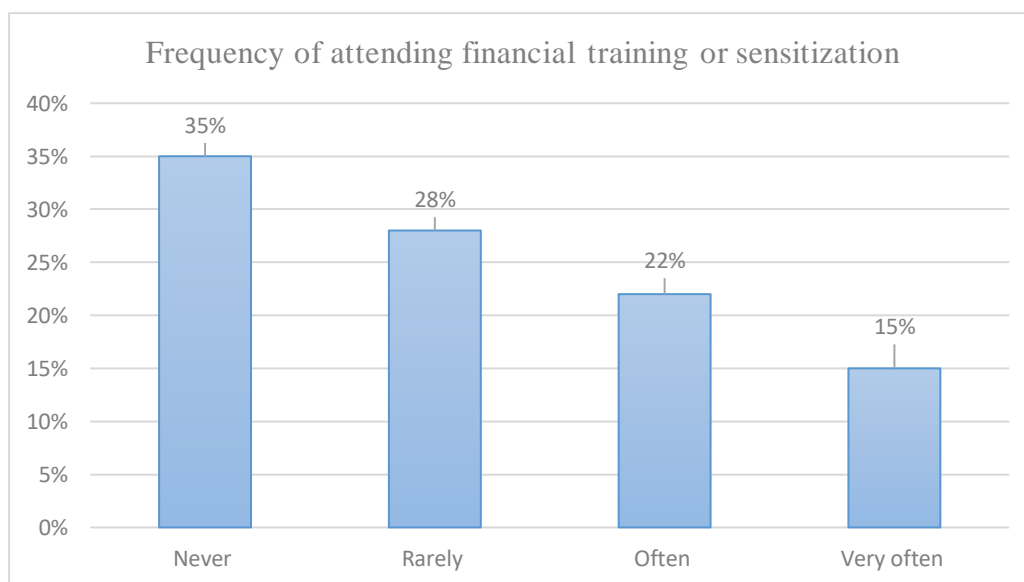


**Figure 4.1 Age of Uwezo Fund groups**

### 4.3.2 How often have you attended financial literacy training?

The results show that over 35% of the respondents never attended, and 28% rarely attended. However, only 15% attended Very Often and 22% only attend often. Collectively the result suggesting low training level that is an indication of low

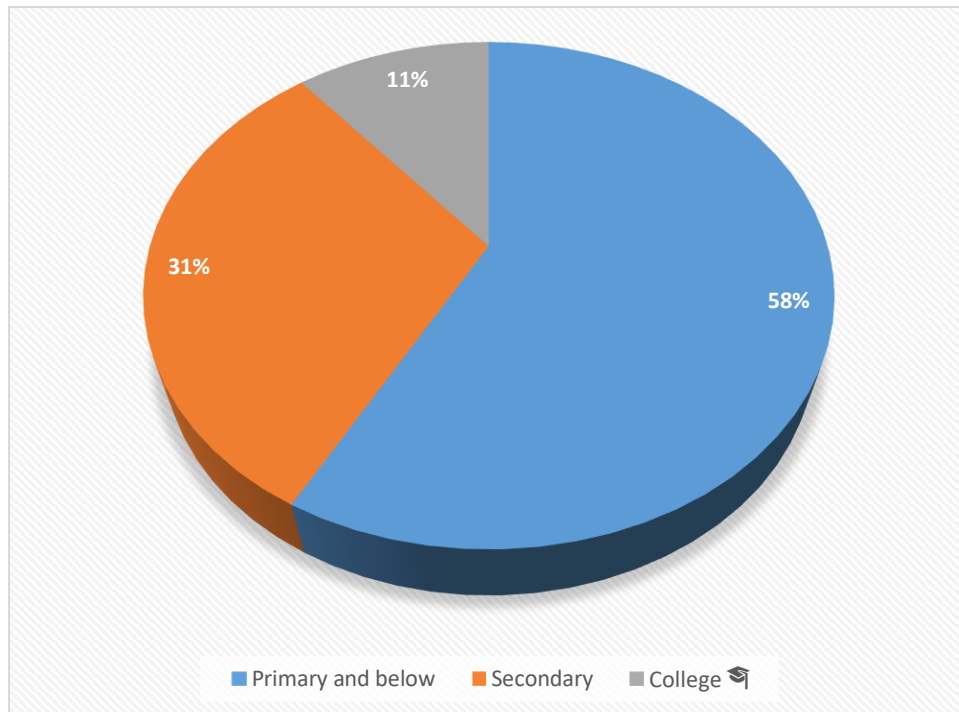
financial awareness. Financial literacy is the cognitive understanding of financial components and skills such as budgeting, investing, borrowing, taxation, and personal financial management. The findings are indicative that financial education level is a hindrance towards achieving empowerment levels as intended by Uwezo fund proponents. According to the Uwezo fund objectives, it is as a tool transforming the women and youths. The problem of financial illiteracy of an individual is escalated if the individual is also formally less educated.



**Figure 4.2 Frequency of attending financial training**

Regarding formal education, the results indicate a 58% attained primary or below. This means that a majority of the group members have attained basic level of education which only prepare a learner for technical and life sustaining skills in secondary level. However, it is only 31% of the group members who attained secondary level and only 11% attained college level education. These educational levels and skills are further solidified and ingrained in an individual ready for the practical life outside education.

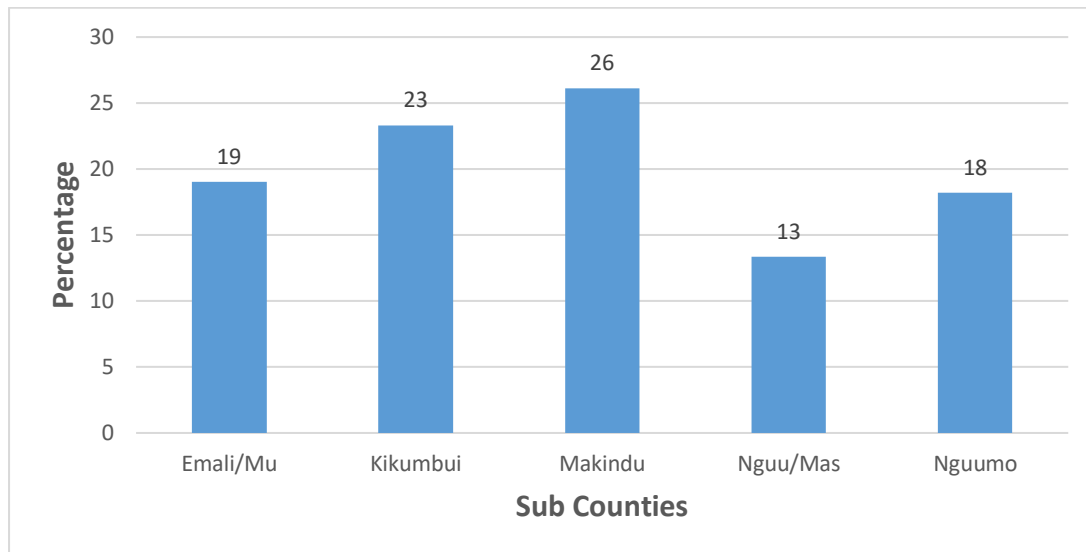
In overall, the results highlight diversity in education among the groups and therefore diversity in formal education knowledge and skills.



**Figure 4. 3 Highest Education Attained**

#### **4.3.3. Distribution of loan across the ward and the groups**

Analysis of the secondary data showed that Makindu Sub County has the highest population (25%) of fund beneficiaries. Nguu ward has the least (13%). Of all the counties, Makindu hosts more town Centre's and is therefore likely to have more groups.



**Figure 4. 4 Distribution of Uwezo funds across the wards in Kibwezi West constituency**

The secondarily data further showed that during the period 2014-2019, the minimum amount requested and awarded is Ksh. 50 000 and the maximum awarded was Ksh. 150 000. The average amount awarded is Ksh78 442.31 (SD=23879,858) against average amount requested of KSH. 88750.00 (SD=27412.448) (Table 4.1).

Further, the result shows that on average, women groups requested for a loan of Ksh. 82, 380 000 but were awarded only Ksh 20 395 000 translating to 25% of the requested amount. On the other hand, the youths were awarded KSH. 8 165 000 against a requested amount of 28, 454,000, translating to 29% of the requested amount. Overall, the requested amount was KSH. 110 834 000 against awarded amount of KSH. 28 560 000, an overall award percent of 26%. Thus, the result shows that the aspired projects for which the funds were earmarked for are under funded by almost 74% overall.

