

**Project Title: Evaluating the impact of affirmative action funds
(WEF, YEDF, UWEZO, NGAAF) on Women's Economic Empowerment (WEE):
Lessons for emerging Affirmative Action Funds**

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Debrief With Beneficiaries and Officers of Affirmative Action Funds at the University of Nairobi Towers, Nairobi County

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LIST OF ABBREVIATIONS

AAF	Affirmative Action Funds
AFAWA	Affirmative Finance Action for Women in Africa
AGPO	Access to Government Procurement Opportunities
BGM	Bangladesh Grameen Bank
BKF	Biashara Kenya Fund
CEDAW	Convention of Elimination of All Forms of Discrimination against Women
COVID-19	Coronavirus disease of 2019
CGS	Credit Guarantee Scheme
CRB	Credit Reference Bureau
FGD	Focus Group Discussion
FCP	Federal Constructors Program
GoK	Government of Kenya
ID	Identification Card
IIED	International Institute for Environmental Department
KNBS	Kenya National Bureau of Statistics
KII	Key Informant Interview
KRA	Kenya Revenue Authority
LEEP	Legislated Employment Equity Program
LPO	Local Purchase Order

MCA	Municipal County Assembly
MSEA	Micro and Small Enterprise Authority
MSE	Micro and Small Enterprises
NGAAF	National Government Affirmative Action Fund
WEF	Women Enterprise Fund
WEE	Women's Economic Empowerment
WEI	Women Empowerment Index
YEDF	Youth Enterprise Development Fund

EXECUTIVE SUMMARY

Many large-scale funds and programmes aimed at decent work and entrepreneurship have been designed to advance women's economic empowerment in Kenya. These include initiatives such as the Women Enterprise Fund (WEF) and the Youth Enterprise Development Fund (YEDF), the UWEZO Fund, the National Government Affirmative Action Fund (NGAAF) and the Access to Government Procurement Opportunities Programme (AGPO). Evaluations of these initiatives do not often have a meaningful gender lens. While there is significant research on women's access to finance, there is need for further research on conditions and drivers for strengthening women's entrepreneurship and evaluating best practice emanating from these government funded initiatives.

There have been unsuccessful attempts to merge WEF, YEDF and UWEZO into one fund alongside the most recently initiated COVID-19 safety net or cushioning fund (Credit Guarantee Scheme (CGS)), it is imperative to pick lessons of what works with regards to pre-existing affirmative funds to avoid previous mistakes and strengthen the positives that can be applied to new funds and rework existing ones. The value added in evaluating these funds and programmes under the Women's Economic Empowerment Hub (WEE Hub) will be the use of feminist methodologies in getting women's experiences in accessing and utilizing these funds and programmes. This is research that takes women as the starting point to understand their experiences from their perspective and with the intention of empowering women and changing relations and inequality.

The goal of this research is to evaluate what works with regards to affirmative action funds and programmes for women's economic empowerment and entrepreneurship and identify lessons learnt for strengthening emerging initiatives. The goal will be achieved by asking questions such as how have government funded affirmative action funds and initiatives improved the economic empowerment of women; what are the best practices that can be upscaled in existing and upcoming funds for increased Women's Economic Empowerment; and what are the conditions and drivers for strengthening women's entrepreneurship from pre-existing affirmative action funds and initiatives. This was an evaluative study which focused on the design, implementation, and performance of the identified affirmative action funds. In

this design, Grounded Theory, using both qualitative and quantitative techniques was used plus an adoption of a feminist lens where women's experiences, engagement and empowerment are predominant. The research was undertaken in three counties which were purposely selected, namely, Kitui, Nakuru and Nairobi. The justification for this selection is that they represent diverse populations of Kenya including regional representation, variations in sources of economic livelihoods, ethnicity, religious and cultural backgrounds.

The research findings on Affirmative Action Funds access and use in Kenya reveal that the funds play a critical role in changing women's lives. Most of the beneficiaries demonstrated the changes they experienced after access to the funds that made them more economically independent and empowered. They were able to lead better lives and support their families and in some cases members of their communities. The study also demonstrated that women as a collective tend to improve themselves by supporting and encouraging each other. Most of the group formations among women do not start with the introduction of Affirmative Action funds although the funds help in moving them a step forward in terms of empowering themselves economically.

The study revealed the importance of going beyond loan repayment as a measure of success because repayment does not necessarily translate to empowerment as funds could be sourced from elsewhere for repayment and can make women poorer. Repayment could also be made to enable the women access to subsequent loans because some beneficiaries take other loans to repay the AAF loans. Another important finding is that those who had acquired the loans for a longer time showed more sustainable progress in terms of investments. This could be attributed to several factors including the fact that the groups who had stayed together longer were more cohesive and had learnt to be more efficient in managing their funds.

There was little evidence of beneficiaries who were ready to move off to other forms of borrowing as most of them wanted to get more funds rather than go to banks to get bigger loans. This could be because of the fear of the consequences of bank loans and the comfort offered by Affirmative Action Funds. Affirmative Action Funds strengthened the already existing women groups or triggered the formation of new groups. There is need for further research on the non- national government affirmative action funds that support women's

groups which were identified in counties such as Kitui and how they complement each other. Women's economic empowerment is not limited to access to funds alone, this access has opened opportunities for them to aspire for leadership and power thus increasing their experience, contribution, and participation.

Since this research was women – centered, the knowledge about how they have benefited from the funds was based on their own personal experiences, enabling their lived experiences and voices to be heard. Overall Affirmative Action Funds have played a critical role in strengthening women's economic empowerment, but a lot more needs to be done to create a critical mass of women who are empowered in promotion of gender equality.

1.0 BACKGROUND AND CONTEXT

The Government of Kenya (GOK) has made significant progress in addressing inequality and gender equality by providing funds to support economic empowerment of vulnerable groups such as women, youth, and persons with disabilities (PWD). Article 27/8 of the Kenya Constitution stipulates that the State shall take legislative and other measures, including affirmative action programmes and policies designed to redress any disadvantage suffered by individuals or groups because of past discrimination (Kenya Constitution 2010). Since 2007 the GOK has established several affirmative action funds through Public Finance Management Acts. These include Women Enterprise Fund (WEF), 2007, the Youth Enterprise Development Fund (YEDF), 2007, the Uwezo Fund, 2013 and the National Government Affirmative Action Fund (2012).

Affirmative action can be defined as public or private actions or programs which provide or seek to provide opportunities or other benefits to persons based on, among other things, their membership in a specified group or groups. It means taking positive steps to increase the representation of minorities in areas of employment, education, and culture from which they have been historically excluded (Fullinwider, 2018). They target groups that have been historically marginalized, underrepresented and discriminated against because of factors such as race, gender, culture, sex, nationality, and religion. (Holer, 2007; OECD 2020), (Lee, H.2015). Avenues used to address Affirmative Action related challenges include development of policies aimed at closing the gaps, hiring quotas, grants and scholarships, equal representation of all areas of all gender including Persons with Disabilities (PWDs) and supporting these groups in businesses.

