

Impact of Participation in Microfinance on Women Empowerment: Evidence from the Women Enterprise Fund Beneficiaries in Nairobi County, Kenya

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Abstract- Researchers have argued that if programmes are appropriately designed, microfinance could make an important contribution to women's empowerment. Empowerment is about changing power relations to favour those who previously had limited power over their own lives. Participation of women in microfinance programmes provides them with resources that enhance their individual ability to make choices and consequently gain control over their own lives. An example of programmes providing microfinance services targeting women clients is the Women Enterprise Fund (WEF), an initiative of the government of Kenya. This paper employs a descriptive approach to examine effect of duration of participation in the WEF micro finance programme on women empowerment in Nairobi County. The paper is based on the findings of a wider study on the impact of WEF Microfinance intervention programme on women empowerment, carried out between October 2015 and January 2016 in Nairobi County. A sample of 385 women was drawn randomly from 167 active self help groups that were beneficiaries of microcredit and other financial services from WEF. Data was collected using a structured questionnaire, as well as through focus group discussions. According to the findings, participating in the WEF programme had a positive influence on various dimensions of empowerment, but the duration of women's participation (the number of years women had received credit in form of loans, and other services from WEF) had very limited impact on empowerment outcomes.

Index Terms- Participation, Empowerment, Microfinance

I. INTRODUCTION

A.1.1 Justification for Women-only Microfinance interventions

A growing body of contemporary literature indicates that the issue of women empowerment has become a central aspect in programs and activities of most government and non-governmental organizations. It is considered crucial in achieving an all-round development of societies and nations (Mandal, 2013). The need for empowerment of women stems from the fact that many women have limited decision-making power and choices in life (or within their households), because in most socio-economic areas, they are considered worse off than men,

for instance, in terms of literacy and labour force participation. Microfinance institutions targeting women clients act as interventions to improve access to financial resources, in an attempt to reduce existing inequalities, and to create equal opportunities for participation in development. If appropriately designed, microfinance can make an important contribution to women's empowerment (Adjei-Bosompem, 2013), and hence a critical tool to empower women from poor households (Pokhriyal *et al*, 2014; Khan & Noreen, 2011). The Women Enterprise Fund is an example of an intervention that creates an opportunity for women to access microfinance services, the main product being provision of microcredit in form of affordable loans to women. Though individual women also access its financial services, WEF's microfinance services mainly target women belonging to self help groups, with the aim of helping them initiate or improve their business enterprises, generate income and in the process achieve empowerment. This paper looks at the relationship between women's participation in the WEF microfinance programme and empowerment outcomes in Nairobi County.

1.2 Understanding the concept of Women Empowerment

A growing body of contemporary literature indicates that the issue of women empowerment has become a central aspect in programs and activities of most government and non-governmental organizations. There are varied definitions of empowerment, and methodological critique within literature with regard to the empowerment concept still persists, due to inconsistencies in its operationalization, conceptualization and measurement (Shimamoto, 2014). Nevertheless, most definitions imply some form of achievement, especially in relation to women's relative position in the household and society. Empowerment as a term has a connotation of power, and is about changing power relations to favour those who previously had limited power over their own lives. Some scholars have however argued that the empowerment idea is not related to the kind of power that dominates other people, but power to enable one to achieve goals and ends (Musonera & Heshmati, 2016). This power enables individuals gain *control* over resources (physical, human, intellectual, financial and self), as well as control over ideology in terms of beliefs, values and attitudes. Empowerment can therefore be considered as a process of gaining control

(Batliwala, 1993, cited in Cornwall, 2016), in this context, control of one's life.

Empowerment has also been defined as a process that brings people who are outside decision-making process into it. When applied to women, it is considered important as it leads to a positive change that improves women's fall-back position and bargaining power within a patriarchal system, while creating awareness and capacity building (Rahman, 2013). Women empowerment entails change, and the ability to make choices (Kabeer, 2005), also referred to as strategic life choices. Kabeer's concept of "choices" encompasses three inter-related components that define empowerment: *resources*, which constitute the pre-conditions under which choices are made (pre-conditions of empowerment); *agency* (the process - which includes control of resources and decision-making), and *achievements*, the outcomes of choices (Malhotra *et al*, 2002). In this paper, empowerment is considered as a multi-dimensional concept that encompasses financial advancement, change in spending on human development, economic decision-making and social/psychological empowerment.