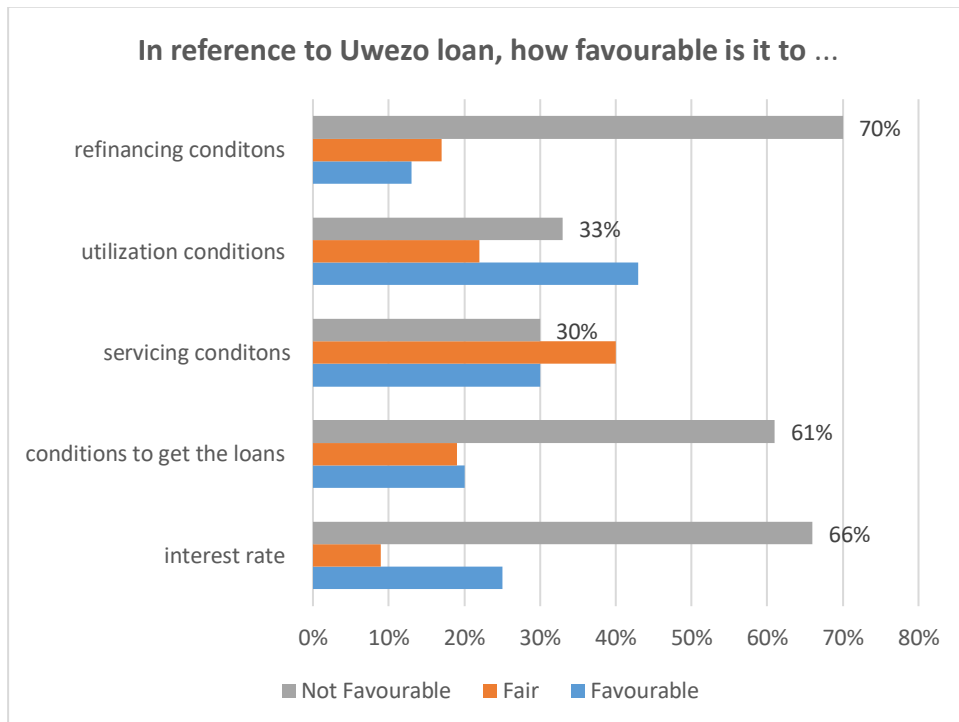
**Table 4. 1 Descriptive Results of Loan Requested and Loan Awarded: 2014-2019**

group type	Mean	SD	Sum Awarded	Sum Applied	%awarded
Women	78442.31	23879.858	20 395 000	82 380 000	25%
Youth	78442.31	27412.448	8 165 000	2 8,454 000	29%
Overall			28 560 000	110 834 000	26%

#### 4.3.5 Loan Conditions

Primary data on conditions was collected from respondents in three categories.

The loaning conditions is the predictor variable measured using primary data from the respondents. The motive of the objective is to obtain how the beneficiaries actually feel about the loan conditions; how favorable or unfavorable the conditions are in the eyes of the beneficiaries. The objective is informed from the theory that positive perception towards access to finance for development underlie risk taking behaviors. The respondents were asked to say how favorable the loan conditions are. The descriptive results of the five condition items are shown in Figure 4.5.



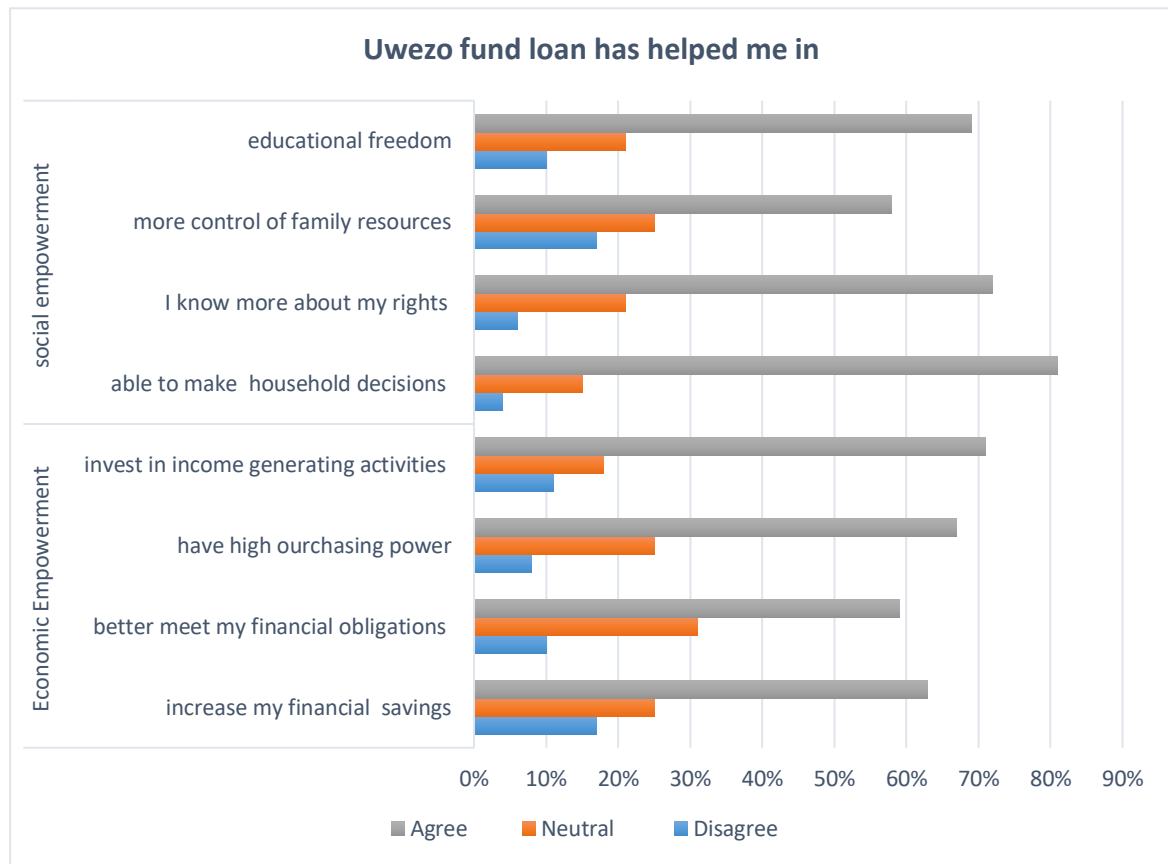
**Figure 4.5 Descriptive Results of Loan Conditions**

Out of the five loan condition items, a strong consensus that the conditions are not favorable was noted in especially 3 items; refinancing conditions (70%), initial conditions (61%) and interest rate (66%). This is a clear indication that the beneficiaries perceive the conditions impediment to loan access for investment. The conditions given by the Uwezo fund on how to utilize the loans and how to service the loans was mixed; no clear consensus whether the conditions are favorable or not favorable. In considering the entire results, the conditions are not quite favorable to encourage access and investment, this is according to the sampled Uwezo fund beneficiaries.

#### **4.3.6 Descriptive results of empowerment**

Empowerment of the loan beneficiaries formed the outcome variable. At inception, the bottom-line aim of Uwezo fund was to empower the vulnerable members of the

community, including the youth and the women. Empowerment was measured subjectively using self-reporting. The descriptive results showing the percentage classification is presented in figure 4.



**Figure 4. 6 Descriptive results of empowerment of Uwezo fund beneficiaries**

The results show an overwhelming consensus that the fund has had a positive empowering of the beneficiaries. The results show that the beneficiaries got economic and social empowerment. On average, over 60% are empowered both socially and economically compared to when they had no loan from Uwezo fund. In the next section, the logistic regression is used to assess the effect of independent variables (loan Access, loan conditions and group dynamics) on empowerment.



#### 4.5 Effect of Loan Access on Empowerment

In order to find out the effect of loan Access on empowerment, a logistic regression was used with Loan Access as a predictor variable (Less 70K=0 70-90K=1 and greater than 90k=2). the lowest Loan Access class of less than 70k is the reference category for easy interpretation of the results. In the interpretation of the effect of predictor variable on the outcome variable in logistic model, it should be noted that Odds Ratios [OR] greater than 1 indicate positive effect and OR less than 1 indicate negative effect. This interpretation is used in this study. As regards the DV, it is measured as a binary outcome (0=empowered and 1= Not empowered).

The logistic results presented in Table 4.2 shows that, for economic empowerment model, the odds of economic empowerment are greater than 1 for Individuals who accessed Uwezo loan of between Ksh. 70 000 to 90, 000 [OR; 1.208, CI; .8881:1.763] than an individual in the group that accessed less than 70,000 (baseline group). Thus, it is evident that Loan Access has positive significant effect on Empowerment of youth and women groups in Kibwezi West Constituency. Thus, loan access is one of the strategy the government can adopt to enhance economic capacity of the community to participate in value generating activities and move up the growth ladder. For Social Empowerment model, the results also indicate that Loan access has positive and significant effect on social empowerment [OR; 1.181, CI; .718:1.855] than one in a group that accesses less than 70,000 (baseline group).