Broadly, Affirmative Action creates opportunities for empowerment, eliminates discriminatory practices for the most vulnerable groups in society and enables them to develop and grow. (Klarsfeld et al., 2010; Thomas & Jain, 2004; Archibong, 2013). Best practices in Affirmative Action have been described as ones that encompass policies that create and increase opportunities for the least represented members of the society. Some of the best practices of affirmative action have been noted in studies by (Fairlie & Marion, 2012) indicating that affirmative action for minorities and women led to their increased uptake and

participation in business and markets, leading to positive gains for themselves and collective economic development.

Research has established that Affirmative Action policies for example, in South Africa and other countries are designed to address inequity and discrimination indicating that good policies are best practices ensure successful roll out and implementation of Affirmative Action in socio - economic and political lives of the most vulnerable and underrepresented groups in society (Archibong, 2013). In Canada, for example, affirmative action program was created through the Employment Equity Act (1986) which was designed to remove barriers to employment of historically marginalized groups which included women, minorities, aboriginal people, and PWDs, (Thomas & Jain, 2004). In addition, two other programmes were established through the Legislated Employment Equity Program (LEEP) and the Federal Constructors Program (FCP) (Thomas & Jain, 2004). Other programmes include the adaptation of financing instruments for women in Asia such as the Bangladesh Grameen Bank).

Although most of global and regional literature reviewed focused on the broader affirmative Action areas such as employment opportunities and education, the learnings are similar in that getting these kinds of opportunities created opportunities for women in paid work and representation leading to empowerment of women and other disadvantaged groups (Ibuathu & Kubaison 2013; Horwitz & Jain, 2011; Gaille, 2017). Fieldwork findings corroborated literature review findings on how the best practices in Affirmative Action had economically empowered women, youth and PWD as will be demonstrated in the findings of this study.

Kenya

In Kenya, the government has since the year 2007 initiated several Affirmative Action Funds and programs as financing instruments through which women, youth and PWD can access and use funds to start up or expand existing SMEs. These include Government supported funds such as the Women Enterprise Fund (WEF) and the Youth Enterprise Development Fund (YEDF), the UWEZO Fund, the National Government Affirmative Action Fund (NGAAF). Evaluations of these initiatives do not often have a meaningful gender lens because most are focused on the funds uptake and repayment as opposed to the impact the funds have

on women's economic advancement. While there is significant research on women's access to finance, there is need for further research on conditions and drivers for strengthening women's entrepreneurship and evaluating best practice emanating from these initiatives. Despite the policy provisions and gains made to empower women, youth and PWD through these funds, challenges still exist. These include the challenges related to policies and procedures, access and knowledge, politicization of some of the funds that are linked with members of parliament and women's representatives and limited options of products of some funds, among others.

This study focuses on the impact of Affirmative Action funds on women's economic empowerment. Lessons and best practices that can be learnt and be upscaled for greater uptake are provided in the findings. A summary of each of these funds is provided below.

The WEF is a semi-autonomous government agency in the Ministry of Public Service, Gender, Senior Citizens Affairs and Special Programmes that intends to expand access to credit and related financial services to women enterprises thereby enabling them to exploit better markets and grow their businesses (Ndwiga et al., 2017). The funds are issued through women's groups who come together, register with the department of social services, and then apply for loans. The WEF is a product of Legal Notice No. 147 of 2007 (Republic of Kenya, 2012) and it is designed to support women groups, including persons with disability. However, 30 percent of the members of groups can be men but they should not occupy any leadership position. By 2020, the Fund had extended loans to women amounting to Ksh. 2.6B spread out to over 645,825 women entrepreneurs. The Fund had also trained 116,372 women in loan management and business skills.

The loan products include the Constituency Women Enterprise Scheme (Tuinuke Loan) and it is given through registered women groups interested in expanding or starting new businesses. The second product is the LPO financing which tailored to increase women's capacity to respond and service tenders thus meeting supply requirements and is available to individual women owning enterprises or women owned companies. WEF has recently introduced the Thamini Loan targeting widows in a bid to accelerate Women's Entrepreneurship.

Capacity Building: WEF achieves capacity building of women entrepreneurs through the volunteerism concept. The volunteers are based at the constituency level and their roles include recruiting women, training them, and monitoring their projects and loan repayments. The training curriculum covers various areas including Business skills, Market Access, Basic ICT skills.

Youth Enterprise and Development Fund (YEDF)

The Youth Enterprise Development Fund is a state corporation under the Ministry of ICT, Innovation and Youth Affairs. It was gazetted on 8th December 2006 and then transformed into a State Corporation on 11th May 2007. The Fund is one of the flagship projects of Vision 2030, under the social pillar with a strategic focus on enterprise development to increase economic opportunities and participation of Kenyan Youth in nation building aged 18 to 34 years. It seeks to grow job creators through entrepreneurship as opposed to 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 by providing them with loans, market support; facilitate youth enterprises to develop linkages with large enterprises; provide trading premises and worksites; provide business development services to youth owned enterprises; and facilitate youth to obtain jobs abroad.

Access to the YEDF services is through 14 regional offices in ten counties across the country. In addition, the YEDF has two officers in every constituency who help youth form groups, fill application forms, and provide them with business counseling. The officers have been provided with motorbikes to enable them to reach all parts of their respective constituencies

The loan products include the following.

- Group loans Kshs. 50,000 to 400,000
- Individual loans Kshs. 25,000 to 200,000
- Business expansion (VUKA) loans Kshs. 100,000 to 2 million. The loan is advanced to youth who have existing businesses and can provide security. The objective of the loan is to provide friendly large-scale financing for business expansion. Applicants may be individual, partnerships or limited companies.
- Greenhouse loans Kshs. 357,344 to 430,000

- Poultry incubator loans Kshs. 198,000
- LPO financing of Kshs. 500,000 to 20 million for Local Purchase Order (LPO)/Local Service Order (LSO) financing to youth participating in government tenders. It is available to individuals, registered groups, partnerships and companies owned and run by the youth

UWEZO FUND

Uwezo Fund is a flagship programme for vision 2030 aimed at enabling women, youth and persons with disabilities access finances to promote businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the same and the Sustainable Development Goals No.1 (eradicate extreme poverty and hunger) and 3 (promote gender equality and empower women). The Fund is highly devolved and adopted the concept of bottom-up approach with decision making done at the grassroot level. The Fund was established by Legal Notice No. 21 of 21st February 2014 – Public Finance Management (Uwezo Fund) Regulations, 2014.