1.3 Empowerment of Women in Kenya through the Women Enterprise Fund

The Women Enterprise Fund (WEF), a Kenya government women-only financial intervention programme that came into existence in 2007 is geared towards provision of affordable financial and business support services to Kenya's women (WEF, 2017), based on the premise that most women have historically faced difficulties in accessing credit from traditional financial institutions such as banks. It provides services to individual women entrepreneurs or women-owned companies and their organizations through a number of products and services. The most popular product is the '*Tuinuke*' loan, a form of microcredit available to women in self-help groups (SHGs) with a minimum membership of ten persons. The product is available to women SHGs all over the country, and is accessed alongside other microfinance services such as training and market linkage. The objective of this paper is to determine whether the duration (in years) of participation in the WEF microfinance programme has an influence on women empowerment outcomes in Nairobi County. The study focused on women members of SHGs accessing the Women Enterprise Fund's '*Tuinuke*' product loans in Nairobi County, Kenya. The product is available to members of registered self-help groups in Kenya. For the groups to benefit from WEF services, their membership must be composed of 70% women.

II. THEORETICAL CONTEXT OF MICROFINANCE AND REVIEW OF EMPIRICAL EVIDENCE

2.1 Theoretical Context

Access to microfinance enables women to initiate or expand business enterprises that help them earn income. The income earned is expected to improve women's economic position, alleviate poverty and contribute to improved living standards, especially for poor women. Increasing income levels to alleviate poverty (anti-poverty approach) can consequently contribute to women empowerment by enabling women make choices in life. Microfinance programs provide women with

access to financial services to improve the economic/financial position of households (Kabeer, 2005a), which in turn enhances food security, housing and improved health (Mayoux, 2001).

2.2 Literature Review

Research shows that women's participation in microfinance programmes leads to empowerment outcomes such as increased earnings, savings and short term expenditures as evidenced in Asia (Jain & Jain, 2012; Mazumdar & Wencong, 2013; Sultana & Hasan 2010), Northern Uganda's Women's Income Generating Support (WINGS) program (Blattman *et al*, 2013), and some parts of Kenya (in Mugotio constituency by Maru & Razia, 2013; Narok town by Mutai & Achieno, 2013; Nandi by Magugui *et al*, 2013). It also benefits children in terms of schooling, nutrition (Khandker *et al*, 1998), medical services, household goods and clothes (Dobra, 2011; Caretta, 2010), and is significantly associated with higher spending on education (Magugui *et al*, 2013), food, and reduced spending on alcohol and tobacco (Ranis & Stewart, 2005 citing a Côte d'Ivoire study by Hoddinott & Haddad, 1991). Studies also point at improved social and economic conditions of women (Mukayiranga, 2013), improved social and psychological well-being (Sarumathi & Mohan, 2011), social status and decision making (Karuga, 2014), social and political awareness (Hashemi, *et al*, 1996), reducing violence by intimate partners (Gupta *et al*, 2013), and general household well being (Awojobi, 2014).

Other studies reveal greater ability to influence investment decisions, gaining more respect from husbands, with women's opinions and roles more valued in economic decision-making (Haneef *et al*, 2014; Loomba, 2013), more control over income and savings (Kato & Kratzer, 2013), general household decision-making and bargaining power in households where income is invested jointly (Ngo & Wahhaji, 2011).

Beneficiaries of microfinance in parts of Ghana, Tanzania and Kenya also report improved self esteem and confidence (Seddoh, 2014; Kato & Kratzer, 2013; Caretta, 2010), and in Uganda, improved self value and self image (Lakwo, 2006). Women also report gaining greater ownership over businesses, household assets (Lakwo, 2006), and houses (Magugui *et al*, 2013).

In regard to impact of duration of participation in microfinance on empowerment, a review of findings from a number studies reveal no significant association between length of involvement in a microcredit programme and women empowerment (Awaworyi, 2014). A study in Burma could not also conclusively determine whether length of membership in microfinance has any effect on empowerment (Ringkvist, 2013). Literature reviewed therefore indicates that participation in microfinance indeed may have an impact on women empowerment, but evidence on the impact of length/duration of participation on empowerment outcomes is inconclusive, hence the need to contribute to knowledge on this aspect by focusing on not just participation, but the duration in years that women have participated and accessed services from a microfinance programme.

III. RESEARCH ELABORATIONS

The data analysed in this paper were collected as part of a wider study to examine the impact of WEF micro-finance intervention on women empowerment in Nairobi County. A survey was conducted with women members of SHGs that had accessed credit from the Women Enterprise Fund for at least three years. A sample of 385 women picked randomly from 167 SHGs (that were identified as active), were interviewed during the survey, which was carried out between October and December 2015. Data were collected using a structured survey questionnaire.

The analysis and compilation of the wider research report, which included a bivariate as well as multivariate analysis, was completed by July 2016. The survey questionnaire included questions related to the four selected WEF intervention variables: Duration (in years) of participation in the WEF programme, access to credit (amount and number of times), access to training (frequency and type) and SHG support.

