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Household Livelihoods Survival Mechanisms and Women Enterprise Fund Up-take in Isiolo County, Kenya

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Abstract: *The general public and government social transformation agents alike assume that all Women have equal access to Development safety-net funds. Isiolo County, though a predominantly pastoralist region, has motivated women of all ages to take advantage of enterprise investment facilities to invest in small and medium business enterprises. The study sought to investigate whether women livelihoods survival mechanisms were improving as a result of women fund up-take in the area, against the popular notion that pastoral women, particularly those of Islamic religion, never engage on cash driven business ventures. It was anchored on Coleman's Social Capital Theory and the Rational Choice Theory due to their emphasis on rational thinking in investment decision making. Fifty (50) women entrepreneurs were involved in the study, which adopted mixed research design. Stratified, Snowball and multistage sampling techniques were widely employed to select the nature of businesses and their locations, while purposive and simple random techniques were used to identify and select respondents for inclusion in the sample. Structured observation, interviewing, focus group discussions (FGDs) and Key Informants Interviews (KIIs) were used in data collection. Qualitative data were analyzed by generating essential key themes as they emerged from the verbal expressions, while qualitative data were analyzed by application of the Statistical Package for Social Sciences (SPSS) version 22. Consistent sensitization, mentorship of young women and training are highly recommended.*

Keywords: *Isiolo, County, Household, Women, Enterprise, Safety-net, Funds, Livelihoods, Survival, Mechanisms*

1. Introduction

Women all over the World are known to engage on multiple chores in almost all aspects of life. Some scholars, especially radical feminists argue that women perform more than two-thirds of all the reproductive and productive work in society but they earn much less than one-tenth of the income (Nyokabi, 2017). Among the Muslim pastoralist communities, women are not so much involved in financial mobilization and direct trade, whether it is for personal or family social security except where the family runs an investment; since Men have a core responsibility to provide and protect women as household heads. These challenges are associated with the fact that commercial investments in Africa were associated with males and women were expected to be home makers. Traditionally, in most African communities, women and girls were not supposed to be exposed to handling of money (wealth), and when they did, they were presumed to be exposed to commercial sex work, since they were exposed to many males who had money!

Women in East Africa are disproportionately self-employed in informal enterprise, increasing their vulnerability and reducing their access to finance and services. Informal micro and small enterprise (IMSE) is a primary source of employment in the region. Excluding Southern African countries, employment in the informal sector makes up over 50 per cent of non-farm employment in sub-Saharan Africa, absorbing 62.2 per cent of employed women in Uganda and 49.8 per cent in Tanzania (ILO, 2018). Women Owned Enterprises (WOEs) are more likely to have lower capital stock and be in those sectors that are characterized by financial instability and lack of recognition like vegetable and cereal businesses (McKenzie, 2017). In a recent study commissioned by the International Labor Organization (ILO) in Tanzania, out of all the women who participated, 60.2 per cent owned micro, small and medium enterprises (MSMEs) where the owner was the sole employee, and 14 per cent of them had employed between two and five employees or more (Mori, 2018). A similar study done in Uganda found women's enterprises are more likely to have no employees than male-owned businesses (Mugabi, 2014). The smaller size of WOEs is associated in part with unfavorable conditions they face as investors. Some of the challenges include denial of permission and freedom to engage in business freely by spouses and family, limited access to wage employment (additional source of capital), for example, in Uganda only 13.8 per cent of working women are in paid employment, compared to 27.9 per cent of working men (Akidugu, 2017). This scenario implies that generally women are more likely to be pushed into self-employment as a survival strategy than men. In both wage employment and self-employment, women are disadvantaged by unequal education and exposure, social norms and cultural discrimination, and the responsibility to take care of children among our domestic chores. This explains why most small scale and women hawkers carry small babies with them as they sale their wares.