Since inception, the Fund has disbursed more than Kshs 6.95 billion and directly supported 1,088,757 beneficiaries of which 69% are Female and 31% Male through provision of affordable and accessible credit, capacity building on entrepreneurship skills, basics on bookkeeping, market linkages and networking. The Fund has recorded a cumulative repayment of Kshs. 2.36 billion since its inception which translates to a 39 % repayment rate.

Loan Products

Uwezo has two types of loans. The first is Wezesha loan which is a constituency-based loan intended to finance first time borrowers' projects and enterprises. The loan amount ranges between Kshs. 50,000 to Kshs.100, 000. The second, Endeleva Loan is for repeat borrowers. Subsequent funding is based on an incremental percentage of between 150 to 200% of the initial loan but not more than Kshs 500,000.

Capacity Building: The Fund provides mandatory capacity building to all the beneficiaries as a pre-funding requirement. These trainings are carried out in the constituencies. The training curriculum is based on five thematic areas which include: General information of the Fund;

Entrepreneurship development; Group dynamics; Table banking; and Business development services. Beneficiaries are supported to access profitable markets through sponsorship to participate in national and international exhibitions and trade fairs, provision of marketing platforms for their products and documentation of success stories

NGAAF

The National Government Affirmative Action Fund (NGAAF) falls under the Ministry of Public Service, Gender, Senior Citizens Affairs and Special Programmes and was enacted through Legal Notice No.24 of the Public Finance Management Act, 2012 and published on 13th February 2015. The Fund is governed by the Public Finance Management Act, 2012, and Public Finance Management (National Government Affirmative Action Development Fund), Regulations 2016. It is a product of the Kenya Constitution 2010 in support of the Government's commitment to putting in place measures to redress past disadvantages among certain segments of our population. It is also anchored on the Vision 2030 development blueprint under the Social Pillar to address the plight of vulnerable groups through enhanced access to financial facilities for socio-economic empowerment among women, youth, Persons with Disabilities, needy children, and elderly persons in the country. It seeks to promote enterprise and value addition initiatives; enhancement of access to financial facilities for affirmative groups; socio cultural development and nurturing of talent for affirmative action groups including promotion of art, music and sports; enhancement of access to services for survivors of gender-based violence, female genital mutilation, child or forced marriages through establishment of rescue centers and legal aid centers and other similar facilities. It also supports groups through bursaries and scholarships to access education opportunities; establishment of drugs and substance abuse and rehabilitation and counseling centers in conjunction with relevant government agencies; civic education and community sensitization on NGAAF programmes and policies.

Women's Economic Empowerment

Women access to credit which is a facet of gender equality practices was first declared a development issue in the United Nations Charter of 1945 and was subsequently addressed in the Universal Declaration of Human Rights (1948), The Convention of Elimination of all forms of Discrimination Against Women (CEDAW), (1979), the Beijing Declaration and

Platform for Action (BfPA), (1985), among several international, regional and sub-regional conventions, instruments and gender equality framework. All note that gender equality cannot be achieved without women integration into all facets of development including economic development. There is also recognition that women have been left behind in economic development because they do not control the means of production and are not well in business and employment. For sustainable women's economic empowerment there is a need to integrate women in development and create an enabling environment for them to access credit and other resources that contribute to economic empowerment.

Women economic empowerment refers to women's ability to succeed and advance economically and the power to make and act on economic decisions and any other decisions that affect their wellbeing. For women to succeed and advance economically, they need the skills and resources to compete in markets, as well as fair and equal access to economic institutions (Kabeer, 2009). Kabeer further argues that while women's access to market opportunities are likely to be critical to their economic empowerment, there is an important role for other social actors, including the state, civil society, the corporate sector and the donor community in tackling the underlying causes of gender inequality which curtail the transformative potential of market forces (ibid). In addition, to have the power and agency to benefit from economic activities, women need to have the ability to make and act on decisions and control resources and profits (Golla et al., 2011).

As Kabeer has noted, the state is a critical player in women's economic empowerment and it is in this context that the role of the state in empowering women through the Affirmative Action Funds is examined in this study. For the AAF to be deemed successful, they must demonstrate how they have supported women in achieving economic empowerment through strengthening their capacities to do and manage business and acquired skills that make these businesses sustainable. The use of AAF should also support women to grow and make decisions on their economic growth.

1.1 Purpose and Significance of the Study

The Government of Kenya through its affirmative action funds and program advocates for the inclusion of women, youth and PWD to ensure their empowerment. It was against this backdrop that this study sought to understand the impact of these funds in the empowerment of these groups and the best practices and lessons learnt that can be used to upscale more uptake of the funds for WEE. The value added in evaluating these funds, therefore, is the use of feminist methodologies in getting women's experiences in accessing and utilizing these funds. This is research that takes women as the starting point to understand their experiences from their perspective and with the intention of empowering women and changing relations and inequality.

Additionally, placing women at the center of this research is significant because women beneficiaries are the sources of knowledge based on their personal experiences. Such knowledge which captures the lived realities of women is often not captured in sources of public knowledge. The opportunity to document forms part of mainstream knowledge and discourse about Affirmative Action Funds in Kenya. Thus, this study draws from 'new knowledge based on African women's experiences that would promote production of knowledge based on African women's voices and experience' (Kabira & Maloiy, 2018: 2); (Collins, 2000). As Ogunjipe (1995) observes, Africa needs her own contemporary narratives told in her transitions and realities because no text is ever complete if it does not capture the lives, status, realities, identities, knowledge, and experiences. This is corroborated by Adichie (2017) on the 'Dangers of a Single Story' which she notes does not capture women's experiences in a holistic manner. The study, therefore, contributes significantly to the discourse on AAF by building on and reinforcing knowledge through the amplification of the women's voices. Thus, the research gap that this study fills is capturing the lived realities, voices and personal narratives of the women, youth and PWD. Finally, findings of this study may provide insight into the personal narratives and voices of women, youth and PWD which may be of interest not only to the managers of WEF, YEDF, UWEZO and NGAAF but also to the government and other stakeholders on policy change that takes into consideration the needs and realities of these people.

1.2 Goal and Specific Objectives

The goal of this research is to evaluate what works with regards to affirmative action funds and programmes for women's economic empowerment and entrepreneurship and identify lessons learnt for strengthening emerging initiatives.

The goal will be achieved by asking the following questions.

- i. How have government funded affirmative action funds and initiatives improved the economic empowerment of women?
- ii. What are the best practices that can be upscaled by BKF and CGS for increased WEE?
- iii. What conditions and drivers for strengthening women's entrepreneurship can BKF and CGS learn from pre-existing affirmative action funds and initiatives?