Overall, the results shows that Loan access has positive effect on overall empowerment of youth and women in Kibwezi West constituency [. OR; 1.204 CI; .618 1.952] for the 70K-90K group and [OR; 1.286, CI; .959 3.728]. this is a critical result of this study. Kibwezi West constituency loan beneficiaries can have more control of their

value generating decisions. These findings are in line with theory that access to resources is critical in empowering people. The results are also in agreement with studies in Ghana (Sackey, and Remoaldo. 2019) and in Ethiopia (Gelan, 2018).

**Table 4.7 Logistic Regression Results of Loan Access on EE, SE and overall**

**Empowerment**

<b>Model</b>	<b>Loan access</b>	<b>Estimate</b>	<b>ODDS</b>	<b>95%CI</b>	
<b>E.E model</b>	Low (less 70K)	REF			
	Medium (70-90K)	.189	1.208	.8881	1.763
	High ( >90k)	.271	1.165	1.012	2.428
<b>S.E model</b>					
	Low (less 70K)	REF			
	Medium (70-90K)	.166	1.181	.718	1.855
	High ( >90k)	.231	1.260	.859	2.748
<b>Overall Empowerment model</b>					
	Low (less 70K)	REF			
	Medium (70-90K)	.186	1.204	.618	1.952
	High ( >90k)	.251	1.286	.959	3.728

During the interview, the beneficiaries were asked to comment on general level of financial access. From the responses, it emerged that limited opportunities to access finances from lending institutions to do business is one of the greatest challenges the groups face. The problem is even more apparent to newly created groups. Lending institutions require consistent cash flow sustained for a reasonable period of time, which is not easy especially for newly formed groups. The groups have however

focused on improving credit access through increased banking of regular proceeds to improve the group's credit rating.

One take from the interview regarding financial access is the strong consensus that access to finance is a critical component in enabling loan beneficiaries achieve significant strides towards economic and social empowerment. Thus, the qualitative results revealed why empowerment levels is still low and it is clear that empowerment can be achieved through increased efforts towards policies that facilitate loan access

#### **4.6 Effect of Loaning conditions on Empowerment**

The research question in this section is whether perception of loaning conditions by the group members can be a predictor of empowerment for the Uwezo loan beneficiaries. It is based on the theory that if the beneficiaries have a positive perception towards loans conditions, it solidifies one's persistence and resolve towards risk taking and arousing entrepreneurial mindset. This enhances chances of empowerment. Odds ratio results in Table 4.3 were computed with the '*Not Favorable group*' as the baseline (reference) group. It is seen that, all the odds are greater than 1 across the Economic, Social model as well as in the overall model. Thus, indicating that perception on loan conditions by group members regarding loan condition, has a significant positive effect on economic, social and overall empowerment of youth and women groups.

**Table 4. 2 Logistic Regression; Loan Terms on Empowerment**

<b>Model</b>	<b>Loan conditions</b>	<b>Estimate</b>	<b>Odds</b>	<b>Bootstrap 95% CI</b>	
<b>EE model</b>	Not favorable	REF			
	Neutral	.101	1.106	0.881	2.722
	Favourable	.123	1.131	.449	3.718
<b>SE model</b>	Not favorable	<b>REF</b>			
	Neutral	.201	1.311	.881	2.822
	Favourable	.223	1.558	.349	2.818
<b>OVERALL model</b>	Not favorable	Ref			
	Neutral	.154	1.758	.982	3.888
	Favourable	.159	1.311	.881	2.822

#### **4.7 Effect of Group Dynamics on Empowerment**

The study also investigated the influence of group characteristics (women versus youth and age of group) on Empowerment of the Uwezo fund loan beneficiaries. The concern of this objective is to seek understanding of what characteristics of the Uwezo fund groups that enhance or undermine empowerment of the group members. This is important for policy for the government and future composition of the loan beneficiary groups.

In the overall model result, (Table 4.4)) Odds ratio for women group is greater than 1 [1.235, CI;.431 2.281], indicating that women groups have higher odds (of 23.5%) of overall empowered than youth groups. Therefore, group dynamics in the context of whether the group is women or youth group has a significant positive effect on overall group empowerment. Similarly, a positive effect of group age on overall empowerment was found. between the age of the group. A group with more than 4 years of existence has a 7 % higher chance of empowerment compared to a group that has been in existence for less than four years, the inference group, [OR;1.074, CI;.331 1.412]. It is also seen that a group with more than 10 members has a 10.5% chance higher

probability of empowerment compared to the less than 10-member group [OR; 1.105, CI; .811 – 1.422]. Together the results shows that group dynamics has a significant effect on empowerment.

**Table 4. 3 The adjusted Odds ratios for the influence of group type on empowerment**

Empowerment type	Dynamics	Estimate	ODDS	95%CI	
Economic	Youth*	REF	-		
	Women	-.119	.888	.431	.911
Social	Youth*	REF	-		
	Women	.108	1.140	.624	1.712
Overall	Youth*	REF	-		
	Women	..211	1.235	.431	2.281
Overall	< 4 years *	REF	-		
	>4 years	.071	1.074	.331	1.412
Overall	<10 members	REF	-		
	10+ Members	.099	1.105	.811	1.422

**Pseudo R square=.680, DV; Empowerment \* reference group**

From these separate logistic results of the effect of Loan Access, Loan Conditions and Group Dynamics, it is evident that the three variables have a positive effect on empowerment of youth and women groups that benefited from the Uwezo fund. Thus, uwezo fund has a transformative effect on livelihoods of the youth and women groups.

#### **4.8 Discussion of Results**

It is evident that Loan Access is predictors of empowerment. Access to funding enables an individual make autonomous decisions but it remains scarce in many countries. Loan access is an economic resource that enables an organization or individual start-ups and access further value-generating resources. Also, government

funds are economic resources, which are limited requiring prudent disbursement to citizens to generate job opportunities, development and empowerment.

The Uwezo funds are meant to empower the youth, women and PWDs through enabling them more ability to access further funding from lending institutions including banks. When the loans are accessed, they enable the beneficiary's ability to do business and are likely to have finances to meet their daily needs. This is likely to create more opportunities and chances towards economic and social independence. As more and more groups have the resources and their economy improves, more jobs are created because of the increased purchasing power of the individuals in an area, and thus improves the economy of the region and raises the standard of living for its residents. The improved access to Uwezo fund is important because it enables the youths and women in the constituency the impetus to control over their lives, are able to take important decisions in their lives which is important towards development. Access to the Uwezo funds is important tool in promoting social equity and inclusion of all persons because of its ripple effect in an individual. An empowered individual values him/herself and actively wants to participate in value generating activities in life. This in turn makes the individual an important resource at family level and also at community level and even at social policies level impacting local and national level actions. Kibwezi West constituency can benefit immensely at national level by increasing means of accessing the funds.

Regarding loan Condition, the overall empowerment results found that an individual with positive perception on loan conditions has higher odds of empowerment than one who sees the conditions as unfavorable. These findings are in line with Ainia and Lutfi (2019). This result supports the functional theory of attitude which posits that positive

attitude influence positive behaviors and how problems are perceived. This is important for group cohesiveness in a group setting like Uwezo funded groups in Kibwezi West constituency. Evidence suggests that positive attitude strengthens the group and individual resolve to push forward and take risks in the face of challenges (Kapoor, 2019). Strategies and interventions that improve the financial behaviors and attitudes of the loan beneficiaries can aid in their empowerment. There is evidence that the financial behaviors and attitude is achieved through increased sensitization on loans and debt issues in general in order to improve their perception and therefore strengthen their boldness to investment.

The decision to take a loan for investment is a risk undertaking in itself. Perception has an important role on the risks that exist in each investment instrument related to human behavior when making decisions because perception is the first stage related to the reaction to risk. Group dynamics showed a positive effect on empowerment. The odds of empowerment are higher for women than youths. That is, if an individual from a women group is compared with an individual from youth group, and the two groups have same number of members and same years of existence, the woman have higher probability of empowerment than youth. Age of group or years of existence showed a positive effect on empowerment with older groups more likely to be empowered compared to newer groups.

## CHAPTER FIVE

### SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

#### 5.1 Introduction.

The chapter presents the summary of the study results, the conclusion and recommendations. In the summary sections, key areas of each chapter are presented in order to highlight the connections in the study. The conclusion section provides a summary of the key conclusions as per the research objectives. Finally, in the recommendation section, the research presents the key policy recommendations that enhance chances of sustainable outcome; empowerment of the beneficiaries.

#### 5.2 Summary

Empowerment of citizens' roots in human history and to date remains one of the ultimate goals of governments to its citizens. However, it still remains a mirage especially in developing countries including Kenya. Empowerment prevalence is even lower in rural sub counties including Kibwezi West Constituency. Under empowered mass of citizens is burden to development and have poor quality life. This study investigated the influence of Uwezo fund on empowerment of the loan beneficiaries in Kibwezi west Constituency Makeni County. The key research questions the study answered are, what is the effect of loan access, loan conditions and Uwezo group dynamics have on the empowerment of the Uwezo fund beneficiaries in Kibwezi west Constituency?