1.1 Statement of the Problem

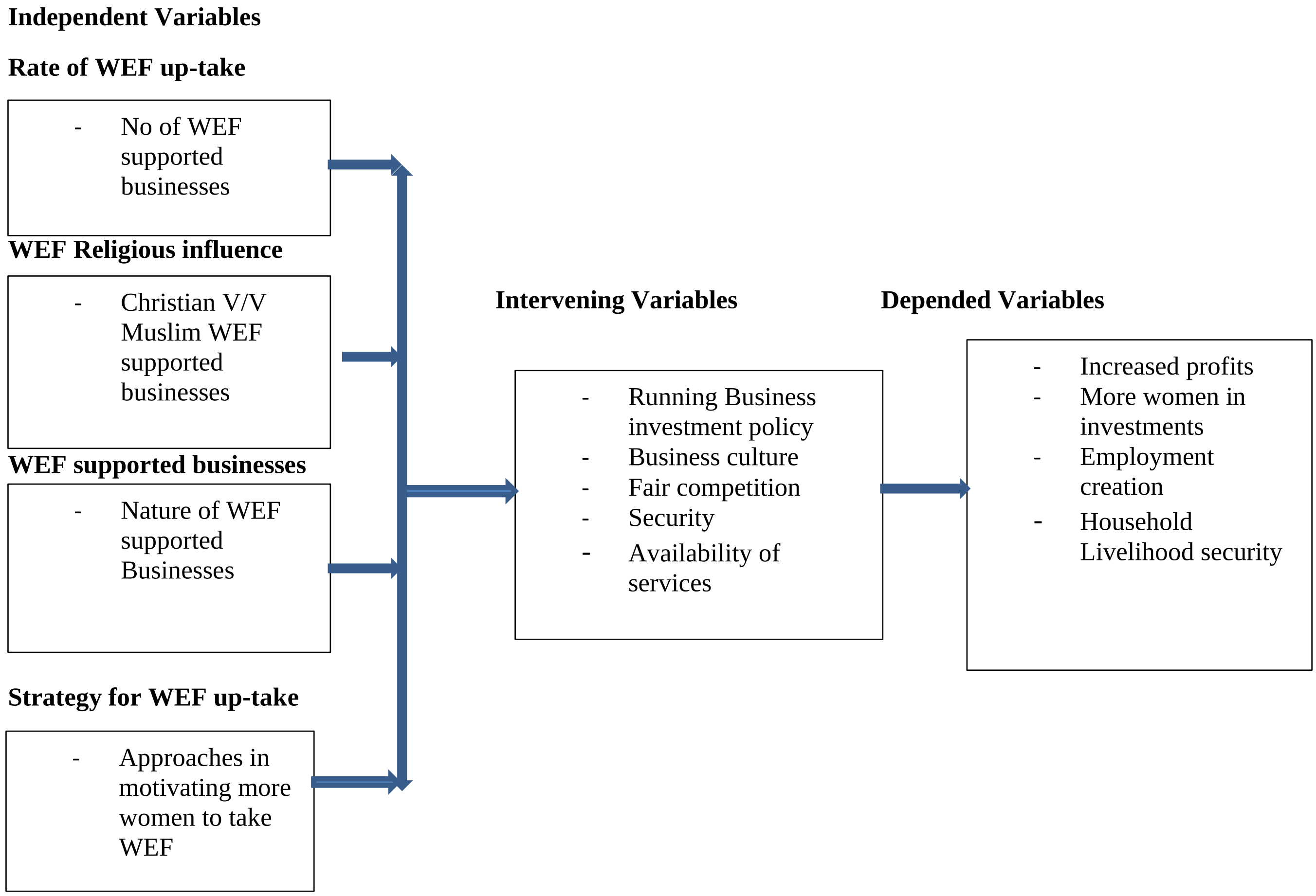
There is an overwhelming assumption that women from pastoral communities rarely borrow from investment funds to establish their own businesses. There are few or no empirical studies to ascertain this claim hence the need for this study to examine the rate of uptake of the women enterprise funds in Isiolo, which is a predominantly pastoral County with majority of the inhabitants being Muslim practitioners. It is also evident that borrowing to repay with profits and or tax rates goes against the Islamic faith since it is associated with unfair exploitation and extortion of resources.