This paper employs a descriptive approach to present findings of bivariate analysis of the relationship between participation in the WEF programme (indicator: the number of years women had received loans and other services), and women empowerment.

The indicators of empowerment (which was considered as a multidimensional concept), were:

- 1) Financial advancement, measured by: change in monthly incomes, contribution to household expenditure, change in amount of personal savings
- 2) Change in spending on human development aspects: children's education, Nutrition and health
- 3) Economic decision-making measured by attitude towards sale of three types of assets

(Land; household goods such as furniture & electronics; kitchen items such as cookers/stoves, pots, cutlery/plates), and control of income earned.

- 4) Social/psychological empowerment. To assess this, a 5-point Likert scale ranking responses to eight indicators/items that described decision-making and/or status of social/psychological empowerment was developed. The scale ranged from the highest decision-making level/empowerment status, to the lowest/absence of empowerment as (5 – always, 4 – almost always, 3 – sometimes may be/not sure 2 - rarely 1 – never). Responses on the indicators/items covered the status of empowerment at the time of the survey (following exposure to WEF microfinance services), as well as the reported status before exposure to WEF microfinance services. The eight indicators/items, for which Cronbach's alpha coefficient of reliability was observed as 0.625 (for responses on reported situation after accessing WEF microfinance services) and 0.763 (for reported status before accessing WEF microfinance services), were as follows:

- i. I am involved in household decision-making regarding choice of schools

My children or dependants attend

- ii. I participate in household decision-making in regard to family health care

- iii. I participate in household decision-making in regard to children's shopping and major household purchases
- iv. I am free from family tension/violence within the household (from partner/husband/members of family/household
- v. I interact with other people in meetings/social gatherings with ease – feeling of self confidence
- vi. I can visit friends/family/attend meetings/functions: I do not have to seek permission from husband/family
- vii. There is equitable sharing of household work/chores between me and husband/family members when at home
- viii. I believe in my ability to solve issues and make the right decisions about life/family matters – feeling of self-worth/esteem.

In this paper, the responses to the social/psychological empowerment indicators/items were re-grouped into three: 3- Always/almost always (high level empowerment), 2-sometimes may be/not sure (moderate or unsure), and 1-rarely/never (low empowerment).

IV. SOCIO-DEMOGRAPHIC AND BUSINESS PROFILES OF SURVEYED WOMEN

The first part of the survey questionnaire contained questions on the women respondents' background, to provide information on their socio-demographic and business profiles. Table 1 shows the socio-demographic profiles of the women respondents.

Table 1 Socio-demographic Profile of Surveyed women respondents

Characteristic	Percentage (%) of women	No. of women
Age in 5 year age groups		
20-24	1.0	4
25-29	8.3	32
30-34	13.0	50
35-39	16.1	62
40-44	16.1	62
45-49	12.7	49
50-54	10.6	41
55-59	6.0	23
60-64	9.7	37
65-69	4.2	16
70+	2.3	9
Total	100	385
Years of Schooling		
No Schooling	0.8	12
1-6	3.1	12
7-8	12.5	48

9-12	41.0	158
13-16	40.5	156
17-21	2.1	8
Total	100	385
Marital Status		
Single	18.4	71
Married	64.7	249
Separated/Divorced	5.5	21
Widowed	11.4	44
Total	100	385
Number of Children		
None	7.0	27
1	18.2	70
2-3	44.2	170
4+	30.6	118
Total	100	385

4.1 Age

The age of respondents ranged from 20 to 80 years, with majority of women falling in the middle age groups of between 30 and 49 years of age. The proportion of women aged 65 years and above was small, constituting only 6.5%. Women in the middle ages would be expected to fall within the reproductive age bracket, hence may require adequate resources to support their children's upbringing.

4.2 Education Levels (Years of Schooling)

Approximately equal proportions of the women studied reported they had 9-12 and 13-16 years of schooling respectively (approximately 41% of women in each education category). This implies that majority of the women had attained an adequate level of education to enable them comprehend the content of

training they received alongside the provision of credit. According to the Kenya education system, children are expected to have completed primary level education at the end of the 8th year of schooling, secondary/high school by the 12th year, and first degree/any tertiary level education by the 16th year. Additional years beyond 16 could generally be interpreted as part of post-graduate level of education.

4.3 Marital Status and number of children

Majority of the women included in the study (about 65%) were married. Single women constituted less than 20% of the sample, while the separated/divorced and the widowed accounted for only 5.5% and about 11% respectively. A considerable proportion of women (44%) had 2-3 children, about 31% had four children or more, and about 7% had no children. It was therefore necessary for the women to have adequate income to cater for basic needs of their families.