The literature reviewed laid the theoretical and empirical background on which the study is anchored. The study used the empowerment theory, the theory that explains why some individuals are more empowered than others. The Group Dynamic theory was used as well to explain the effect of individuals in a group that molds their attitude. The empirical studies in different parts of the world pointed towards a positive relation between Loan Access, Loan Conditions with empowerment. The study is a descriptive research design that used secondary and primary data sources. The chi-square and the logistic regression formed the key statistical approaches in answering the research question.

### **Fund Access**

Regarding Loan Access, the study found a significant positive effect on empowerment. The higher the access, the more likely an individual is likely to be empowered from the loan beneficiaries. The findings are in support of findings (Addai, 2017, Kabeer 2001, Al-Shami, 2017). The findings are also in line with expectation that availability of finance increase the chances of empowerment.

Regarding Loan conditions, the study found a positive significant contribution on empowerment such that effective clear access and utilization conditions enhance empowerment level of the beneficiaries. Studies by Scharz et al (2009 and Willebrands Lammers (2012) also found similar findings.

Also, a significance influence of group dynamics (composition, group age and number of members) on empowerment of the funds was found. Suggestive that the chances of empowerment differ for women and youth groups or for older and new groups or for group members with less than 10 and groups more than 10 members. Previous studies

on the effect of group dynamics and empowerment that examine gender-based grouping have mixed results.

### **5.3 Conclusions**

The study established significant positive influence of Loan Access and Economic Empowerment of Kibwezi west constituency loan beneficiaries. It is concluded that the region as whole can benefit from informed and empowered people by having in place sustainable strategies that enhance great access to the financial instruments. From the individual or group side, working towards improved creditworthiness is critical. Meeting financial obligations when they fall due at individual and group level improves credit rating and Credit rating has positive influence on access to finances from lending institutions. Based on the resource-based view, Access to production resources including financial resources, enables an individual to undertake value creation activities and contribute to job creation, entrepreneurial growth and general positive effect on the economy. Financial resources are scarce and therefore competitive to achieve. But the resources are key in unlocking the entrepreneurial mindset and resilience of people towards financial success and empowerment.

Loan conditions can be one of the transformative tools of the society because it has a significant predictive power on level of empowerment among Uwezo fund beneficiaries. The alignment of the conditionalities on loan access and loan utilization are key towards this goal by the Uwezo stakeholders.

Group composition, age and membership influence level of empowerment. The Uwezo fund empower individuals in women groups more than individual in a youth group. The loans can achieve empowerment in efficient ways when lending policies are formulated that are group-specific instead of being universal. The research-based

policies are important in taking into account the group dynamics such as age and membership to maximize empowerment in each of the beneficiary groups.

Overall, Uwezo fund has an enhancing effect on economic empowerment which in turn has transforming ability. There are many reasons as to why Kenya government should work toward the success of the Uwezo funded project. Empowerment has been at the center of a shift in thinking about economic development as a response to the failure of modernization and trickledown economics.

Economic participation and empowerment are fundamental to strengthening citizen's rights and enabling people to have control over their lives and exert influence in society. Citizen Economic empowerment is a prerequisite for sustainable development and economic, social and political growth.

Economic empowerment allows people to think beyond immediate daily survival and to exercise greater control over both their resources and life choices. For example, it enables households to make their own decisions around making investments in health and education, and taking risks in order to increase their income. There is also some evidence that economic empowerment can strengthen vulnerable groups' participation in the decision-making. Overall, Empowerment is critical in engaging people actively in development and achievement of milestones goals like big 4 agenda, but it can only be realized if there is a political will from government on enforcement of policies that are aimed at promoting citizen economic empowerment. These policies should promote access to finance at reasonable conditions and policies for the benefit of its citizens.

## 5.4 Recommendations

The low empowerment level in Kibwezi west constituency can be changed through emphasizing on strengthening of fund access. There is need therefore to have strategies in place that enhance access to finance. For instance, the government should now be organizing affordable financial training programs that train the potential loan beneficiaries and the public as well on how to build on credit scores. This is the case because banks and other financial institutions rely on credit scores for awarding loans.

It is also possible to empower more women and youths if the loan terms are favorable. The government should clearly sensitize the potential loan takers of the reason behind the conditions of the loan. This is important because, by so doing, the citizens come to better understanding of the rationale behind every condition (interest rate, repayment modes and other requirements). The lending institutions should have genuine success awareness objectively shared in order to encourage positive perception on the loan terms. They should also ensure that the conditions are the best to both parties.

Concrete performance indicators from the groups' books of accounts would have immensely helped in assessing the actual economic growth and empowerment. However, the data was not available and the current study had to rely on self-reporting data, where self-reporting bias cannot be ruled out. Going forward, future studies should build on these research findings to further establish the actual influence of loan access or loan terms on profit margin or asset portfolio formation from the groups' books of accounts.

## **5.6 Contribution of the study**

This study is a base line study on the effect of government-led financing on organized groups. Future studies can use this study as a reference for building on the findings to determine other key variables to include in those studies. Also, future studies should explore how Uwezo fund can better be improved to help the community empowerment.

Empirically, the study has provided a basis to testing the theoretical linkage between Uwezo fund and empowerment of organized groups which has not previously been tested. Future studies can further explore the effects of a potential moderator variable on the nature of the relationship between two constructs.

This study examined the effect of financial intervention using a case of Uwezo fund. Case studies can inform the development of a robust theory that identifies the links between problem, intervention and outcome. Case study research is particularly helpful when researchers want to answer questions of how or why things work in real life contexts. Theory generated from cases may help to make sense of the complex relationships that underline empowerment practice and clarify why efforts to improve empowerment succeed in some circumstances, but not in others.

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## APPENDICES

### APPENDIX: I: INTRODUCTION LETTER.

To: KIBWEZI WEST CONSITUENCY YOUTH AND WOMEN GROUPS,  
MAKUENI, COUNTY.

FROM,

JACKSON MUNYAO MUTUNGA,  
MOI UNIVERSITY (MOMBASA CAMPUS)  
MOMBASA.

16<sup>TH</sup> OCTOBER 2020.

Dear Sir/Madam.

#### **To Whom It May Concern.**

I am planning to carry out independent research on impact of Empowerment Fund on youth and women socio-economic development as part of my postgraduate study of Moi University.

The objectives of the study will be to establish the socio-economic development of youth and women in Kibwezi West Constituency in relation to Uwezo Fund, factors affecting Uwezo fund credit access by youth and women, challenges faced by Youth and Women in group formation and any other information that may be useful to my research. This will be done through simple questionnaire attached. All information collected will remain confidential.

Thanking you in advance for your kind assistance and co-operation.

Kind Regards,

Jackson Munyao Mutunga

**Department of Economics**

**Moi University**

**APPENDIX: II Uwezo Fund Beneficiaries In Kibwezi West Constituency Data**

S.No	Key Group Details							Amount Applied	Amount recommended
	Name of the Group/ institution	Ward	Nature of the group	Disaggregated data					
				F	F	Disabled			
						M	F		
*276	Amuka wisi kwi wia	Nguu/masumba	Women	2	7	0	0		80,000
*310	Mwangaza SHG	Nguumo	Women						80,000
	youth group								
001	Ndwae Ngutwae Kisomo joint self h.g	Nguumo	Women	0	15	0	0	300,000	150,000
002	Wasya wa King'uutheni	Kikumbulyu North	Women	1	15	0	0	150,000	110,000
003	Agape women group	Makindu	Women	2	13	0	0	1M	135,000
004	Kibwezi generative s h g	Kikumbuyu South	Youth	9	5	0	0	400,000	150,000
005	Jay Foundation youth group	Nguumo	Youth	7	3	0	0	500,000	135,000
006	Kwakotoe Joint women group	Emali/Mulala	Women	0	15	0	0	110,000	50,000
007	Ndetani Afyabora	Kikumbulyu North	Women	1	14	0	0	500,000	70,000
008	St.Cecilia women group	Kikumbulyu North	Women	0	14	0	0	400,000	50,000
009	Kisayani umiisyo s h g	Kikumbulyu North	Women	5	20	0	0	500,000	50,000
010	The swag	Nguumo	Youth	9	1	0	1	500,000	150,000
011	Embenesa s h g	Nguumo	Women	3	8	0	0	300,000	50,000
012	Kibwezi Disabled organization	Kikumbulyu South	PWD	0	0	5	10	500,000	135,000
013	Kanini Kaseo Kiu	Makindu	Women	0	20	0	0	400,000	70,000
014	Uimi museo	Nguu/Masumba	Women	0	14	0	0	450,000	135,000
015	Nomotingi women group	Nguu/Masumba	Women	0	17	0	0	4 M	70,000
016	Mulala sisters	Emali/Mulala	Women	0	12	0	0	500,000	150,000