1.2 Research Questions

The following research questions guided the study:

1. What is the rate of women enterprise fund intake in Isiolo County?
2. What is the link between the rates of women fund intake with the religious practices of the entrepreneurs?
3. What is the nature of businesses supported by women enterprise fund in Isiolo Count?
4. How could women in the area be encouraged to participate more proactively in WEF to enhance their businesses?

1.3 Conceptual Framework



Source: Researcher's own illustration, 2019

2. Literature Review

2.1 Establishment and Structure of the Women Enterprise Fund in Kenya

Women Enterprise Fund is a Semi-Autonomous Government Agency in the Ministry of Public Service, Youth and Gender Affairs established in August 2007. Its main objective is to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation. The fund falls under the Kenya Government's commitment to the realization of sustainable development goals on Gender Equality and Women Empowerment (SDG 5). Within a span of four (4) years, this commitment was actualized in 2011 when the Fund emerged the winner of the Sustainable Development Goals Award for outstanding achievement on promoting Gender Equality and Women Empowerment (GoK, 2017). Women Enterprise Fund (WEF) is a Semi-Autonomous Government Agency in the Ministry of Public Service, Youth and Gender Affairs. It was established in August 2007 to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation (WEF, 2007). The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been overlooked. Over the years, however, it has become increasingly apparent that entrepreneurship majorly contributes to economic development. Nevertheless, the significant numbers of enterprises are owned by men (International Labour Organization (ILO), 2018). In the past, it was not common to see women-owned businesses worldwide, especially in developing countries. The idea and practice of women entrepreneurship is a recent phenomenon. The Women Enterprise Fund was therefore set up by the Kenyan government to benefit women aged above 18 years, meaning any woman can apply, whether she is part of a group or as an individual. In its smallest manifestation, it enhances livelihoods within the family while on larger and deeper levels, national wealth accrues.

The government of Kenya has been trying to reduce the gender imbalance by providing fiscal support to women to raise their earnings and reduce the gap in estimated earned incomes between men and women, a strategy that the government is implementing under the Vision 2030. The fund offers several innovative loan facilities such as Tuinuke, Jiimarishe and others that are easily repayable according to the borrower's investment and ability.

In Kenya, women owned businesses account for over 48% of all SMEs (ILO, 2018). In this County, although women businesses have generally low capital and stock, they are almost at par with the male counterparts. Scholars assert that there are three profiles of women entrepreneurs operating SMEs in Kenya today ranging from: - the Jua Kali (hot Sun) artisan related businesses, very small micro enterprises and Small and Medium enterprises. These are differentiated by their demographic profiles, extent of previous business experience, needs, access to resources and growth orientation. The bulk of women entrepreneurs in Kenya operate enterprises associated with typical women's roles such as, groceries, hairdressing and fashion wear, small-restaurants, general food kiosks, retail and wholesale used clothes outlets (ILO, 2018). Women owned enterprises create a significant contribution to the Countries economy, accounting for 23.4% of Kenya's GDP (Kenya Economic Report, 2017). Out of the 462,000 jobs that are created annually since 2000, over a half of them are provided by the informal sector where women are the main drivers and investors (GoK, 2016).

A higher majority of women are unemployed hence depend on agricultural activities, which are hardly adequate to sustain their family needs leave alone generating extra income for savings or investment. In this case, most women's' income flows from hand to mouth, especially care of children. As Nyokabi, (2017) affirms:- *"Let's be true to ourselves, women won't save unless their children are fed and they themselves look good. In fact they would easily spend on their men to safe the family reputation" There* has been notable improvement in terms of economic activities and living standards of those accessing credit support from the WEF at the County level. Micro and small enterprises (MSEs) play a crucial role in strengthening private sector development and overall economic transition. They may generate income and new employment opportunities, de-monopolizing the industrial structure, improving the quality and quantity of production and services, and increasing entrepreneurship stocks. In relation to women in Isiolo, very few absolve borrowed cash from WEFs because their spouses see this as disrespect among peers who in their own view, may assume that they are unable to suppose their wives to start and run a family business. This assumption tends to discourage many women from borrowing for investment; coupled with the general fear for inability to repay, hence their property could be auctioned by the funder to recover their cash. This is a common position for Muslim households.