4.4 Sources of income

Table 2 shows the sources of income of the surveyed women prior to and after benefitting from WEF microfinance services. Over half of the women beneficiaries (about 56%) were already engaged in business prior to receiving credit and other services from WEF. The rest of the women had been engaged in formal employment (21%), or had other unspecified sources of income (5%). Almost 20% of the women said they had no source of income/were housewives before they started benefitting from WEF services. Majority of the women in the study group (67%) had another source of income at the time of the survey, apart from income obtained through business activities supported by the WEF loans. The implication here is that most of the women accessed microcredit probably to earn extra income and improve their socio-economic status, and also probably be better placed to meet basic needs for their families and households.

Table 2 Percentage Distribution of Women beneficiaries of WEF microfinance Intervention by sources of income

Characteristic	Status	Percentage (%) of women	No. of women
Source of Income prior to Joining WEF program	No Income/ Housewife	19.7	76
	Formal employment	21.3	82
	Business	53.8	207
	Others	5.2	20
	Total	100	385
Do you currently have any other source of income?	No	32.7	126
	Yes	67.0	258
	Missing data	0.3	1
	Total	100	385

4.5 Business profiles and Duration of Participation in WEF Microfinance Programme

Table 3 shows the business profiles of the surveyed women and their duration (number of years) of participation in the WEF microfinance programme.

Table 3 Distribution of Women by Business profiles and Duration of Participation in the Women Enterprise Fund Programme

Business Profile	Percentage of women	No. of Women
Group Economic Activity		
Table Banking/"Merry Go Round"	89.4	344
Rotational Purchase of Household Items	15.1	58
Business Activities/Trading	10.9	42
Real Estate/Buying & selling of Plots	2.1	8
Missing	0.8	3
Total	100	385
Type of Business (at the time of survey)		
Buying/selling farm produce	33.8	130
Retail shop owner	18.2	70
Clothing business/ boutique	18.7	72
Saloon/Cosmetic shop/beauty shop	9.9	38
Other (shops)	6.0	23
Hawking	3.9	15
Real Estate/Rentals	2.8	11
Agribusiness (poultry, livestock, etc)	4.4	17
Restaurant/hotel/pub	2.0	8
Missing data	0.1	1
Missing data	0.3	1
Total	100	385
Have Loans made a difference?		
Yes	97.1	374
No	2.6	10
Missing data	0.3	1
Total	100	385
Duration of Participation in WEF (in years)		
3	74.8	288
4 and above	25.2	97
Total	100	385

Majority of the women (89%) reported that the credit accessed from WEF was borrowed by their Self Help Group (SHG) members through a Table Banking/"Merry-go-round" arrangement (all respondents were members of a self help group). Individual borrowers would then utilize their share to start up or enhance their own small businesses. Probably the amount borrowed was not large enough to start up a group enterprise, hence the decision to borrow small amounts from the group loan and boost capital for individual businesses. The borrowers in a table banking arrangement repay loans borrowed from the group kitty at an interest rate and within a period agreed upon by the group. This helps the group repay the WEF loan while making some savings from interest charged on individual borrowers.

The SHGs women belonged to receive a small loan amount of loan at first, but subsequent loan amounts increase depending on the group's good repayment behaviour. The maximum amount for first loan from WEF is 100,000 Kenya shillings, which is about 100 US dollars.

Some women reported that their SHGs utilized the loans for rotational purchase of household goods (15.1%), group business/trading (10.9%) and real estate/buying of plots (2.1%) respectively. Un-surprisingly, relatively large enterprises like real estate exhibited the lowest proportions, meaning women had utilized the credit received to operate small enterprises. This is consistent with some research evidence in developing countries which indicates that many of the businesses women start are driven by necessity and are often very small (Pines *et al*, 2010).

Almost three quarters of the surveyed WEF beneficiaries had been with the fund for three years, the remaining quarter reporting a length of participation of 4 years and above. Although the highest length of participation reported by the women was about 9 years, their numbers were small hence the grouping of the duration into two categories. The smaller proportion of beneficiaries with at least 4 years duration could be explained by issues of drop-out from the programme over time, or due to improvement of financial status as businesses grew,

after which the beneficiaries could have become eligible for access to other financial services that hitherto were out of reach.

V. RESEARCH FINDINGS AND DISCUSSION

5.1 Participation and Financial Advancement

Table 4 shows the relationship between duration of participation in WEF microfinance and change in monthly incomes. Overall, 89% of the women reported that their income levels had increased, with only 6% indicating that their income

levels had decreased after joining the WEF programme. The remaining 4.9% reported that income levels had not changed. This means that though for about 11% of the women the loans either did not make a difference or worsened their financial position, majority reported an increase in incomes. This is consistent with findings from other studies in Kenya (Maru & Razia, 2013; Mutai & Achieno, 2013; Magugui *et al*, 2013), which associate participation in microfinance with improved incomes, among other gains.