1.3 Scope and the Delimitations of the Study

The Affirmative Action funds and programmes are not designed for women only, WEF regulations, for example allow for women groups to accommodate thirty percent men and the YEDF, UWEZO and NGAAF also give funds to men, women, and persons with disabilities. However, the study population was limited to women beneficiaries of the AAF because the aim was to examine the experiences of women in terms of their economic empowerment. While all the funds cover the 47 counties in Kenya, this study was limited to three counties: namely Kitui, Nakuru and Nairobi due to limitations of time and resources.

1.4 Assumptions of the Study

The Government of Kenya through affirmative action funds provides opportunities for the empowerment of the most vulnerable and underrepresented groups such as women, youth and PWD as stipulated in Article 27/8 of the Kenyan Constitution that the State shall take legislative and other measures, including affirmative action programmes and policies designed to redress any disadvantage suffered by individuals or groups because of past discrimination (Kenya Constitution, 2010). The AAF have been put in place as one of the measures to empower women, youth, and persons with disability. The study assumes that these measure

these funds have empowered these groups. However, there is limited evidence to demonstrate that the Funds have made significant contribution to women, youth, and persons with disabilities economic empowerment. This study seeks to approve or disapprove this assumption.

1.5 Research Design

This was an evaluative study which focused on the design, implementation, and performance of the identified affirmative action funds. Both qualitative and quantitative research techniques were used in the study. Grounded Theory and feminist research methodologies were used in the qualitative study. The use of grounded theory and feminist approach enabled the researchers to get the women's experiences. Feminist researchers have argued that unless you ask women, you will not understand their experiences as most of what is documented is done by men and from their perspectives (Friedan, 1963; Oakley, 1981 & Ogunidipe, 1994).

Ogunidipe (1994) uses the acronym STIWA (Social Transformation Including Women in Africa) to highlight an African Feminism strand that aligns specifically to the needs, realities and experiences of African women in their contexts, spaces and inclusion in contemporary socio-political and economic participation. In addition to understanding the perspectives of women, Feminist methodologies allow the researcher to understand the totality of women's work including the productive and reproductive roles and how they impact on their wellbeing (Moser, 1989).

In the case of women entrepreneurs, it is important to understand how their capacity to grow their business and become economically empowered is affected by what Moser calls the triple roles of care and maintenance of the household and its members, including caring for children and ensure the wellbeing of all family members (March et al., 1999). Without understanding these roles, it is difficult to assess the extent to which such roles would affect women's capacity to grow their businesses and use the AFF effectively. A key element in this study is to examine how women are involved in policies and programmes. It is important to understand their views so that the policies and programmes can be designed with their interests and concerns taken into consideration. Experiences in a variety of development policy and planning training courses reveals that women will always be marginalized in

planning in theory and practice until theoretical feminist concerns are adequately incorporated into a gender planning framework, which is recognized as a specific planning approach (Moser, 1989).

1.5 Study Sites

The research was undertaken in three counties which were purposely selected, namely, Kitui, Nakuru and Nairobi. The justification for this selection is that they represent diverse populations of Kenya including regional representation, variations in sources of economic livelihoods, ethnicity, religious and cultural backgrounds.

Kitui

Kitui is a semi-arid county where women have challenges related to climate vulnerabilities which impact on their livelihoods and access to business opportunities. The climate is semi-arid with a rainfall of roughly 71 cm (28 inches) during the rainy seasons (March & April, October, November, and December). It is situated off the road economic corridor running from Mombasa to Kisumu which has similar businesses and may therefore be unique in the kind of businesses that are undertaken and therefore bring a different perspective to the research. It also represents the counties with lower uptake of affirmative action funds and programmes. Among the key pillars of focus identified in the 2018 – 2022 County Integrated Development Plan are youth development and women empowerment.

Kitui County has some Islamic influence which has a different perspective on lending and borrowing of funds, particularly interest gains. That and the fact that it neighbors the northeastern region of Kenya may provide different dynamics on women's economic empowerment.

Nairobi

Nairobi is the Capital City of Kenya and has remained an industrial and commercial hub not only in Kenya but the entire eastern Africa region. According to the Nairobi County Integrated Development Plan of 2018-2022, a large segment of the labor force in Nairobi is self-employed largely in the informal sector with an estimate of 1,548,100 people which is 3.5 times those in wage employment. The ease of entry and exit into the informal sector, coupled with the use of

low level of technology makes it an easy avenue for employment creation especially for the youth and women. Nairobi is the Headquarters of all the affirmative action funds and programmes. It is cosmopolitan and has mainly business and entrepreneurship ventures – as opposed to an Agri-based economy. It also has diversity in ethnicity, religion, and culture.

Nakuru

Nakuru was selected because it represents the Rift Valley and its proximity to Nyanza, thus offering diversity in terms of business, culture, and religion. It is also a cosmopolitan county comprising a populace of diverse ethnicities and nationalities. It is on the main economic corridor of the road network to most parts of Kenya and thus conducive for diverse businesses. According to the County Integrated Development Plan (2018-2022) the county government has put in measures to ensure that all sectors in the county have components for the youth. These include programmes of engaging youth in agriculture, garbage collection, AGPO, training through the youth polytechnics, youth in sports as well as linking them to access loan facilities from Uwezo Fund and Youth Enterprise Development Fund. The County has envisioned the establishment of business incubation centres in four sub-counties in partnership with the private sector to train and mentor youth and women with innovative business ideas.

2.0 STUDY METHODS

This chapter presents details of methodology used in the study, the research design, study location, target population, sampling techniques and sample size, research instruments, data analysis and logistical, ethical and community considerations.

2.1 Profile of Respondents/ Informants

2.1.1 Survey

In each county, a random sample of 300 respondents was selected giving a total national sample of 900. The purpose was to determine the extent of knowledge of Affirmative Action Funds in the counties as one of the challenges identified has been lack of information. The study also sought to understand the uptake of funds and lessons learnt and their experiences. A semi - structured questionnaire was used to gather data of beneficiaries and non-beneficiaries of the funds. Questions for the survey were worked out closely with the baseline on women's work and other cluster one studies such as AGPO for synergy and collaboration. This component of

the data collection was done collaboratively with the Kenya National Bureau of Statics in the three counties.

2.2 Sampling for the study

Since the number of men and women entrepreneurs is not known nationally (this includes both formal and informal women entrepreneurs); the formula for determining sample size for unknown population will be used. i.e.

$$n = z^2 (p) (1-p) / c^2$$

where,

z is the confidence level; p is the % of picking a choice/response while c is the confidence interval.

Using 90% confidence level, +or - 0.05 confidence interval and 50% as a % of picking a response.

$$n = 1.645^2(0.5) (0.5)/0.05^2$$

$$n = 2.7(0.25)/0.0025$$

$$n = 270 + 10\% \text{ response failure}$$

$$n = 270 + 27 = 297 \sim 300$$

Therefore, a sample size of 300 (both men and women) entrepreneurs will be interviewed from each of the three study counties, giving a total national sample of 900 (middle ground of the population). The purpose is to determine the extent of knowledge of affirmative action funds in the counties as one of the challenges identified has been lack of information. To understand the uptake of funds and lessons learnt and their experiences. A semi - structured questionnaire (See Annex 1), will be used to gather data on beneficiaries and non-beneficiaries of the affirmative action funds. This component of the data collection will be done collaboratively with the Kenya National Bureau of Statics in the three counties. Survey respondents will be randomly selected as they constitute the larger community that has not directly accessed the funds/programmes.