2.2 Impact of Women Enterprise Fund on Women Livelihood Security

The women in developing countries have movements and women's income generation programs have traditionally taken a broad–based welfare approach which emphasizes improving women's general living standards rather than enhancing their independence and active participation in the main stream economy growth. Over the past several years people have become increasingly aware of the need to focus on entrepreneurship development as a more specific objective in the support of women in developing countries. The effectiveness of women entrepreneurship development programs however has been hampered by the fact that people are still putting too much emphasis on gender (Nyokabi, 2017). A more specific focus on women entrepreneurship development has recently emerged which lays more emphasis on the economic benefits of women participation as seen in WEF's main focus. Women entrepreneurs in developed countries enjoy many advantages over those in developing countries. They have access to greater support from women mentors and role models, easier access to formal training on the principles of business planning and organization (Nyokabi, 2017). An estimated 35 percent of all households worldwide are headed by women, their participation in the labor force is growing in most countries and they comprise an increasing proportion of informal sector activities in almost every developing country in the world.

In Kenya, more than 36% of households are headed by women (Nyokabi, 2017), many of whom are beginning to venture into some form of small scale activities or self-employment out of necessity. Absorption of women into formal sector wage labor is shrinking in relative terms, currently representing only 20% of the total labor force in the formal sector. Their participation in the informal sector is on the increase with a representation of about 35% in 1990 to 39.7% in 2016 (Breldan, 2016). Women participation and contribution in the informal economy is probably higher than the statistics suggested today.

However, women's economic activities are most often undertaken in their homes thereby escaping notice and recognition. According to UNIDO (2015) women in the informal sector are the highest employer of other women, especially in the small scale enterprise outside agricultural sector in Kenya. Out of the 1.3 million enterprises in 1999, 75% were in trade and service sub sector, 13.4%

were in manufacturing of which 7.7% were involved in other activities (GoK, 2005).

2.3 The Challenges Faced by Women in Enterprise Fund

Although we may not highlight all the impediments, there is no doubt women throughout the world especially those in rural areas in developing countries have less control over productive assets and resources such as land, capital, information, education and technical skills among others (Akidugu and Egyir, 2017). As a result, they face difficulties in accessing credit due to collateral requirements (Mwebia, 2012). They therefore face difficulties in obtaining start-up funds while lack of social capital and networks result into less access to venture capital funding (Jyoti, 2016). Women may therefore face limited opportunities to make savings or undertake business expansion and diversification. Besides general phobia for loans and credit services, women lack information on how to get the loan and how to control their use even before they invest. Majority fear acquiring any funds that ought to be refunded, since they may be tempted to use a proportion on domestic activities. Mwebia (2012) asserts that women entrepreneurs face discrimination and are sometimes ignored by bank officials unless they are in a group. In rural areas, women suffer from gender stereotyped perception of self, low confidence and assertiveness which are major barriers, while low or lack of education results in women being ill-equipped to manage and control their businesses.

2.4 Theoretical Framework

2.4.1 Social Capital Theory

As Coleman (1988) postulates, Social Capitalism (SC) is the goodwill that is engendered by the fabric of social relations and that can be mobilized to facilitation of social action which would generally lead to social capital. Social Capital is also the expected collective or economic benefits derived from the preferential treatment and cooperation between individuals and groups as a result of social networks that yield to added value hence increased productivity and eventually high income. It is a resource based on trust, shared values and it develops from collective activities and individual commitment to formal investment relationships.