Table 4 Percentage Distribution of Women by Duration of participation change in monthly incomes

Years of Participation	Percentage distribution by nature of change in income				Percentage distribution by magnitude of change in income (income now, minus income before)					
	Has your monthly income increased, decreased or remained the same since your Self help group started benefitting from WEF microfinance?				Income per month (in shillings) had Changed by					
	Increased	Remained the same	Decreased	Total	Less than 0 to -50,000	0	>0 to 9,000	10,000 to 19,000	20,000 and above	Total
3	89.9	4.2	5.9	100	6.2	3.8	46.2	25.0	18.8	100
4 and above	86.6	7.2	6.2	100	5.2	8.2	42.3	21.6	22.7	100
Total	89.1	4.9	6.0	100	6.0	4.9	45.2	24.2	19.7	100

The proportion of those whose income had increased dropped slightly with increase in years of participation, from 89.9% of those that had participated for three years, to 86.6% of those that had participated for four years or more. Findings imply that income levels for most women had increased after they joined the WEF microfinance programme, but number of years of participation beyond 3 years had diminishing effect on incomes. For a sizeable proportion of women who reported an increase in incomes (45.2%), the magnitude of increase in income was less than 10,000 shillings. Only 19.7% had increases

of 20,000 shillings and above, but situation was not significantly influenced by years of participation. This could be attributed to the size of enterprises/businesses that women were involved with, most of which were relatively small.

The other measure of financial advancement was the women’s contribution to household /family expenditure once they earned their own income. Table 5 shows the impact of duration of participation on contribution to household expenditure.

Table 5 Percentage Distribution of surveyed women by Duration of participation and status of contribution to Household Expenditure

Years of Participation	Percentage distribution by status of contribution to household expenditure					
	Were you contributing to household/family expenditure before your group joined WEF?			Are you contributing now?		
	Yes	No	Total	Yes	No	Total
3	74.3	25.7	100	94.1	5.9	100
4 and above	80.4	19.6	100	90.7	9.3	100
Total	75.8	24.2	100	93.2	6.8	100

For all women respondents, the proportion of those reporting they contributed to household expenditure increased from 75.8% for reported situation before WEF microfinance intervention to 93.2% for the reported situation after WEF, implying that participating in microfinance may have enabled them to get involved in financial contributions to run their households. Conversely, the proportion of those who reported not having been contributing to this expenditure reduced from 24% (before benefitting from WEF microfinance) to only 6.8% (status after benefitting), an implication that a large proportion of those not contributing before had shifted to the status of contributing to household expenditure after benefitting from the programme. Participating in WEF microfinance could therefore have

enhanced the women’s income levels, enabling them to contribute towards household expenditure.

Duration of participation did not have a positive effect on status of contribution to household expenditure after participating in microfinance, because the proportion of women that were contributing decreased from 94.1% of those that had participated for 3 years to 90.7% of those that had participated for four years or more. This means that it is the joining of the WEF programme that had an impact, but not the number of years of participation.

Respondents were also asked to indicate whether their personal savings had changed as a result of their participation in WEF microfinance programme (table 6).

Table 6 Percentage Distribution of Respondents by Duration of participation and change in amount of Personal savings

Years of Participation in WEF	Has the amount of personal savings changed since joining WEF microfinance?			Percentage (%) increase in personal savings					
	Yes	No	Total	0	1- 19	20-39	40-59	60 and above	Total
3	89.9	10.1	100	10.1	52.1	18.1	14.6	5.2	100
4 and above	89.9	10.3	100	10.3	50.5	17.5	12.4	9.3	100
Total	89.9	10.1	100	10.1	51.7	17.9	14.0	6.2	100

About nine out of ten respondents (89.9%) indicated that the amount of personal savings had changed since they started benefitting from WEF microfinance. This proportion generally remained almost the same irrespective of the number of years of participation. This implies that joining the WEF microfinance programme was positively associated with change in amount of savings, but the duration of participation had no effect.

For slightly over half of all women (51.7%), amount of personal savings had increased by less than 20%. For most of the percentage increase categories, the proportions of respondents reduced with increase in duration of participation. On the other hand, in just one out of ten respondents (about 10%), there was no increase in amount of savings, whether they had participated

in the program for three years or four years and above. In summary, amount of personal savings for women had increased after participation in WEF microfinance programme, but duration of participation did not have an appreciable effect.

