

## Opportunities And Constraints for Development Funds Access Towards Empowerment of Women in Africa: A Case Study of Kakamega County

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**Abstract:** Achieving gender equality and empowering women is the fifth of the seventeen Sustainable Development Goals that were approved by United Nations as the 2030 Global Agenda for Development. A growing amount of research that has been done shows that countries that fail to address gender barriers and empowerment of women are losing out in economic growth. In Kenya, efforts by the government towards women empowerment through opportunities such as Uwezo Fund, Women Enterprise Fund and other non-formal initiatives like Table Banking System have not borne much fruit. There exist many barriers to accessing these opportunities thus making the country lag behind in having women compete favorably with their male counterparts. There is need to assess and explore the opportunities and constraints for development funds access towards empowerment of women. The objectives were: to find out opportunities and constraints that are available to women in accessing development funds, to suggest mechanisms of overcoming the constraints to ensure empowerment of women in Kenya. Research methodology used was quantitative whereas descriptive research design was adopted. The findings from the study indicate that majority of women who have access to development funds are empowered economically and have acquired entrepreneurial skills thus spurring economic growth of the country. The findings will be used to sensitize and encourage women on the need to exploit the available opportunities.

**Keywords:** Opportunities, constraints, women, development funds, and empowerment.

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### I. Introduction

Achieving gender equality and empowering women as a Sustainable Development Goal builds on some of the targets that began in the Millennium Development Goal number three which failed to provide a springboard for development policies and practices that provided gender equality and women's and girl's rights. Women and girls continue to face discrimination across economic, social and political affairs. Despite increasing efforts from the Government of Kenya, non-governmental organizations and international development agencies to empower women, there has been little improvement in the socio-economic status of women at grass root level. In Kenya, more than 75% of women live in rural areas where they dominate the agricultural sector (floriculture, tea, coffee, vegetables, cereals, poultry, mangoes, oranges) (ILO 2004). Apart from receiving little monetary awards from the agricultural produce these women are also "time poor" because of their dual roles in the household economy and the labor market. On average women work longer hours (12.9 hours) compared to men (8.2 hours) yet they earn less because more of these hours are not remunerated (Saito, 1994). Women also make up nearly half of all Micro and Small Businesses Enterprises, but their businesses tend to be smaller, are less likely to grow, have less capital investment than male-owned firms, and are twice as likely as male owned firms to be operating from home (Government of Kenya 1997).

Empowering women as social, economic and political actors is essential to building stronger economies, achieve internationally agreed goals for development and sustainability and improve the quality of life for men, women, families and communities. Throughout Africa, women are a powerful force for growth and development, making important contributions to the economy as workers and entrepreneurs, and to the welfare of their families. Economic empowerment is a basic tool in improving the capacity of men and women to participate in, contribute to and benefit from growth processes in ways which recognize and value their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben, 2008). Economic empowerment increases women's access to economic resources and opportunities including jobs, financial services, property and other productive assets, skills development and market information (Cuberes et al, 2011). The government of Kenya has been in the forefront to enable women access funds through formal initiatives such as the Uwezo Fund and Women Enterprise Fund among others. These initiatives are anchored in the Vision 2030 which is in the Government's development blue print that aims to transform Kenya into a newly industrializing middle income country providing a high quality of life to its citizens by 2030 in a clean and secure environment (Government of Kenya 1997). Though the rules for acquiring these funds have been relaxed, most women have not been able to access these funds. There still exist

bottlenecks such as the requirement of registration of the group by the relevant government bodies, Partnership Deed, PIN/VAT certificate and holding a bank account in the name of the group, the accessibility of funds to only registered groups and not individuals among others. These constraints have been crowned by the fear of ‘loans’ and inadequacy of collateral for women. Women have also been able to acquire development funds through informal financial support systems such as Merry-Go-Rounds, Rotating and Savings Credit Associations and the Table Banking system. Also these informal initiatives have not borne much fruit in empowering the women economically. Most women are not aware of the various support programs available and as a result, women with their entrepreneurial tendencies perceive that there is no support from the government (World Bank, 2011). Though a lot of effort is being put in place to empower Kenyan Women, the process tends to lag behind especially for the women living in the rural areas. Therefore for this study, our major focus was on the women living in rural parts of Kenya and to establish whether they had equal opportunities as those settled in urban centers in accessing development funds towards their empowerment.

## II. Methodology

The study employed survey research design and subjective data was collected from women in Shinyalu Constituency of the larger Kakamega County. Purposive sampling was used to get women participating in group activities. Questionnaires and oral interviews were used to collect the required data from 90 women sampled for the study.