Social Capital Theory (SCT) is adopted in this study due to its ability to illustrate why and how women come together to form groups that apply and win WEF loans with easy. Members take the WEF loans on the strength of belonging to the women groups and sign agreements on the mode of repayment and on the enterprises they wish to utilize the funds on will repay so that other women would benefit. These groups ensure that the women effectively utilize the credit to achieve improved business performance and profitable gains from other types of capital as described by economists. Kenneth (2009) argues that the word "capital" implies three elements: extension in time; an intended sacrifice for deferred benefit; and alienability. Indeed, the argument in this study is that women find more consolation in greater support of each other, which seems to have led to huge achievements in harnessing and expansion of small businesses to medium and large scale investments through mutual support.

3. Methodology

A sample of 50 women entrepreneurs was involved in the study. A mixed research design, which adopts both qualitative and quantitative perspectives, was predominantly employed. Stratified, Snowball and multistage sampling techniques were widely used to select the nature of businesses and their locations, while purposive and simple random techniques were used to identify and select respondents for inclusion in the sample. Structured observation, interviewing, Focus group discussions (FGDs) and Key Informants Interviews (KIIs) were used in data collection. Qualitative data were analyzed by generating essential key themes as they emerged from the verbal expressions, while qualitative data were analyzed by application of the Statistical Package for Social Sciences (SPSS) version 22. Cultural beliefs that Muslim women could only be supported by spouses unlike borrowing influenced the low up-take of the fund. There was low absorption of the fund in rural towns and Markets like Kula Mawe and Garemala

4. Results and Discussion

As revealed in Table 1 below, 25(50%) of the respondents were drawn from Isiolo town centre specifically around the vegetable Market, followed by Garbatula, a town which is several kilometers away with 17(34%). Out of all respondents,15 were aged between 35 and 39, while 15 in all the towns were aged between 34 and 39 years. It seems more young women in the study area were not comfortable with WEF loans. Majority of the women, 31 from the four towns, were married, while 16 were single.

Table 1: Demographic Representation

Demographic (Variable)	Value	Isiolo Town Estates		Markets out of Isiolo		Total
		Mwanzo	Town Centre	Garba Tula	Ngaremara	
Gender	Female	10	25	17	3	**50**
Age-Groups	30-34	5	5	4	1	**15**
	35-39	3	15	6	1	**25**
	40-44	2	1	0	1	**4**
	45-49	0	2	0	0	**2**
Marital Status	Single	5	3	7	1	**16**
	Married	8	14	6	1	**31**
	Separated	1	0	1	1	**3**
	Divorced	0	0	0	0	**0**
	Widowed	2	0	2	0	**4**

4.1 Educational Level

As illustrated on fig. 4.1 below, unlike in most pastoral communities, 24(48%) of the respondents had attained University education (being young urban ladies), and 21(41%) had reached secondary education level. However, a half that number confirmed that they had not completed Form (4) but had dropped out of school at different levels of secondary learning to get married. After a lengthy discussion we discovered that the owners of the businesses were learned women working elsewhere at the County offices or in other major towns who had acquired the loans (start-up capital) to establish investments and had hired other women to run the businesses on their behalf as one of them had confirmed:-

"I am just an employee, this business is owned by Aisha (not her real name), an employee of the County here, when she won the WEF loan, she had no one to run the business, so she hired me"