5.2 Participation and indicators of Human Development

Table 7 shows the relationship between duration of participation and respondents’ reported status of contribution to selected aspects of human development at household level. Respondents were asked to indicate whether their spending on children’s/dependants’ education, nutrition and health had increased decreased or remained the same, now that they had been able to access microfinance services from WEF.

Table 7 Percentage Distribution of Women by Duration of participation and Human Development indicators

Human Development Indicator	Percentage Distribution by years of participation in WEF microfinance		
	3	4 and above	Total
Spending on Children’s Education had:			
Increased	65.3	66.0	65.5
Decreased	4.5	8.2	5.5
Remained the same	13.2	10.3	12.5
Began spending after WEF	3.1	1.0	2.6
Do not spend on Education	10.4	11.3	10.6
Missing data or no children	3.5	3.2	3.3

	Total	100	100	100
Spending on Children’s Nutrition had:				
	Increased	62.2	72.2	64.7
	Decreased	8.0	9.3	8.3
	Remained the same	18.1	12.4	16.6
	Began spending after WEF	2.4	-	1.8
	Do not spend on Nutrition	6.3	4.1	5.7
	Missing data or no children	3.0	2.0	2.9
	Total	100	100	100
Spending on Children’s Health had:				
	Increased	45.1	48.5	46.0
	Decreased	17.4	12.4	16.1
	Remained the same	23.3	25.8	23.9
	Began spending after WEF	2.8	3.1	2.9
	Do not spend on Health	8.7	9.3	8.8
	Missing data or children	2.7	1.0	2.3
	Total	100	100	100

The majority of respondents (65.5%) had increased their contribution towards children’s education, with an almost negligible variation between those with three years of participation (at 65.3%) and those with a participation span of four years and above (66.0%). There was however a sizeable proportion (about 23%) whose contribution either remained the same (12.5%) or were not contributing to children’s education at all (10.6%), but which also varied negligibly with years of participation in WEF microfinance services. This proportion signified a situation where women may not have been obliged to contribute to children’s education or spouses/other family members took care of the responsibility, a status probably related to influence of traditional gender roles in a patriarchal society, where men take major household responsibilities like children’s education.

With regard to children’s nutrition, still a majority of respondents (64.7%), albeit lower than the proportion on education, reported to have increased their spending on children’s nutrition. However, unlike the case of spending on education, data revealed a considerable increase in proportions from 62% of those who had participated for three years to 72.2% of those that had participated for four years and above, an increase of 10 percentage points. Also, the proportion of those whose spending did not change was higher (16.6%) in comparison with the case of spending on education, but reduced with years of participation. The proportion of respondents not spending on nutrition was low on average (5.7%), and also dropped from 6.3% of those who had participated for 3 years to 4.1% of those with four years and above.

The results with regard to spending on education and nutrition point at some increase in spending, despite the somewhat mixed findings. Findings therefore confirm research findings that participation of women in microfinance benefits children in terms of schooling and nutrition (Khandker *et al*, 1998).

A different picture emerged in relation to spending on health; less than half of the women (46%) reported to have increased their spending on health/medical care. This could be

interpreted as a positive impact in the sense that with increased spending in other aspects (education and nutrition), households could be experiencing reduced health problems and hence spend less of their income on medical services. The results also revealed a small variation by years of participation. Forty five percent (45%) of those with three years of participation reported they had increased spending on health compared to a slightly higher proportion (48.8%) for those with four years and above.

Overall, findings showed that participation in WEF microfinance positively influenced spending on children’s education (65.5% reported an increase) and nutrition (64.7% reported increase), and health (46.0% reported an increase). A longer duration of participation however increased chances of increased spending on education only, again indicating it could be participation in microfinance that may have an impact on aspects of human development, but not how long one remains on the programme.

5.3 Participation and Economic Decision-making

Table 8 is a presentation of the relationship between duration of participation and economic decision-making. Women were asked whether if they owned some named assets, they would make a decision to sell the assets (if there was need to) without obtaining permission from a husband/partner or family member (table 8). The three listed assets were land (a capital asset), household goods like electronics and furniture, and kitchen items like stoves, pots, cutlery and others. Interestingly, a comparison across the three types of assets showed that women would most likely make the decision to sell kitchen items without permission (56.9%) while they would least likely make the decision to sell land without permission (only 32.7%), an observation probably linked to persisting culturally assigned gender roles in an African patriarchal setting, where assets such as land are expected to be controlled by men. Historically according to the origin of patriarchy theories (in relation to private property ownership), the centre of power and ownership of property rested with the men, who passed it on to their own children (Sultana, 2011).