2.3 Key Informants (Fund Managers)

A total of 17 Key informants (Fund Managers) were interviewed who included two Fund managers or Field officers of Affirmative Action Fund in every county, regional officers like in the case of Nakuru and Some government officers like chiefs, County commissioners and officers from the Ministry of Social Services. In Nairobi County, the Key Informants were Headquarters staff of the four affirmative action funds and programmes that are targeted (WEF, NGAAF and YEDF). A key informant interview guide was prepared for this purpose. The total number of Key Informants was 17 which included: 7 YEDF officers, 4 NGAAF officers, 1 UWEZO officer, 7 WEF officers, 1 Chief, 1 Social Service Officer, 1 County Commissioner and 1 Assistant County Commissioner.

The team faced some challenges in interviewing Uwezo Fund officers across all the three counties because the authority to interview Officers from Uwezo Fund Headquarters came after the team had completed the field work activities. The same was also experienced in Kitui County where NGAAF Officers were not available by the time the team visited Kitui County.

2.4 In-depth Interviews

For purposes of gathering in-depth data from women entrepreneurs who have received affirmative action funds, 10 in-depth interviews with women who have accessed affirmative action funds and are successful was undertaken in each county, making a total of 30 women in the three counties. The number covered the four Affirmative Action funds and AGPO program, each will have two representatives. In addition, two case studies were also documented as women who have successfully utilized the funds.

Further, and to strongly capture the women's agency, four FGDs per county were carried out, consisting of 10 people. The FGDs consisted of young women (18-35) funded under the Youth Enterprise Development Fund, women funded under WEF, women funded through UWEZO, and women funded by NGAAF grant.

2.5 Identification of Respondents/Informants

Key informants, In-depth interviews and FGDs were purposely selected as they work or closely work with the affirmative action funds and programmes or have accessed and utilized the funds.

Survey respondents were randomly selected as they constitute of the larger community that has not directly accessed the funds/programmes

2.6 Instruments

Instruments used in the study included interview guides, FGDs guides and a semi-structured questionnaire. Quantitative data was collected using structured survey instruments through face-to-face interviews or telephone interviews with the respondents.

2.7 Data Analysis

On receiving the questionnaires, they were cross- examined to ascertain their accuracy, completeness, and uniformity. This was followed by data coding and processing using the statistical package for social sciences. The Quantitative data was analyzed using the SPSS software version 25.0.

Qualitative data was analyzed using Nvivo software version 12.0. This was done by using thematic approaches where a codebook was developed, codes generated and themes established, reviewed, and defined. Continuous triangulation of the quantitative and qualitative data was done to generate findings, conclusions and make recommendations.

2.8 Logistical and Ethical and Community Considerations

Approval to conduct this study was sought from the University of Nairobi Women's Economic Empowerment Hub. A research permit was thereafter acquired from the National Commission for Science, Technology and Innovations (NACOSTI). In terms of accessing the beneficiaries, authorization was sought from the Fund's managers at the Headquarters in Nairobi who then allowed the Funds managers in Nairobi, Nakuru and Kitui to support the research by helping in identifying the beneficiaries to be interviewed. Fund officials of WEF, YEDF, UWEZO and NGAAF and Community mobilizers were used to identify and facilitate the data collection for the qualitative study. Research assistants who administered the questionnaires were trained

on data collection techniques, research ethics and were guided and supervised by the lead and co- researcher. Respondents requested to participate in this study were assured of confidentiality and anonymity of their identity. They were further informed about the purpose for this study and assured that the data collected would be used only for the purpose of this study after which they signed the consent forms.

3. PRESENTATION OF STUDY FINDINGS AND DISCUSSIONS

3.1 Introduction

This chapter presents the findings and discussions of this study on the impact of AAFs on WEE in Nairobi, Nakuru and Kitui Counties.

3.2 Distribution of Demographic Characteristics of the Survey by County

The table below presents how the demographic characteristics used in the study are distributed in the selected counties.

Table 3.1: Demographic Characteristics of Respondents

		County					
		Nairobi		Nakuru		Kitui	
		Count (n)	%	Count (n)	%	Count (n)	%
Respondent age	Youth (Under 35 years)	109	65.3%	85	64.4%	89	66.9%
	Non-youth (over 35 years)	58	34.7%	47	35.6%	44	33.1%
Marital status	Married/Living Together	105	63.6%	84	64.6%	82	62.1%
	Widowed/Separated	8	4.8%	9	6.9%	10	7.6%
	Never married	52	31.5%	37	28.5%	40	30.3%
Educ. level	Primary level	8	4.8%	11	8.3%	13	9.8%
	Secondary Level	61	36.5%	69	51.9%	68	51.1%
	Tertiary Level	98	58.7%	52	39.1%	49	36.8%
	Others	0	0.0%	1	0.8%	3	2.3%

3.3 Descriptive Statistics and Measures of Significant Association of Variables in the Study

3.3.1 Business Ownership & Type of Business

Table 3.1 and Table 3.2 shows that 76.1% of women under 35 years old owned a business, whereas 89.9 % of women over 35 years did. Additionally, 73.6% of women below 35 years of age operated retail businesses compared to their counterparts who operated 53.4% of the same type of business. Less than 5% of both categories of women operated wholesale firms. More women above 35 years (19.5%) operated combination type of businesses while it was 6.5% for their counterparts below 35 years. There was a strong significant association between age and both operation of business and type of business.

Table 3.2: Age * Operate Business

			Operate Business		Total
			Yes	No	
Respondent age	Youth (Under 35 years)	Count	216	68	284
		%	76.1%	23.9%	100.0%
	Non-youth (over 35 years)	Count	134	15	149
		%	89.9%	10.1%	100.0%
Total		Count	350	83	433
		%	80.8%	19.2%	100.0%

Table 3.3: Age * Type of Business

			Type of Business				Total
			Retail	Wholesale	Combination	Other (specify)	
Respondent age	Youth (Under 35 years)	Count	159	4	14	39	216
		%	73.6%	1.9%	6.5%	18.1%	100.0%
	Non-youth (over 35 years)	Count	71	3	26	33	133
		%	53.4%	2.3%	19.5%	24.8%	100.0%
Total		Count	230	7	40	72	349
		%	65.9%	2.0%	11.5%	20.6%	100.0%

Findings from the qualitative findings show that the business ownership and types run by women had some convergence and divergence. In Nairobi County, women beneficiaries operated businesses like grocery business, dispensing and selling milk, some through modern technology commonly referred to as ATMs, sale of fruits from ‘vibandas’, small scale food businesses like cooking and selling mandazis, bhajia, chips, viazi karai, ‘mali mali’ (common household items), wholesale and retail shops, second hand clothes and shoes businesses, boutiques and salons and a rare case where women were engaged in Environmental Consultancy.