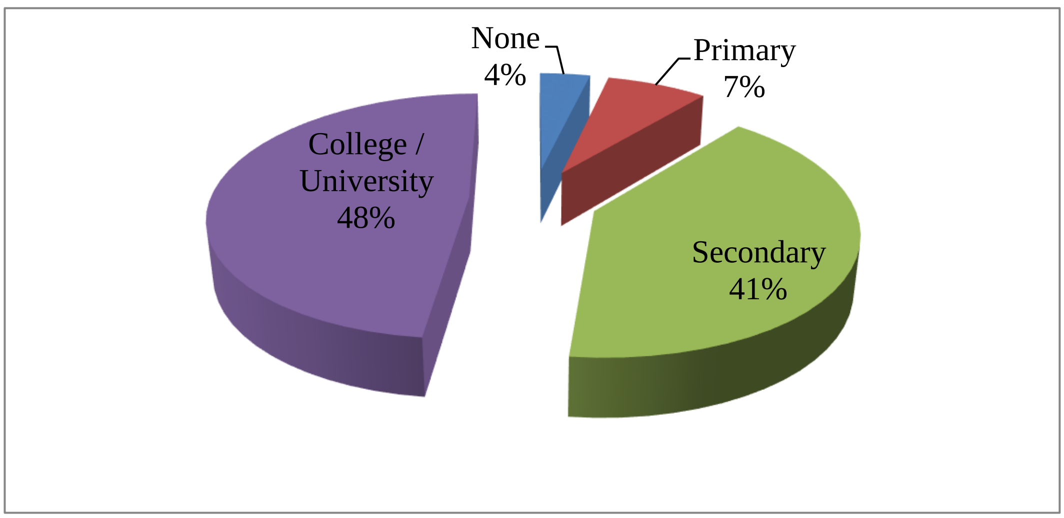


Figure 1: Education Level

4.2 Length of business operation

The study sought to establish the length of period that businesses operated by the respondents had lasted in order to determine the period they had taken to repay the loans.

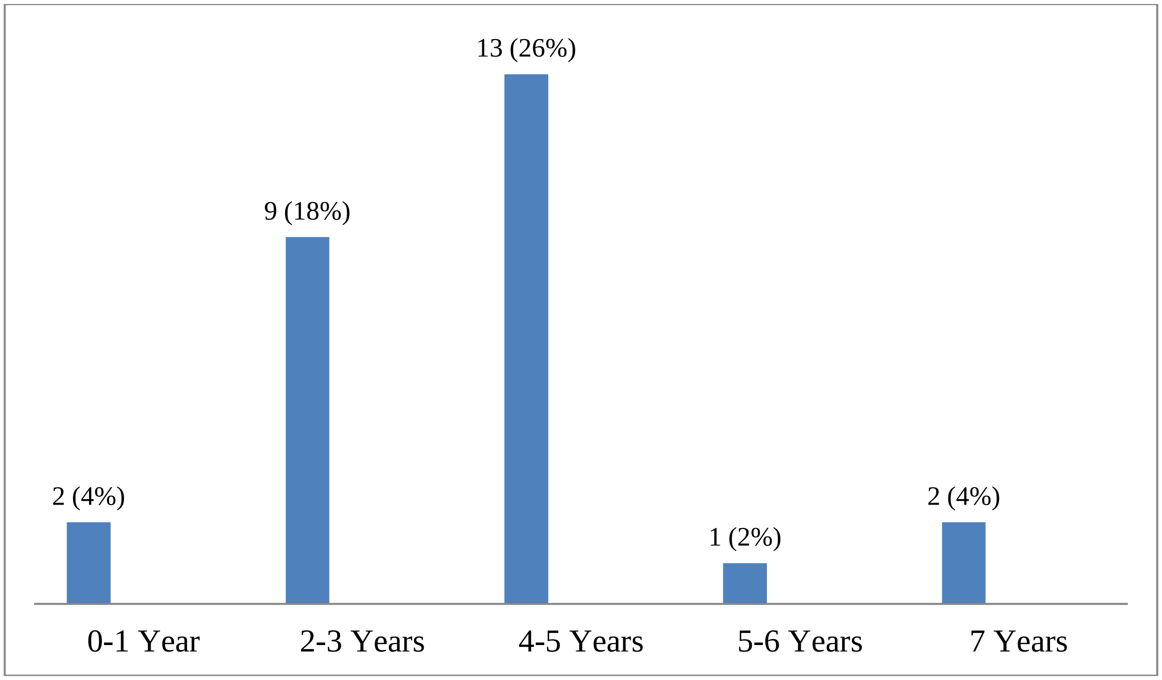


Figure 2: Length of Business Operation

On length, 13(26%) had taken between 4 and 5 years, while 9(18%) had taken 2 to 3 years. Asked whether they had repaid the loans in full, the respondents argued that they had not finished, because they preferred to repay in small bits to avoid affecting the income flow of their businesses. Interestingly, 2(4%) of the respondents had run their businesses for more than 7 years borrowing to boost their investments after every two years. These women claimed to have grown their investments with the fund as one of them asserts:-