Over two-thirds of the respondents (67.3%) would not sell land they owned without permission from a spouse or family member, with proportions showing a slight increase as the number of years of participation increased (66.7 % of those with three years compared to 69.1% of those with four and above years' participation). The proportion of women who would sell land without permission decreased from 33.3% for those with 3 years' participation to 30.9% for those with four years and above. This implies that the duration of participation may have no positive effect on decision-making.

Women who said they would not sell their assets without permission were probed further to find out who would make that decision. For instance, an overwhelming 81.5% stated that

decision to sell land would be a joint one with husband or family members. Therefore the women would be part of decision-making, the remaining 18.5% would let a spouse or family member make the decision. This varied with years of participation; 91% for those with four years duration of participation reported decision on sale of land would be a joint decision compared to (a lower) 78.1% of those that had participated for three years. Also, 84.6% of those who would not sell household goods and 83.7% of those who would not sell kitchen items would have the decision made jointly. There was an increase with years of participation for household goods, but a drop for kitchen items.

Table 8 Percentage distribution of Women by Duration of participation and Economic decision-making/empowerment indicators

Would respondent sell any of the following assets without permission from a husband/other family member?	Percentage Distribution by Years of Participation in WEF microfinance		
	Years of Participation		
	3	4 and above	Total
Land			
Yes	33.3	30.9	32.7
No	66.7	69.1	67.3
Total	100	100	100
Where answer is "No", who would make the decision?			
Would be a Joint with husband/family	78.1	91.0	81.5
Husband/family alone	21.9	9.0	18.5
Total ("No" response)	100	100	100
Household Goods: Furniture, Electronics			
Yes	47.9	34.0	44.4
No	52.1	66.0	55.3
Total	100	100	100
Where answer is "No", who would make the decision?			
Would be Joint with husband/family	80.7	93.8	84.6
Husband/family alone	19.3	6.2	15.4
Total ("No" response)	100	100	100
Kitchen Items: Cutlery/stoves/pots/plates			
Yes	59.0	50.5	56.9
No	41.0	49.5	43.1
Total	100	100	100
Where answer is "No", who would make the decision?			
Would be Joint with husband/family	82.2	87.5	83.7
Husband/family alone	17.8	12.5	16.3
Total ("No" response)	100	100	100

From the foregoing discussion, findings on decision-making regarding sale of assets showed mixed results, with increased years of participation having a negating effect on women's independent decision-making. However, generally women preferred to make decisions jointly, irrespective of type of assets, and this likelihood of independent decisions tended to increase with increase in years of participation.

Economic decision-making also includes decisions and control over income earned. In this study women were asked whether they would make an independent decision to spend income they had earned without permission from a husband or family. Results are shown in table 9. Almost 63% of the respondents reported they would spend income earned without seeking permission from a spouse or family member, while the remaining 37% would not. Duration of participation in WEF

microfinance had no significant effect. A comparison with the situation before WEF paradoxically showed that a larger proportion of women (73.2%) were able to make decisions to spend income without permission from spouses/family before joining the WEF microfinance, compared to the reported 62.6%

after WEF microfinance services, attributed to the possibility that the businesses they were involved in using WEF loans could be jointly managed with family members, hence the women could not now spend earnings without permission.

Table 9 Percentage Distribution of Women by Duration of participation and control of income and expenditure (an economic empowerment indicator)

Years of Participation	If you had any expenditure to undertake with the income earned, would you do it without permission from husband/family?			Situation before benefitting from WEF microfinance		
	Yes	No	Total	Yes	No	Total
3	62.8	37.2	100	73.3	26.7	100
4 and above	61.9	38.1	100	73.2	26.8	100
Total	62.6	37.4	100	73.2	26.8	100

5.4 Participation and indicators of Social/psychological Empowerment

Table 10 shows the relationship between duration of participation and selected social/psychological empowerment indicators. The likert scale responses to social/psychological indicator statements were grouped into three: always/almost always representing a status of high social/psychological empowerment, sometimes/not sure (moderate or unsure status), and rarely/never (low level of empowerment). In general, findings pointed to a positive effect of WEF microfinance on social/psychological empowerment because percentages of always/almost always responses were higher and percentages for rarely/never responses lower for reported situation after benefitting from WEF compared to situation before benefitting from WEF microfinance programme.

The empowerment outcome for item 8 - ability to solve issues/make the right decisions regarding life and family

(indicator of self worth and self confidence) had the highest proportion of respondents (almost 95%) with always/almost always response for situation after benefitting from WEF microfinance programme in comparison to 51% before WEF programme. This implies a feeling of increase in self worth by women participating in WEF programme in comparison to the situation before entering the programme. Equitable sharing of household chores (item 7) had the lowest percentage of women with the always/almost always response (59.2% after WEF and 20% before WEF). This implies that it was difficult to change traditionally ascribed gender roles and gendered division of labour in households, despite women’s engagement in income generating activities. For most of the indicators/items, there was a negligible variation by years of participation for the situation after participating in WEF microfinance.