	women group	la							
017	High brains youth group	Nguumo	Youth	9	1	0	0	480,000	135,000
018	Katindo Kaseo women group	Nguumo	Women	0	15	0	0	300,000	50,000
019	Kibwezi Divisional Women group	Kikumbulyu South	Women	0	15	0	0	500,000	70,000
020	Smart Youth group	Nguumo	Youth	6	1	3	0	150,000	150,000
021	Ilatu fourteen sisters women group	Nguumo	Women	0	14	0	0	350,000	50,000
022	Kalungu Amka Twende women group	Kikumbulyu South	Women	0	26	0	0	200,000	110,000
023	Nivatonyeka women group	Kikumbulyu South	Women	0	25	0	0	2 M	70,000
024	Ngwatanio ya Kivuthini	Kikumbulyu South	Women	5	10	0		500,000	150,000
025	Kyeni kya aka women group	Kikumbulyu South	Women	0	15	0	0	100,000	50,000
026	Utaio s h g	Nguumo	Women	6	14	0	0	500,000	50,000
027	Joy women Group	Emali/Mula la	Women	0	10	0	00	500,000	150,000
028	Twone mbee s h g	Kikumbulyu South	Youth	4	11	0	0	500,000	70,000
029	The Octa youth group	Kikumbulyu South	Youth	7	8	0	0	500,000	150,000
030	Tutafuzu Youth group	Kikumbulyu North	Youth	12	9	1	0	450,000	50,000
031	Ngumu bodaboda	Emali/Mula la	Youth	15	0	0	0	300,000	150,000
032	Tujenge Vijana	Nguumo	Youth	8	4	0	0	400,000	70,000
033	A B C Uthithuni guardians women group	Kikumbulyu South	Women	4	10	0	0	50,000	50,000
034	Kyeni kya vololo	Nguu/Masumba	Women	0	12	0	0	500,000	90,000
035	Utheu wa wikililye women group	Nguumo	Women	0	15	0	0	300,000	110,000
036	Ngomano women group	Nguumo	Women	0	15	0	0	300,000	110,000
037	Vinya wa	Makindu	Youth	6	8	0	0	300,000	135,000

	ngomano								
038	Amua women group	Emali/Mula la	Women	0	14	0	0	450,000	90,000
039	Kibwezi Pentagon women group	Kikumbulyu South	Women	0	15	0	0	500,000	135,000
040	Ngaikini women group	Kikumbulyu North	Women	0	15	0	1	700,000	50,000
041	G-sort youth group	Kikumbulyu South	Youth	6	8	0	0	150,000	50,000
042	Kanini Kaseo s h g	Emali/Mula la	Women	3	20	0	0	200,000	90,000
043	Umiisyo PLHIV	Makindu	Women	2	18	0	0	350,000	110,000
044	Nguu/masumba youth E.group	Nguu/Masumba	Youth	7	2	0	0	500,000	110,000
045	Wendo wa akandiwa kanyililya	Nguu/Masumba	Women	0	24	0	1	500,000	50,000
046	Nguuni Lamp women group	Kikumbulyu North	Women	0	14	0	0	400,000	110,000
047	Wikwatyo wa kisomo	Nguu/Masumba	Women	4	8	0	0	200,000	50,000
048	Umiisyo women group	Nguu/Masumba	Women	0	32	0	0	500,000	135,000
049	Kibwezi Sifa women group	Kikumbulyu South	Women	0	20	0	0	500,000	150,000
050	Ngwatanio ya wendo s h g	Nguumo	Women	5	15	0	0	500,000	90,000
051	Tumaini youth group	Emali/Mula la	Youth	12	0	0	0	500,000	135,000
052	Marvellous s.h.g	Nguumo	Women	3	7	0	0	200,000	50,000
053	Disciple s.h.g	Nguumo	Women	6	18	2	2	500,000	150,000
054	Eitu aombe women group	Makindu	Women	0	15	0	0	100,000	110,000
055	Wikwatyo wivo shg	Emali/Mula la	Women	3	10	0	0	500,000	135,000
056	Mbui nzau jua kali women grou	Nguumo	Women	0	15	0	0	450,000	110,000
057	Jamii women group	Makindu	Women	2	13	0	0	500,000	150,000
058	Umiisyo disabled persons	Kikumbulyu South	PWD			24	24	700,000	50,000

059	Bethel women group	Makindu	Women	0	11	0	0	500,000	90,000
060	Makindu Destiny s h g	Makindu	Women	3	12	0	0	500,000	150,000
061	Kathema youth group	Makindu	Youth	8	12	1	1	200,000	50,000
062	Wikwatyo wa kibwezi women group	Kikumbulyu south	Women	0	15	0	0	150,000	150,000
063	Katavani ndwae ngone maitu w group	Makindu	Women	0	11	0	0	300,000	50,000
064	Kalima women group	Emali/Muala	Women	0	36	0	0	250,000	50,000
065	Eleven stars youth group	Makindu	Youth	4	7	0	0	150,000	150,000
066	Nuru s.h.g	Nguumo	Women	0	10	0	0	500,000	50,000
067	Mwanyani boda boda sacco	Emali/Muala	Youth	13	0	0	0	200,000	110,000
068	Mbuinzau muungano	Nguumo	Women		15	0	0	350,000	135,000
069	Waridi s h g	Makindu	Youth	8	5	0	0	462,000	110,000
070	Uthasyo s h g	Nguumo	Women	10	20	0	0	500,000	110,000
071	Pamoja kwa kyai youth	Kikumbulyu South	Youth	7	9	0	0	500,000	70,000
072	Tiokwo s h g	Nguu/Masumba	Women	2	10	0	0	250,000	50,000
073	Jasho youth group	Kikumbulyu North	Youth	9	6	0	0	500,000	70,000
074	Ashu unity women group	Emali/Muala	Women		20	0	0	400,000	90,000
075	United brothers s h g	Makindu	Youth	8	3	0	0	500,000	110,000
076	Nzuvie ngusvie women grou	Nguu/masumba	Women	0	12	0	0	500,000	110,000
077	Upendo persons with disabiities s.h.g	Makindu	PWD	5	0	10	0	500,000	70,000
078	Christian victory youth group	Nguu/Masumba	Youth	1	9	0	0	100,000	110,000
079	Kisayani bodaboda youth grp	Kikumbulyu North	Youth	11	4	0	0	500,000	135,000



080	Thimaw'o C B O	Nguu/Masumba	Youth	9	11	0	0	450,000	50,000
081	Kamboo twone mbee	Makindu	Youth	25	0	0	0	200,000	150,000
082	Young youth group	Kikumbulyu South	Youth	0	10	0	0	100,000	90,000
083	Mwamba wa masalani women grp	Makindu	Women	0	15	0	0	500,000	110,000
084	Woni wa mikululo women grp	Makindu	Women	3	18	0	0	500,000	70,000
085	Esikya shg	Kikumbulyu South	Women	0	15	0	0	500,000	50,000
086	Tujinue women grp	Emali/Mulala	Women	0	20	0	0	300,000	135,000
087	Fanaka emali muslim youth	Emali/Mulala	Youth	5	6	0	0	400,000	70,000
088	Nyayo widows	Kikumbulyu North	Women	3	19	0	1	300,000	110,000
089	Ukai women grp	Emali/Mulala	Women	0	12	0	0	400,000	110,000
090	Ngulu twone mbee	Kikumbulyu North	Women	0	15	0	0	450,000	110,000
091	Wendano wa aka	Kikumbulyu North	Women	0	11	0	0	300,000	50,000
092	Roho safi	Nguu/Masumba	Women	1	13	0	0	300,000	135,000
93	Jericho sh group	Makindu	Youth	15	6	0	0	500,000	100,000
94	Nguma shg	Makindu	Women	3	12	3	9	150,000	70,000
95	Kikambi single women group	Makindu	Women	0	15	0	0	350,000	70,000
96	Ndethya ngutethie	Makindu	Women	0	24	0	1	600,000	100,000
97	Ngulu people living with disabilities	Kikumbulyu North	PWD	0	0	37	36	400,000	100,000
98	Makindu football club	Makindu	Youth	6	2	0	0	272,000	100,000
99	Musingi wawo	Makindu	Women	0	15	0	0	500,000	70,000
100	Kyeni kya aka	Makindu	Women	2	11	0	0	300,000	70,000
101	Twone mbee	Nguumo	Women	2	12	0	0	500,000	70,000
102	Woni support	Makindu	Women	1	14	0	0	300,000	100,000
103	Riziki	Nguu/masu	Youth	7	5	0	0	500,000	100,000