### Findings

Shinyalu Constituency is one of the twelve constituencies in Kakamega County. Agriculture is the major economic activity with tea and maize being the major produce. The bulk delivery of tea is done to Mudete Tea Factory which is outside the constituency. It has sizeable markets and shops trading mainly maize, beans, fresh produce and livestock such as cattle, sheep and goats. It has wards, approximate human population and approximate area as shown below;

**Table 1: Approximate population and area of Shinyalu Constituency**

WARD NAME	APPROXIMATE POPULATION	APPROXIMATE AREA IN SQUARE KILOMETERS
Isukha North	23,496	42.2
Murhanda	28,285	36.0
Isukha central	34,545	42.7
Isukha South	35,807	38.3
Isukha East	17,939	262.6
Isukha West	19,412	23.6
TOTAL	159,475	445.4

The majority of the inhabitants are poor peasant farmers with most youths and men faced with the alcoholism challenges. For the study, the target was women participating in women group activities in rural areas of Shinyalu Constituency because it is through these groups that women could easily get economic empowerment through development funds availed not only by the groups themselves, but also by the Government and other private sectors.

The major findings of the study were as follows:

**Table 2: Respondents per Ward**

QUESTIONNAIRE/INTERVIEW ITEMS	A	B	C	D	E	F
Awareness of available development funds	11	12	14	9	8	9
Participation in Merry-Go round activities	10	9	10	11	8	7
Participation in both Merry-Go round and Table Banking	4	6	8	5	7	6
Uptake of Uwezo Fund	3	2	5	4	2	2
Uptake of Women Enterprise Fund	1	2	3	3	1	2
Not employed in formal sector	11	13	5	9	12	13
Post secondary education	2	4	7	5	2	
Women Groups registered by relevant ministry or agency	1	3	4	1	4	5

KEY: A - Isukha North  
 B - Murhanda  
 C - Isukha Central  
 D - Isukha South  
 E - Isukha East  
 F - Isukha West

### 1. Opportunities available to women in accessing the development funds:

- a) 70% of the women groups admitted that they were aware that women were being supported with development funds by the government and other private organizations but had not made any effort to acquire any such support.

- b) 60% of the women groups were practicing the Merry-Go-Round activity only as a way of accessing development funds.
- c) 40% of the women groups practiced both Merry-Go-Round and the Table Banking System to access development funds.
- d) 20% of the Women groups had acquired Uwezo Fund as their development funds.
- e) 10% had acquired Women Enterprise Fund for their development.
- f) 70% of women were not in employment in formal sectors
- g) 80% of the women groups are not legally registered by the relevant Government Ministries

**2. Challenges faced by women in accessing development funds were as follows:**

- a) Levels of literacy: 70% of women had completed primary level of education, 40% had completed secondary level and 25% had attained higher levels of education.
- b) Lower levels of access to and control over the resources such as land, livestock and other valuable property.
- c) Lower levels of access to networks and people who can assist and support them.
- d) Greater vulnerability to sexual exploitation and abuse at the community level, if not the household levels.
- e) Diversion of funds that is meant for expansion of their businesses to other family commitments such as nutrition, health, social-cultural functions such as funerals, circumcisions, marriage rights, and education for their children among others.
- f) High levels of idleness and irresponsibility by their spouses and male youth due to alcoholism, polygamy families and wife inheritance.

### **III. Discussions And Conclusion**

Accessing funds for development is still a major challenge for women living in most rural parts of the country. Development actors such as the Government, Non-Governmental Organizations, Private Sectors, Educational/ learning/training institutions such as the Polytechnics and Technical universities need to put in more effort to reach out to these women especially those living in rural areas with an aim of:

- a) Encouraging them to increase their literacy levels and capacity building in functional areas such as finance, marketing, production, managerial skills, and entrepreneurial skills among others. This would reduce their levels of ignorance and even increase their linkages with relevant partners and networks. Increasing their literacy levels would also enable them embrace the “table banking system” which is a better source of group funding than the “Merry-go-Round”.
- b) Sensitizing them on the need to have their groups officially registered as this would enable them access funds provided to them such as the Uwezo Fund and Women Enterprise funds,
- c) Sensitizing the community on available opportunities to ensure 1/3 gender rule on appointments, promotion, and employment opportunities available,
- d) Encourage women to apply for tenders that have been availed to them and the requirements for qualification and
- e) Sensitize the community on the changing role of women so that women can actively take part in the process of development. All these initiatives would enable the women access development funds hence empowering them economically leading to achievement of Sustainable Development Goals.

Higher female earnings translate into greater investment in children’s education, health and nutrition, which lead to economic growth in the long-term. Achieving women’s empowerment is not a “quick fix”. It will take sound public policies, a holistic approach and long-term commitment from all development sectors.

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