In Nakuru county, women beneficiaries sold sanitizers and Jik (laundry bleach), crop farming like wheat, and animal farming like pigs and chickens, selling animal products, food kiosks and hotel business, embroidery with beaded baskets and beaded accessories, real estate businesses which involved women purchasing plots which they intended to sell at higher prices when land appreciated, poultry, salon and beauty industry among others while in Kitui, majority of beneficiaries reared animals like goats and chickens, traded in woven sisal used for

weaving ropes and basketry, retail and wholesale shops, sale of groceries, fruits, and vegetables.

The divergence could be attributed to the fact that both Kitui and Nakuru have an agricultural base while Nairobi does not have a large agricultural base unless in the larger metropolis. It is also noteworthy that beneficiaries are in the lower economic sphere and fall within the small and medium enterprises.

3.3.2. Marital Status

As per Table 3.4, most women who ran enterprises (88.9%) were widowed or separated women. Women who were married/living together owned 86.0% of businesses, whereas women who never married owned 68.5% of enterprises. There was a strong significant association between marital status and business operations. The difference in terms of ownership could be attributed to the fact that widows and separated women did not share ownership with anyone else whereas married women could have joint ownership of businesses with their spouses, or the businesses could be registered in their spouses' names, but they ran the businesses. Based on this joint ownership it can be assumed that women borrowed money and put it in joint businesses which could have an overall impact on their economic empowerment.

Table 3.4: Marital Status * Operate Business

			Operate Business		Total
			Yes	No	
Marital status	Married/Living Together	Count	233	38	271
		%	86.0%	14.0%	100.0%
	Widowed/Separated	Count	24	3	27
		%	88.9%	11.1%	100.0%
	Never married	Count	89	41	130
		%	68.5%	31.5%	100.0%
Total		Count	346	82	428
		%	80.8%	19.2%	100.0%

Furthermore, from Table 3.5, 70.8% of never married women ran retail businesses, compared to 65.5 % of married/living together women who ran retail businesses. Half of widowed/separated women (50%) also ran retail businesses. There was no significant association between marital status and type of business.

Table 3.5: Marital Status * Type of Business

			Type of Business				Total
			Retail	Wholesale	Combination	Other (specify)	
Marital status	Married/Living Together	Count	152	6	28	46	232
		%	65.5%	2.6%	12.1%	19.8%	100.0%
	Widowed/ Separated	Count	12	0	5	7	24
		%	50.0%	0.0%	20.8%	29.2%	100.0%
	Never married	Count	63	1	6	19	89
		%	70.8%	1.1%	6.7%	21.3%	100.0%
Total		Count	227	7	39	72	345
		%	65.8%	2.0%	11.3%	20.9%	100.0%

3.3.3. Education

As demonstrated in Table 3.6, most business owners (82.5%) had attained tertiary education level, while (80.8%) had a secondary education level. More so, 78.1% of women with a primary education ran their own businesses. There was a significant association between level of education and operation of business.

Table 3.6: Level of Education in Operation of Business

			Operate Business		Total	
			Yes	No		
Education level	Primary level	Count	25	7	32	
		%	78.1%	21.9%	100.0%	
	Secondary Level	Count	160	38	198	
		%	80.8%	19.2%	100.0%	
	Tertiary Level	Count	165	35	200	
		%	82.5%	17.5%	100.0%	
	others	Count	1	3	4	
		%	25.0%	75.0%	100.0%	
	Total		Count	351	83	434
			%	80.9%	19.1%	100.0%

From Table 3.6 the majority (80.0%) of women with a primary school education level worked in retail. Women with secondary and tertiary education levels managed retail companies in nearly equal numbers, i.e., 65.0% and 65.2% respectively. Less than 5% of women in each educational group owned a wholesale type of business. There was a significant association between level of education and type of business.

Table 3.7: Level of Education * Type of Business

			Type of Business				Total	
			Retail	Wholesale	Combination	Other (specify)		
Education level	Primary level	Count	20	0	0	5	25	
		%	80.0%	0.0%	0.0%	20.0%	100.0%	
	Secondary Level	Count	104	2	13	41	160	
		%	65.0%	1.3%	8.1%	25.6%	100.0%	
	Tertiary Level	Count	107	5	27	25	164	
		%	65.2%	3.0%	16.5%	15.2%	100.0%	
	Others	Count	0	0	0	1	1	
		%	0.0%	0.0%	0.0%	100.0%	100.0%	
	Total		Count	231	7	40	72	350
			%	66.0%	2.0%	11.4%	20.6%	100.0%

According to table 3.8, Nakuru and Kitui counties had the highest percentage of women entrepreneurs, with 88.0% and 85.7% respectively. It was 71.3% in Nairobi. There was a strong significant association between the county and operation of business. This could be attributed to the fact that Nairobi has more opportunities for formal employment compared to Nakuru and Kitui.

Table 3.8: County * Operate Business

			Operate Business		Total
			Yes	No	
County	Nairobi	Count	119	48	167
		%	71.3%	28.7%	100.0%
	Nakuru	Count	117	16	133
		%	88.0%	12.0%	100.0%
	Kitui	Count	114	19	133
		%	85.7%	14.3%	100.0%
Total		Count	350	83	433
		%	80.8%	19.2%	100.0%

In terms of the type of business in Nakuru County, 71.6% of women ran retail companies, compared to 66.7% and 59.7% in Kitui and Nairobi, respectively. In Nairobi, most women (26.1%) ran combination enterprises, compared to 5.3% and 2.6% in Kitui and Nakuru counties, respectively. In Nairobi County, 5.0% of women owned wholesale businesses, compared to less than 1% in Nakuru and Kitui counties. There was a strong significant association between county and type of business.

Table 3.9: County * Type of Business

			Type of Business				Total
			Retail	Wholesale	Combination	Other (specify)	
County	Nairobi	Count	71	6	31	11	119
		%	59.7%	5.0%	26.1%	9.2%	100.0%
	Nakuru	Count	83	0	3	30	116
		%	71.6%	0.0%	2.6%	25.9%	100.0%
	Kitui	Count	76	1	6	31	114
		%	66.7%	0.9%	5.3%	27.2%	100.0%
Total		Count	230	7	40	72	349
		%	65.9%	2.0%	11.5%	20.6%	100.0%

The diversification of various businesses by beneficiaries was noted as one of the strategies used by women entrepreneurs to maximize profits, enter new markets and build on or expand existing businesses. It was mostly used by women entrepreneurs to cushion and back up sustainability their businesses that were largely threatened and affected because of the impact of Covid 19 pandemic. It was evident that beneficiaries who diversified their businesses were able to minimize risks, create new opportunities and maximize profits from the variety of products they traded in.