"I have borrowed Kshs. 100,000 three times now since 2012, if it were not for this fund, mu salon would be still small, but now I consider myself stable enough to compete in the hair industry in this town"

4.3 The Impact of Women Enterprise Fund on women livelihood security

The respondents unanimously ascertained that the WEF had greatly increased their income levels and hence transformed their lives.

Table 2: Income increment

Rate of income increment (%)	Frequency	Percent
0-10%	43	86
11-20%	7	14
Total	**50**	**100**

When asked the rate at which they thought their businesses had grown as a result of the fund in relation to the capital they had when they started, majority 36(86%) felt that their businesses had grown by about 10%, while a few 7(14%) especially in the hair industry, groceries and hotels argued that theirs had grown significantly by about 20%. However it is not easy to relate the growth with WEF since some of the sectors like the hair industry have been improving in the country.

4.4 Real Aspects of livelihoods respondents felt had improved

The study sought to establish the specific aspects of life they felt had improved as a result of increased income in their businesses.

Table 3: Improved Aspects of Livelihood

Livelihood Aspect(s)	Improved	%	Same	%	Worse	%
Housing	26	96.3	1	3.7	0	0
Health	26	96.3	1	3.7	0	0
Clothing	27	100	0	0	0	0
Food	25	92.6	2	7.4	0	0
Emergency finances	22	81.5	4	14.8	1	3.7
Savings	20	74.1	6	22.2	1	3.7
Education	19	70.4	6	22.2	2	7.4

As illustrated above, on whether some aspects of life had improved, the respondents affirmed that all the aspects discussed had improved on an average of about 85% which was associated with the uptake of the WEF as one of the focus group members ascertained:-

"Two of us are widowed, if it were not for these businesses we don't know how we would have educated our children and fed them among other basic needs like health and clothing"

4.5 Type of enterprises Supported in the study Area

Table 4: Type of enterprises per Region

Type of Business	Isiolo Town Estates		Rural Markets	
	Mwanzo	Town Centre	Garbatula	Ngaremara
General shops	2	3	1	1
Agribusiness	1	2	0	0
Food Kiosk	3	4	1	0
Saloon	2	7	0	1
Use clothes	2	2	0	0
Grocery Stalls	6	6	0	0
Others	0	7	0	0
Total	**15**	**31**	**3**	**1**

Table 5: Types of Enterprises

Types of enterprises	Frequency	Percent
Livestock farming	13	26
Agribusiness	1	2
Food kiosk	9	18
Saloon	12	24
Used Clothes	8	16
Others	7	14
Total	**50**	**100**

As shown on the Table 4 above, livestock restocking is one of the most important aspects of livelihood in Isiolo area, where 13(26%) of the women borrowed from the fund to help add livestock in agreement with their spouses. They claimed that after two rainy seasons, their husbands had helped them refund the cash. The saloon businesses seem to have had attracted 12(24%) investors, most of whom were young women.

4.6 Amounts of loan acquired

The study sought to establish the amount of money respondents had applied from WEF in order to assess the improvement in livelihoods as presented by respondents.

Table 6: Loan amount Awarded

Loan amount	**Frequency**	**Percent**
50,000-100,000	22	44
101,000-150,000	13	26
151,000-200,000	9	18
201,000-250,000	4	8
Above 250,000	2	4
Total	**50**	**100**

As Table 6 above illustrates, most of the respondents 22(44%) had won between Kshs. 50,000 to 100,000 individually or as a group. Thirteen 13(26%) had been awarded 101, 000 and 150,000, while very few 2(4%) had been awarded up to Kshs. 250,000. In Kenya, these are quite little amounts of money. Asked why they had not applied for higher amounts, most of the respondents claimed that they wanted to grow gradually and were not sure they would be able to refund such big amounts of money.