		mba							
104	Kibarani	Nguumo	Youth	5	8	0	0	500,000	100,000
105	Mbee nthei joyland women group	Makindu	Women	0	13	0	0	200,000	100,000
106	Kwa mailu shg	Makindu	Women	6	7	0	0	200,000	70,000
107	Jirani wema shg	Nguu/Masumba	Women	0	12	0	0	400,000	100,000
108	Kathesya musyi women group	Emali/Mulala	Women	0	12	0	0	200,000	70,000
109	Ramani youth group	Kikumbulyu south	Youth	9	4	0	0	500,000	70,000
110	Kyeni kya masalani	Makindu	Women	0	15	0	0	500,000	100,000
111	Katheani shg	Makindu	Women	3	14	0	0	250,000	100,000
112	Ndovoini youth foundation	Nguumo	Youth	6	9	0	0	350,000	100,000
113	Tia ngui	Makindu	Women	0	14	0	0	150,000	70,000
114	Yumbuni women group	Emali/mulala	Women	0	10	0	0	200,000	70,000
115	Ngwatanio nzeo women group	Makindu	Women	0	20	0	0	250,000	70,000
116	Ngakaa traders	Makindu	Women	0	40	0	0	400,000	100,000
117	Hustlers	Nguumo	Youth	8	2	0	0	150,000	100,000
118	Kiunduani B pipeline	Nguumo	Women	0	10	0	0	400,000	100,000
119	Tumaini letu women group	Makindu	Women	0	10	0	0	500,000	70,000
120	Wendo wa muuni disabled persons	Nguumo	PWD	0	0	9	19	500,000	100,000
121	Kikumbulyu peace makers youth group	Kikumbulyu South	Youth	5	5	0	0	500,000	100,000
122	Ukai tui women group	Nguumo	Women	0	15	0	0	450,000	70,000
123	Simba mbuinza women group	Nguumo	Women	0	15	0	0	300,000	70,000
124	Koya earth dam shg	Kikumbulyu south	Women	2	13	0	0	400,000	100,000
125	Kyeni kya ndovoini	Nguumo	PWD	0	0	3	27	500,000	100,000

	disabled								
126	Mazingira youth group	Nguumo	Youth	7	3	0	0	500,000	100,000
127	Mbuinzau investment	Nguumo	Youth	11	4	1	0	300,000	70,000
128	Royal shg	Makindu	Youth	11	4	0	0	300,000	100,000
129	Misongeni youth group	Makindu	Youth	6	8	0	0	300,000	100,000
130	Pambazuko youth group	Makindu	Youth	8	7	0	0	200,000	100,000
131	Isayani vision youth group	Nguumo	Youth	4	8	0	0	500,000	100,000
132	Syumile disabled persons shg	Nguumo	PWD	0	0	7	23	700,000	70,000
133	Itambya ya muuo	Nguumo	Women	0	20	0	0	150,000	70,000
134	Kiboma shg	Makindu	Women	5	26	1	0	200,000	100,000
135	Woni wa ndetani	Nguu/masumba	Youth	8	9	0	0	350,000	70,000
136	Miamba	Nguumo	Women	3	13	0	2	500,000	70,000
137	Woni wa aka mutantheu	Nguumo	Women	0	14	0	0	400,000	70,000
138	Ngomano adult class	Makindu	Women	0	14	0	0	200,000	70,000
139	Mwanzo mpya women group mbuinzau	Nguumo	Women	3	7	0	0	500,000	100,000
140	Kiunduani ABE shg	Nguumo	Women	0	13	0	0	500,000	70,000
141	Masalani kuweta na kwika	Makindu	Women	6	15	1	0	500,000	70,000
142	Bondeni water project	Makindu	Women	3	14	0	0	500,000	70,000
143	Ndetani Baraka women group	Kikumbulyu north	Women	0	15	0	0	100,000	70,000
144	Ngenda women group	Makindu	Women	0	10	0	0	500,000	70,000
145	Mumbe women group	Kikumbulyu south	Women	0	20	0	0	450,000	70,000
146	Ukai tui women group	Makindu	Women	2	13	0	0	500,000	70,000
147	Winyivo women group	Kikumbulyu South	Women	0	15	0	0	700,000	70,000

148	Kimandi shg	Makindu	Women	0	15	0	0	500,000	70,000
149	Coorporate women group	Makindu	Women	0	11	0	0	400,000	70,000
150	Dorcus shg	Nguumo	Women	0	14	0	0	150,000	70,000
151	Ngaikini polling station	Kikumbulyu North	Women	5	46	0	9	250,000	100,000
152	Wendano wa kisayani	Nguu/masumba	Women	0	25	0	0	150,000	70,000
153	Green life youth group	Nguumo	Youth	0	10	0	0	500,000	100,000
154	Huruma women group	Kikumbulyu south	Women	1	31	0	0	300,000	100,000
155	Umoja kibwezi women group	Kikumbulyu South	Women	0	12	0	0	500,000	100,000
156	Kujitoa youth group	Kikumbulyu North	Youth	9	3	0	0	500,000	60,000
157	Wendo shg	Emali/Mulala	Women	1	20	0	10	800,000	80,000
158	Muisuni women group	Makindu	Women	0	22	0	1	350,000	60,000
159	Kathungu women group	Kikumbulyu south	Women	1	31	3	3	500,000	60,000
160	New light youth group	Kikumbulyu south	Youth	4	10	0	0	100,000	100,000
161	Musingi waw'o	Makindu	Women	0	15	0	0	200,000	80,000
162	New down women group	Makindu	Women	0	12	0	0	300,000	60,000
163	Tuikolwe ni asyai maitu	Nguumo	Women	0	15	0	0	150,000	60,000
164	Njirani mwema	Makindu	Women	0	12	0	0	400,000	60,000
165	Manzanziko community	Makindu	Women	0	130	0	0	250,000	60,000
166	Wikwatyo kiu support	Makindu	Youth	3	7	0	0	200,000	60,000
167	Mbukilye ngukilye lwayani	Makindu	Women	0	29	0	0	200,000	100,000
168	Wumiisyo shg	Nguumo	Women	6	9	0	0	300,000	100,000
169	Kiunduani women group	Nguu/masumba	Youth	8	9	0	0	200,000	60,000
170	Wendo wa aka	Kikumbulyu North	Women	0	24	0	1	500,000	60,000

171	Wendano w ndiwa	Kikumbuly u North	Women	4	21	0	0	200,000	80,000
172	Motisha s h g	Makindu	Women	2	13	0	0	200,000	60,000
173	Kyanga shg	Makindu	Women	2	13	0	0	250,000	100,000
174	Woni umwe masalani s h g	Makindu	Women	5	10	0	0	500,000	60,000
175	Saj youth group	Makindu	Youth	4	4	0	0	500,000	100,000
176	Imara Youth Group	Nguumo	Youth	8	2	0	0	500,000	100,000
177	Syumile Maendeleo s h g	Nguumo	Women	2	8	0	0	200,000	100,000
178	Gray sons youth group	Makindu	Youth	6	2	0	0	500,000	100,000
179	Nuru s h g	Nguumo	Women	10	62	0	0	500,000	60,000
180	Kalima Ndogo Women group	Makindu	Women	0	15	0	0	100,000	80,000
181	Katethya s h g	Nguumo	Women	1	14	0	0	10,000	80,000
182	Kya aka women group	Nguumo	Women	2	12	0	0	100,000	80,000
183	Mbee ntheu women group	Makindu	Women	3	13	0	0	100,000	100,000
184	Woni poultry shg	Makindu	Women	2	13	0	0	300,000	100,000
185	Kawendi women group	Emali/Mula la	Women	2	12	0	0	500,000	100,000
186	Ngulu in action	Kikumbuly u North	Women	0	10	0	0	500,000	60,000
187	Woni wa wuni s h g	Nguumo	Youth	8	9	0	0	500,000	100,000
188	Woni wa ndiwa	Makindu	Women	4	21	0	0	200,000	80,000
189	Wikwatyo wa kisomo s h g	Nguu/masu mba	Women	4	8	0	0	200,000	100,000
190	Waamuka faida -milu	Kikumbuly u North	Women	4	17	0	0	500,000	60,000
191	Ngumbau s h g	Nguu/masu mba	Youth	10	2	1	0	300,000	60,000
192	Tutini G.N.C.A	Emali/Mula la	Youth	7	3	0	0	120,000	80,000
193	Comrades women group	Emali/Mula la	Women	0	15	0	0	500,000	100,000
194	Wendo wa kyandani	Makindu	Women	4	11	0	0	100,000	100,000
195	Wamama	Emali/Mula	Women	0	15	0	0	500,000	60,000