“Yes, I know that if we get the money, I will expand my business. When the funds came, they really helped me because so far, where I am heading to, I am even thinking of buying that vibrator which used to compress concrete during construction.” YEDF beneficiary, Nairobi County.

3.4 Ever heard of affirmative funds/Ever received any of affirmative funds?

One of the key questions raised was on the knowledge about Affirmative Action Funds. This was aimed at helping gauge whether the uptake was affected by lack of knowledge.

3.4.1. Age * Ever Heard of AAFs

As per the table below, less than two-thirds (<60%) of respondents had heard of the AAFs across all age categories. Generally, UWEZO and WEF were popular among the youths (18-35) yrs. and non-youths (36-60) yrs. This was a finding in the qualitative study as well where most of the beneficiaries heard about the funds through word of mouth, from the field workers of chief's barazas.

Table 3.10: Age in Years

		Age in years					
		Youth (18-35)		Non- Youth (36-60)		Retired- (Over 60)	
		N	%	N	%	N	%
Ever heard of WEF	No	185	64.5%	65	46.1%	4	80.0%
	yes	102	35.5%	76	53.9%	1	20.0%
Ever heard of YEDF	No	172	60.1%	91	64.5%	4	80.0%
	Yes	114	39.9%	50	35.5%	1	20.0%
Ever heard of UWEZO	No	142	49.7%	53	37.6%	4	80.0%
	Yes	144	50.3%	88	62.4%	1	20.0%
Ever heard of NGAAF	No	267	94.0%	123	87.2%	5	100.0%
	Yes	17	6.0%	18	12.8%	0	0.0%

3.4.2. Marital status * Ever Heard of AAFs

In terms of marital status, information on AAFs reached more widowed or separated women than married/living together women. This is seen in the table below.

Table 3.11: Marital status * Ever Heard of AAFs

		Marital status					
		Married/Living Together		Widowed/Separated		Never married	
		N	%	N	%	N	%
Ever heard of WEF	No	156	57.6%	11	40.7%	85	65.4%
	yes	115	42.4%	16	59.3%	45	34.6%
Ever heard of YEDF	No	181	66.8%	10	37.0%	75	58.1%
	Yes	90	33.2%	17	63.0%	54	41.9%
Ever heard of UWEZO	No	123	45.4%	12	44.4%	61	47.3%
	Yes	148	54.6%	15	55.6%	68	52.7%
Ever heard of NGAAF	No	248	92.2%	23	85.2%	120	93.0%
	Yes	21	7.8%	4	14.8%	9	7.0%

3.4.3 Educational level * Ever Heard of AAFs

In comparison to their colleagues with a secondary education, most women with a tertiary degree had heard about the AAFs, as seen in the table below. AAFs were unknown to any woman with just a primary education level.

Table 3.12: Educational level * Ever Heard of AAFs

		Education Level							
		Primary level		Secondary level		Tertiary level		others	
		N	%	N	%	N	%	N	%
Ever heard of WEF	No	0	0.0%	129	62.3%	121	54.3%	4	100.0%
	yes	0	0.0%	78	37.7%	102	45.7%	0	0.0%
Ever heard of YEDF	No	0	0.0%	138	66.7%	125	56.3%	4	100.0%
	Yes	0	0.0%	69	33.3%	97	43.7%	0	0.0%
Ever heard of UWEZO	No	0	0.0%	101	48.8%	95	42.8%	3	75.0%
	Yes	0	0.0%	106	51.2%	127	57.2%	1	25.0%
Ever heard of NGAAF	No	0	0.0%	192	93.7%	200	90.1%	4	100.0%
	Yes	0	0.0%	13	6.3%	22	9.9%	0	0.0%

Table 3.13: Ever heard of affirmative action funds/programs: WEF * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever heard of affirmative action funds/programs: WEF	No	Count	96	82	75	253
		%	57.5%	61.7%	56.4%	58.4%
	Yes	Count	71	51	58	180
		%	42.5%	38.3%	43.6%	41.6%
Total		Count	167	133	133	433
		%	100.0%	100.0%	100.0%	100.0%

Table 3.14: Ever heard of affirmative action funds/programs: YEDF * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever heard of affirmative action funds/programs: YEDF	No	Count	109	88	70	267
		% County	65.3%	66.2%	53.0%	61.8%
	Yes	Count	58	45	62	165
		% County	34.7%	33.8%	47.0%	38.2%
Total		Count	167	133	132	432
		% County	100.0%	100.0%	100.0%	100.0%

Table 3.15: Ever heard affirmative action funds/programs: UWEZO * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever heard affirmative action funds/programs: UWEZO	No	Count	75	71	53	199
		%	44.9%	53.4%	40.2%	46.1%
	Yes	Count	92	62	79	233
		%	55.1%	46.6%	59.8%	53.9%
Total		Count	167	133	132	432
		%	100.0%	100.0%	100.0%	100.0%

Table 3.16: Ever heard of affirmative action funds/programs: NGAAF * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever heard of affirmative action funds/programs: NGAAF	No	Count	155	114	126	395
		%	92.8%	87.0%	95.5%	91.9%
	Yes	Count	12	17	6	35
		%	7.2%	13.0%	4.5%	8.1%
Total		Count	167	131	132	430
		%	100.0%	100.0%	100.0%	100.0%

The question of whether beneficiaries had heard of the AAFs could not be asked in the qualitative study as it focused on women who had already benefited from the funds. The question that was asked is how they got information on AAFs. The beneficiaries of all the

Funds from Nairobi, Nakuru and Kitui counties indicated they had heard about the affirmative action funds from different channels of communication including word of mouth from previous beneficiaries, social media, radio and from the fund's officials, from chiefs' barazas, among other sources. A fund manager in Nakuru mentioned that they have a relationship with the Department of Social Services who registered groups and sometimes they would be called to go and speak to newly registered groups to inform them about the funds, in this case WEF. This means the different channels of communication had a significant bearing in determining how information about the funds reached the targeted women, youth and PWD.

The Funds' managers are also tasked with the responsibility of reaching out to the beneficiaries through local leaders like the chief barazas and the nyumba kumi initiative which was singled out by beneficiaries and funds officers as the most effective channel.