Table 7: Challenges Respondents faced at Household Level

Challenges faced	**Frequency**	**Percent**
Spending on daily needs	11	22
Renting cash to Spouses	8	16
High cost of Initial Preparations	16	32
High Competition	9	18
Inability to make and determine profits	6	12
Total	**50**	**100**

As revealed above, the women claimed that they faced all the challenges shown on table 7 above, however asked the most pressing one, 16(32%) identified high cost of initial investment expenditure, followed by 11(22%) who cited spending loan money on domestic needs like school fees and food among others. Although they confirmed being trained before being awarded loans, 6(12%) cited inability to determine their profits and even being unable to make any profits as a serious impediment to their success in business. Asked how they were addressing such challenges, the following solutions were mentioned:-

1. Agreement with spouses to refund whenever they had spent investment cash on household needs. It was confirmed by at least 3 respondents that their spouses had declined to pay, and they were using their Chama contributions to refund the cash
2. Seventeen 17(34%) confirmed that they could not decline their spouses requests for cash, with 13 of them ascertaining that they always got the money back on time. Four out these claimed that they may not get the money refunded, and would look for alternative means to ensure them money went back to their businesses.
3. The challenges of high competition and inability to separate capital with profits cut across all the women. They affirmed going through training sessions on the issues but it was still not easy to work out.
4. All the respondents were determined to move on until their businesses were stable enough and had paid back all the loans awarded to them.

5. Conclusion and Recommendations

5.1 Conclusion

1. Since the study found that it's the older women, above 30 years of age, who had taken up WEF loans, it concludes that much more younger women need to be motivated to apply and benefit more from the fund in the study area
2. Women have in-build phobia for borrowing higher loans, which makes their investments small, attracting little profits hence making no realistic investment sense, which curtails steady growth over time
3. Most loans are still spent on domestic (household needs), which affects the investment levels and as well as the business expansion
4. Although initial training is frequently organized by WEF staff, not many women understand how to measure and determine profits from any new income. Quite often than not, daily sales are presumed to be profits (Cash for use)
5. Most of the cash is spent on operational and initial investment preparations (rent, furniture, licenses, electricity bills, repairs etc)
6. WEF has not been embraced in rural centers and market towns except in major county and sub-county towns in Isiolo County.
7. Uptake of WEF among Muslim women is still quite low compared to women from other religions

5.2 Recommendations

i) Women in General

1. The Women Enterprise Fund training should be carried out periodically but not a one off event to monitor and empower women investors to run their businesses.
2. Women should be exposed to periodic benchmarking tours to learn from one another in different regions.
3. Women should strive to acquire basic education and technical training, which will enable them to gain the necessary skills to participate fully in economic development
4. Since most women do not have other sources of income, the fund should help them identify other domestic sources like poultry and dairy cows to supplement the group contributions and table banking initiatives they use to enhance their income levels.

ii) Women Enterprise Funds (WEF) managers and staff

1. The Fund should come up with innovative ways to attract more young women and therefore increase the uptake of loans as a true venture in job creation.
2. The Fund should increase their funding to allow loan seekers to access more money, and hence higher profits
3. The Fund should shorten the loan application period and procedure to enable women access money within a shorter period with easy
4. Emphasis on women groups as security should be abolished, to strengthen individual growth and commitment to self-actualization
5. The Fund should offer its beneficiaries affordable educational loans which can be used to further their education.
6. The Fund should market the businesses of its beneficiaries on online platforms and provide data base per County to encourage low uptake Counties to participate.
7. Rate of absconding and investment failure should be put on the website as a lesson to upcoming investors

iii) Government Agencies
The government should make the fund just like Uwezo fund more visible and efficient to empower women financially and make them self-reliant as individuals in both urban and rural areas.

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