	tupendane	la							
196	Kwakotoe wikwatyo women	Emali/Mula la	Women	0	15	0	0	250,000	60,000
197	Muuni health workers	Nguumo	Women	5	59	0	0	200,000	60,000
198	Mutwii s h g	Emali/Mula la	Women	0	12	0	0	500,000	60,000
199	Kalii boda boda s h g	Makindu	Youth	15	0	0	0	500,000	100,000
200	Kyulu green belt	Nguumo	Women	5	19	0	0	350,000	60,000
201	Yingoso vision s h g	Makindu	Women	3	8	0	0	200,000	60,000
202	Kambo community health workers	Makindu	Women	4	21	1	0	50,000	60,000
203	Wendo wa nduluni	Makindu	Women	0	17	0	0	500,000	60,000
204	Kavatini itangi s h g	Makindu	Women	8	24	0	0	500,000	100,000
205	Majirani women	Makindu	Women	0	10	0	0	500,000	60,000
206	Wendano mbondeni youth group	Makindu	Women	0	15	0	0	100,000	60,000
207	Jikaze youth group	Kikumbuly u North	Youth	7	5	0	0	250,000	100,000
208	Wikwatyo wa kisomo s h g	Makindu	Women	3	23	0	0	400,000	100,000
209	Young entrepreneurs youth group	Makindu	Youth	3	8	0	0	500,000	100,000
210	Kika mukameni	Makindu	Women	3	43	0	0	200,000	60,000
211	Jamia youth group	Kikumbuly u south	Youth	8	1	0	0	200,000	100,000
212	Kuweta na kwika women group	Nguumo	Women	0	15	0	9	450,000	100,000
213	Ngui vaasa	Kikumbuly u North	Youth	4	8	0	0	400,000	60,000
214	Woni wa kyandululu	Kikumbuly u North	Women	2	12	0	0	100,000	80,000
215	Kionee ki	Kikumbuly	Women	3	12	0	0	100,000	100,000

	muathi miambani s h g	u North							
216	Nguuni orphans	Kikumbulyu North	Women	4	26	0	0	500,000	80,000
217	Kyaani self help group	Kikumbulyu north	Women	6	15	-	-	100,000	65,000
217	Vision women group	Emali/Mulala	Women	0	8	0	1	2 M	100,000
218	Imanyieni self help group	Kikumbulyu north	Women	3	12	-	-	250,000	65,000
218	Peace Welfare s h g	Makindu	Youth	7	7	0	0	500,000	100,000
219	Syengoni women group	Makindu	Women	0	20	0	0	500,000	100,000
219	Umiisyo wandatani women group	Kikumbulyu south	Women	0	18	-	1	300,000	65,000
220	Maendeeo maasee ngulu s h g	Kikumbulyu North	Women	3	11	1	0	440,000	100,000
220	Tiangui women group	Emali/mulala	Women	0	16	0	0	200,000	65,000
221	Kwandeke women group	Emali/mulala	Women	0	25	0	0	200,000	65,000
221	Pambazuko youth	Makindu	Youth	7	8	0	0	200,000	60,000
222	Niinue women group	Kikumbulyu South	Women	0	15	0	0	500,000	100,000
222	Welfare youth group	Emali/mulala	Youth	16	2	0	0	120,000	65,000
223	Tumaini self help group	Emali/mulala	Women	2	13	0	0	250,000	65,000
223	Vololo rock catchment women group	Nguu/Masumba	Women	0	15	0	0	500,000	100,000
224	Kamua women group	Emali/mulala	Women	0	10	0	0	150,000	65,000
224	Mbukilye ngukilye shg	Makidu	Women	3	9	0	0	350,000	100,000
225	Katiwa women group	Nguumo	Women	0	13	0	0	100,000	100,000
225	Oki sisters and brothers	Emali/mulala	Women	1	17	0	0	500,000	65,000
226	Aimi mate nguis h g	Makindu	Youth	10	10	0	0	150,000	100,000

226	Wasya wa thea self help group	Emali/mulala	Women	1	20	0	0	100,000	60,000
227	Vaita muthei women group	Nguu/masumba	Women	0	10	0	0	500,000	65,000
227	Vinduka na ivinda cbo	Nguumo	Youth	0	15	0	0	300,000	60,000
228	Aimi mate ngui self help group	Nguu/masumba	Women	5	10	0	0	500,000	80,00
228	Wendo wa tungu self help group	Nguu/masumba	Women	4	10	0	0	420,000	65,000
229	Masimba muslim women group	Nguu/masumba	Women	0	16	0	0	500,000	60,000
230	Muuo wa miangeni self help group	Women	Nguu/masumba	3	9	0	0	200,000	60,000
231	PCEA Ndulu adult education centre	Women	Nguu/masumba	0	15	0	0	150,000	65,000
232	Wikwatyo wa kisingo self help group	Women	Kikumbulyu north	0	14	0	0	400,000	65,000
233	Aka akuu twone mbee	Women	Youth	1	20	0	0	300,000	65,000
234	Jibambe women group	Women	Emali/mulala	0	10	0	0	400,000	65,000
235	Ilikoni women group	Kikumbulyu north	Women	0	16	0	0	100,000	65,000
236	Mwangaza self helpgroup	Emali/mulala	Women	0	11	0	0	100,000	65,000
237	Kayaka self help group	Nguu/masumba	Women	9	21	0	0	300,000	60,000
238	Katemi women group	Nguu/masumba	Women	0	18	0	0	500,000	60,000
239	Wikwatyo wa ndunguni youth group	Nguu/masumba	Youth	5	4	0	0	100,000	65,000
240	Wests soil conservation focus self help group	Emali/mulala	Women	2	7	1	0	100,000	65,000
241	Tuinue kiliku youth group	Emali/mulala	Youth	6	4	0	0	400,000	65,000
242	Muuo wa ndithini self	Nguu/masumba	Women	3	16	0	0	200,000	60,000



	help group								
243	Kawetungo self help group	Emali/mulala	Women	3	7	0	0	150,000	65,000
244	Ndwae ngone mwaitu self help group	Emali/mulala	Women	0	32	0	0	150,000	65,000
245	Amaki women group	Emali/mulala	Women	0	38	0	5	120,000	65,000
246	Miita youth self help group	Nguu/masumba	Youth	6	4	0	0	150,000	65,000
247	Kyeni kya mbee twani self helpgroup	Kikumbulu south	Women	3	7	0	0	100,000	65,000
248	Katengui women group	Kikumbulu south	Women	2	13	0	0	50,000	65,000
249	Ngushe self help group	Kikumbulu south	Women	4	21	1	0	200,000	65,000
250	Matei women group	Emali/mulala	Women	0	11	0	0	150,000	65,000
251	Mulala seed bulking self help group	Emali/mulala	Women	3	17	0	0	150,000	65,000
252	Umoja women group	Emali/mulala	Women	0	11	0	0	120,000	65,000
253	Masaani self help group	Emali/mulala	Women	6	26	0	0	150,000	65,000
254	Pamoja women group	Emali/mulala	Women	0	15	0	0	150,000	65,000
255	Emali disabled self help group	Emali/mulala	PWD	0	0	6	16	450,000	65,000
256	Wayona self help group	Kikumbulu south	Women	3	12	0	0	250,000	60,000
257	Mbukilye ngukilye makasa women group	Nguu/masumba	Women	2	13	0	1	150,000	60,000
258	Magumo	Kikumbulu north	Youth	5	6	0	0	100,000	65,000
259	Kayisi kwiyika kyaoni women group	Nguu/masumba	Women	0	12	0	1	200,000	65,000
260	Nthambya self help group	Nguu/masumba	Women	1	11	0	1	250,000	65,000
261	Mbukani youth group	Nguu/masumba	Youth	7	6	0	0	300,000	65,000

262	Ngonyo mwangaza self help group	Emali/mulal a	Women	0	15	0	0	150,000	65,000
263	Manya youth group	Mali/mulala	Youth	3	8	0	0	200,000	65,000
264	Pamoja youth group	Kikumbuly u south	Youth	9	6	0	0	100,000	60,000
265	Wendo wa kavete self help group	Kikumbuly u south	Women	3	8	0	0	100,000	60,000
266	Katethya self help group	Emali/mulal a	Women	5	10	1	0	200,000	65,000
267	Wendo wa kanundu youth group	Kikumbuly u south	Youth	1	14	0	0	150,000	65,000
268	Uthasyo self helpgroup	Kikumbuly u south	Women	5	10	0	0	300,000	60,000
269	Kanini kaseo self help group	Nguu/masu mba	Women	4	9	0	0	150,000	65,000
270	Kwakakulu sublocation environment network SHG	Emali/mulal a	Women	1	14	0	0	300,000	80,000
271	Ngutu orphans	Kikumbuly u south	Women	2	14	0	0	250,000	80,000
272	Kisingo PWD SHG	Makindu	PWD	20	23	12	31	300,000	60,000
273	Wendano wa ndiwa kiaoni	Kikumbuly u north	Women	4	21	0	0	200,000	60,000
274	Nguu cereals SHG	Nguu/masu mba	Women	0	13	0	0	100,000	80,000
275	Mulala division disabled persons	Emali/mulal a	PWD	0	0	2	8	130,000	80,000
277	Makindu paralegal SHG	Makindu	Youth	5	10	0	1	500,000	60,000
278	Sokoni youth group	Nguu/masu mba	Youth	3	8	0	0	100,000	80,000
279	Sifa ni zako jehova	Nguumo	Youth						80,000
280	Tujipange youth group	Makindu	Youth	5	5	0	0	100,000	80,000
281	Wendesyo wa nguma women group	Nguu/masu mba	Women	0	12	0	0	100,000	60,000