Table 10: Percentage Distribution of Women by Duration of participation and Social/Psychological Empowerment Indicators

Social/Psych. empowerment indicators/items	Years of Particip. in WEF	Percentage Distribution of Women by Response							
		Reported situation before participating in WEF microfinance				Situation After participating in WEF Microfinance			
		Always/ Almost always	Some times/ not sure	Rarely/ Never	Total	Always/ Almost always	Some times/ not sure	Rarely/ Never	Total
1. I am involved in decision-making on choice of schools children attend	3	44.1	26.7	29.2	100	86.8	9.0	4.2	100
	4+	52.6	24.7	22.7	100	86.6	12.4	1.0	100
	Total	46.2	26.2	27.5	100	86.8	9.9	3.4	100
2. I am involved in decision-making on family health/ medical care	3	49.1	25.4	25.5	100	89.2	6.6	4.2	100
	4+	66.0	17.5	16.5	100	89.7	9.3	1.0	100
	Total	53.4	23.4	23.2	100	89.4	7.3	3.4	100
3. I am involved	3	48.3	27.1	24.7	100	91.3	6.6	2.1	100

in decision-making on children's shopping & household purchases	4+	50.5	27.8	21.6	100	77.3	21.1	1.0	100
	Total	48.8	27.3	23.9	100	87.8	10.4	1.8	100
4.I am free from family tension/ violence within the household	3	28.8	24.0	47.2	100	68.8	15.6	15.6	100
	Total	31.9	24.9	43.1	100	68.1	14.0	17.9	100
5.I interact with other people freely/address gatherings with ease	3	36.5	28.5	35.1	100	87.2	8.0	4.9	100
	Total	37.9	29.6	32.5	100	84.9	11.2	3.9	100
6. I can visit friends /family, attend functions: I do not have to seek permission	3	30.2	25.7	44.1	100	76.7	12.5	10.8	100
	Total	34.8	25.2	40.0	100	77.6	12.0	10.4	100
7. There is equitable sharing of household work/chores	3	19.1	28.5	52.4	100	61.5	17.7	20.8	100
	Total	20.0	27.5	52.5	100	59.2	15.8	24.9	100
8. I believe in my ability to make the right decisions on life/family - self confidence/esteem	3	47.9	22.9	29.2	100	94.4	4.9	0.7	100
	Total	51.2	22.9	26.0	100	94.5	4.5	0.5	100

VI. CONCLUSIONS AND RECOMMENDATIONS

In terms of financial advancement, income levels for most women had increased after they joined the WEF microfinance programme, but number of years of participation beyond 3 years had diminishing effect on incomes. The duration of participation did not have a positive effect on status of contribution to household expenditure after participating in microfinance. Also, the amount of personal savings for women had increased after participation in WEF microfinance programme, but duration of participation did not have an appreciable effect. This means that it is the joining of the WEF programme that had an impact, but not the number of years of participation.

Overall, findings showed that overall, participation in WEF microfinance had a greater influence on spending on children's education and nutrition, compared to health. A longer duration of participation however increased chances of increased spending on education only, again indicating it could be participation in microfinance that may have an impact on aspects of human development, but not how long one remains on the programme.

Findings on decision-making regarding sale of assets showed mixed results, but generally, an increase in years of participation had a negating effect on women's (independent) economic decision-making. Nevertheless, women preferred to make decisions on sale of assets jointly. The likelihood of joint

decisions tended to increase with increase in years of participation.

WEF microfinance had a positive effect on social/psychological empowerment when situation after benefitting from WEF compared to reported situation before benefitting from WEF microfinance programme. The most outstanding social/psychological empowerment outcome was ability to solve issues/make the right decisions regarding life and family (indicator of self worth and self confidence). Equitable sharing of household chores appeared to be difficult to achieve for the women. For most of the indicators/items, years of participation had a negligible impact for the situation after participating in WEF microfinance.

The general conclusion of the study is that participating in Microfinance by women leads to empowerment outcomes along the various dimensions, but the duration of participation does not significantly influence the empowerment outcomes. Also, participation in microfinance had limited impact on some culturally determined gender roles such as women's responsibility over household chores, despite engaging in income generation. The study therefore recommends further research to determine the factors leading to the limited impact of duration of participation on empowerment outcomes. A qualitative approach research would also provide insights on the cultural factors that may influence empowerment outcomes of women participating in microfinance programmes.

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