282	Uumwe wa sekeleni women group	Nguumo	W0men	0	16	0	0	200,000	80,000
283	Aka ma atangwa women group	Nguu/masumba	Women	0	15	0	0	100,000	60,000
284	Muuo wa uini SHG	Makindu	Women	3	7	0	0	150,000	60,000
285	Wenda ukooka women group	Nguumo	W0men	0	18	0	1	200,000	60,000
286	Comkes youth group	Makindu	Youth	5	6	0	0	100,000	80,000
287	Haraka women group	Makindu	Women	0	15	0	0	100,000	80,000
288	Kinzuu ed SHG	Kikumbulu north	Women	3	7	0	0	200,000	80,000
289	Woni wa aka ma kaunguni	Nguumo	Women	0	15	0	0	350,000	60,000
290	Young star youth group	Emali/mulala	Youth	6	9	0	0	200,000	80,000
291	Mbukilye ngukilye women group	Nguu/masumba	Women	0	13	0	0	250,000	80,000
292	Syumile progressive youth group	Nguumo	Youth	4	6	0	0	150,000	80,000
293	Makindu jua kali youth group	Makindu	Youth	8	1	0	0	100,000	80,000
294	Makikima SHG	Kikumbulu south	Women	6	28	0	0	200,000	80,000
295	Ndethya ngutethya women group	Nguumo	Women	0	14	0	0	200,000	60,000
296	Kanini kaseo women group	Makindu	Women	6	13	0	0	100,000	60,000
297	Kyeni kya usini women group	Makindu	Women	0	17	0	0	200,000	60,000
298	Mwanyani SHG	Emali/mulala	Women	0	10	0	0	100,000	80,000
299	Kalii PWD SHG	Makindu	PWD	0	0	7	9	500,000	60,000
300	Kivwauni women group	Kikumbulu south	W0men	3	16	0	0	100,000	80,000
301	Mutamboni A	Makindu	Women	0	15	0	0	100,000	60,000

	women group								
302	Makaki SHG	Makindu	Women	0	13	0	0	100,000	60,000
303	Time and life youth group	Emali/mulala	Youth	15	0	0	0	300,000	80,000
304	Neema kaka women group	Nguumo	Women	2	7	0	0	200,000	60,000
305	Fattah youth group	Makindu	Youth	6	4	0	0	100,000	60,000
306	Kuweta na kwika musingini women group	Kikumbuyu north	Women	0	15	0	0	450,000	60,000
307	Maisha mapya probation SHG	Makindu	Women	0	15	0	0	100,000	60,000
308	Kyaume youth group	Nguumo	Youth	15	3	0	0	300,000	60,000
309	Wendo wa kitandi women group	Emali/mulala	Women	2	46	0	0	100,000	80,000
311	Wenda ukooka youth group	Emali/mulala	Youth	4	4	0	0	100,000	80,000
312	Biashara youth group	Nguu/masumba	Youth	7	2	0	0	100,000	80,000
313	Emali/matiliku cab SACCO	Emali/mulala	Youth	8	2	0	0	250,000	80,000
314	Trinity revelation women group	Makindu	Women	0	13	0	0	200,000	80,000
315	Tujipange youth group	Emali/mulala	Youth	5	5	0	0	100,000	80,000
316	Nguu/masumba ward youth empowerment group	Nguu/masumba	Youth	7	1	0	0	500,000	80,000
317	Rauka youth group	Makindu	Youth	3	10	0	0	200,000	80,000
318	Kamina ngui	Emali/mulala	Women	3	11	0	0	250,000	80,000
319	Davids foundation C.B.O	Kikumbuyu south	W0men	3	12	0	0	450,000	80,000
320	Wikwatyo wa ndeke youth group	Emali/mulala	Youth	0	12	0	0	200,000	80,000
321	Ushirika youth	Emali/mulala	Youth	0	12	0	0	200,000	60,000

	group	a							
322	Hekima	Emali/mulala	Women	0	11	0	0	100,000	60,000
323	Simama SHG	Nguu/masumba	Women	2	6	0	0	300,000	80,000
324	Umoja ni nguvu SHG	Emali/mulala	Women	6	22	1	0	150,000	80,000
325	Kaunguni farmers welfare CBO	Nguumo	Women	30	200	0	0	130,000	60,000
326	Emali Islamic women group	Emali/mulala	Women	0	13	0	0	150,000	60,000
327	Kanini mweu	Emali/mulala	Women	4	11	0	0	200,000	60,000
328	Wuumisyo wa muvuuo	Emali/mulala	Women	0	32	0	0	300,000	60,000
329	Happy mothers	Nguumo	W0men	4	20	0	0	100,000	60,000
330	Tei wa ndiwa matiku	Emali/mulala	Women	0	26	0	0	500,000	60,000
331	Iteta poutry keepers women group	Emali/mulala	W0men	3	7	0	0	150,000	80,000
332	ABC maweni B women group	Kikumbulu south	Women	2	8	0	0	200,000	60,000
333	Muiikio women group	Makindu	Women	2	13	0	0	100,000	80,000
334	Kilivi visionaries	Kikumbulu south	Youth	6	9	0	0	100,000	60,000
335	Umilo wa kikweo SHG	Makindu	Women	1	14	0	0	350,000	80,000
336	Ngumbe uweso SHG	Kikumbulu south	Women	5	14	0	0	100,000	60,000
337	Kamwenge east women group	Nguumo	W0men	0	16	0	0	100,000	60,000
338	Ebeneza arise and shine women group	Kikumbulu south	Women	0	14	0	1	100,000	80,000
339	Twone mbee SHG	Kikumbulu south	Women	3	14	0	0	300,000	80,000
340	Kaunguni drama women group	Nguumo	Women	0	15	0	0	200,000	80,000
341	Nguu SHG	Nguu/masumba	Women	0	14	0	0	100,000	60,000

342	Joy bringers SHG	Nguumo	Women						80,000
343	Jipe moyo	Emali/mulala	Youth	16	3	0	0	400,000	60,000
344	Kutua SHG	Nguumo	Youth	4	8	0	0	200,000	80,000
345	Kwakiluko green grocer	Emali/mulala	Women	3	7	0	0	100,000	80,000
346	Kithimani support group	Nguumo	Women	0	15	0	0	250,000	80,000
347	Uadilifu SHG	Kikumbuyu south	W0men	0	12	0	0	350,000	80,000
348	Fifteen sisters active women group	Nguumo	Women	0	15	0	0	500,000	80,000
349	Twende mbee	Emali/mulala	Women	0	12	0	0	200,000	60,000
350	Uka tutindanie women group	Nguumo	Women	0	15	0	0	350,000	60,000
351	Niinue SHG	Kikumbuyu south	W0men	1	9	0	0	100,000	80,000
352	Kathyaka SHG	Kikumbuyu North	Women	5	15	0	0	180,000	80,000
353	Young generation women group	Makindu	Women	3	7	0	0	100,000	60,000
354	Masaani SHG	Nguu/Maumba	Women	0	11	0	0	150,000	60,000

*Source: Kibwezi West Constituency Uwezo Fund Committee Secretariat*

### APPENDIX III: QUESTIONNAIRE

#### Primary data collection tool

1. How long has the group been in existence (Tick one)

Less 5 years  5 to 10 Years  More than 10 years

2. How often have you attended financial literacy training? (Tick one)

Never  Rarely  Often  Very Often

3. Indicate highest level of education you attained (Tick one)

Primary and Below  Secondary  College

4. Kindly select one option for each row (either very favorable, favorable Neutral, Unfavorable , very unfavorable) that best describes the loan conditions

Conditions	Very favorable	favorable	Neutral	Unfavorable	Very unfavorable
Loan awarding Conditions					
Refinancing conditions					
Utilization conditions					
Servicing conditions					
Interest rate conditions					

5. These questions measure how much you feel you are empowered due to uwezo fund.

Select (✓) your level of agreement to the following empowerment outcomes.

Outcomes	Choice			
	Strongly Disagree	Disagree	Agree	Strongly Agree
1 Achieve educational freedom	Strongly Disagree	Disagree	Agree	Strongly Agree
2 More control of family resources	Strongly Disagree	Disagree	Agree	Strongly Agree
3. Awareness of my human rights	Strongly Disagree	Disagree	Agree	Strongly Agree
4. More freedom to make household decisions	Strongly Disagree	Disagree	Agree	Strongly Agree
5. Invest more in income generating activities	Strongly Disagree	Disagree	Agree	Strongly Agree
6. Have higher purchasing power	Strongly Disagree	Disagree	Agree	Strongly Agree
7. Ability to meet my financial obligations	Strongly Disagree	Disagree	Agree	Strongly Agree
8. I now have increased savings	Strongly Disagree	Disagree	Agree	Strongly Agree