***Voice of Fund Officer 1** “We always encourage information sharing even in public forums where leaders need to have good rapport with the people especially on issues such as information on available funds. Whenever they have a forum, we also encourage those who have benefited to go out there and share with others. This way several avenues can be used to spread this information that can reach everyone apart from the radio stations”.*

Other information channels that were effective were beneficiary referrals, sensitization trips like *Huduma Mashinani* initiative, social media platforms like WhatsApp, Instagram, radio, and Mass media advertising like radio talk shows, television, and print media. While some of the beneficiaries projected that the channels of communication were at 70%, it was evident that information about the funds have not reached all potential beneficiaries. Excerpts of responses are noted below.

“I came to know about the Youth Fund through the media. In the news they were saying that there is money set aside for the youth and young people are not even coming to access it. So, I thought that money was being misused and I used to stay around the D. C's office. I came to tell people about it that we had seen it in the news because now I came to know about it, so we said we can apply for it.” **YEDF Beneficiary**

3.4.4 Age * Ever applied/received AAFs

On the age of those who has applied or received AAFs, we can deduce from the table below that the majority of AAF applicants/recipients were non-youths (36-60) years old. There were no retirees among the beneficiaries (over 60yrs).

Table 3.17: Age * Ever applied/received AAFs

		Age in years					
		Youth (18-35)		Non- Youth (36-60)		Retired-(Over 60)	
		N	%	N	%	N	%
Ever received	No	282	98.3%	136	96.5%	5	100.0%
WEF	Yes	5	1.7%	5	3.5%	0	0.0%
Ever received	No	283	98.6%	140	100.0%	5	100.0%
YEDF	Yes	4	1.4%	0	0.0%	0	0.0%
Ever received	No	282	98.3%	132	94.3%	5	100.0%
UWEZO	Yes	5	1.7%	8	5.7%	0	0.0%
Ever received	No	287	100.0%	140	100.0%	5	100.0%
NGAAF	Yes	0	0.0%	0	0.0%	0	0.0%

3.4.5 Marital status * Ever applied/received AAFs

As indicated in the table below, widowed/separated women applied for and obtained AAFs in greater numbers than married/living together and never married women.

Table 3.18: Marital Status

		Marital Status					
		Married/Living Together		Widowed/Separated		Never married	
		N	%	N	%	N	%
Ever received	No	265	97.8%	25	92.6%	128	98.5%
WEF	Yes	6	2.2%	2	7.4%	2	1.5%
Ever received	No	269	99.6%	27	100.0%	127	97.7%
YEDF	Yes	1	0.4%	0	0.0%	3	2.3%
Ever received	No	260	96.3%	25	92.6%	129	99.2%
UWEZO	Yes	10	3.7%	2	7.4%	1	0.8%
Ever received	No	270	100.0%	27	100.0%	130	100.0%
NGAAF	Yes	0	0.0%	0	0.0%	0	0.0%

3.4.6 Educational level * Ever applied/received AAFs

Women with a secondary level of education received the most AAFs, followed by women with a tertiary level of education. AAFs were not applied for or received by women with merely a primary education. This could be attributed to the fact that the application process is a bit complex and requires a level of education. The beneficiaries also went through training which required the beneficiaries or at least their leaders to have some level of education.

Table 3.19: Education Level

		Education Level							
		Primary level		Secondary level		Tertiary level		others	
		N	%	N	%	N	%	N	%
Ever received WEF	No	0	0.0%	200	96.6%	220	98.7%	4	100.0%
	Yes	0	0.0%	7	3.4%	3	1.3%	0	0.0%
Ever received YEDF	No	0	0.0%	203	98.5%	222	99.6%	4	100.0%
	Yes	0	0.0%	3	1.5%	1	0.4%	0	0.0%
Ever received UWEZO	No	0	0.0%	197	95.6%	219	98.2%	4	100.0%
	Yes	0	0.0%	9	4.4%	4	1.8%	0	0.0%
Ever received NGAAF	No	0	0.0%	206	100.0%	223	100.0%	4	100.0%
	Yes	0	0.0%	0	0.0%	0	0.0%	0	0.0%

Regarding receiving affirmative action funds/programs, only less than 10% of all women across all counties received WEF, YEDF & UWEZO funds. There were no beneficiaries for NGAAF. This is an indication that information on Affirmative Action Funds is limited. Similar sentiments were expressed by participants in the qualitative study. In the qualitative findings, respondents who had received WEF, YEDF and UWEZO indicated that they did so after receiving referrals from friends, chiefs barazas (which are largely used by the fund managers to spread information and educate the community about the programs), and social media even though majority of women especially in Kitui and Nakuru were not in the age bracket actively engaged in social media. The qualitative findings further found beneficiaries of NGAAF in Nairobi, Nakuru and Kitui counties.

Table 3.20: Ever received affirmative action funds/programs: WEF * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever received affirmative action funds/programs: WEF	No	Count	164	128	131	423
		%	98.2%	96.2%	98.5%	97.7%
	Yes	Count	3	5	2	10
		%	1.8%	3.8%	1.5%	2.3%
Total		Count	167	133	133	433
		%	100.0%	100.0%	100.0%	100.0%

Table 3.21: Ever received affirmative action funds/programs: YEDF * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever received for affirmative action funds/programs: YEDF	No	Count	166	132	130	428
		%	99.4%	100.0%	97.7%	99.1%
	Yes	Count	1	0	3	4
		%	0.6%	0.0%	2.3%	0.9%
Total		Count	167	132	133	432
		%	100.0%	100.0%	100.0%	100.0%

Table 3.22: Ever received affirmative action funds/programs: UWEZO * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever received for affirmative action funds/programs: UWEZO	No	Count	167	124	128	419
		%	100.0%	93.9%	96.2%	97.0%
	Yes	Count	0	8	5	13
		%	0.0%	6.1%	3.8%	3.0%
Total		Count	167	132	133	432
		%	100.0%	100.0%	100.0%	100.0%

Table 3.23: Ever received affirmative action funds/programs: NGAAF * County

			County			Total
			Nairobi	Nakuru	Kitui	
Ever received for affirmative action funds/programs: NGAAF	No	Count	167	132	133	432
		%	100.0%	100.0%	100.0%	100.0%
Total		Count	167	132	133	432
		%	100.0%	100.0%	100.0%	100.0%

4.0 EXPERIENCE OF AFFIRMATIVE ACTION FUNDS IN KENYA

According to Table 4.1 below, 46.6% of women in Kitui county had a positive/good experience with AAF, while 34.1% and 25.1% of women in Nakuru and Nairobi, respectively, also had a similar experience with AAF. Less than 20% of women from all the counties had a negative/bad experience with AAF. There was a significant association between county and experience with affirmative action funds.

Table 4.1: County* Experience of affirmative action funds in Kenya

			Experience of affirmative action funds in Kenya			Total
			Positive/ Good	Negative/ Bad	No answer	
County	Nairobi	Count	42	24	101	167
		%	25.1%	14.4%	60.5%	100.0%
	Nakuru	Count	44	19	66	129
		%	34.1%	14.7%	51.2%	100.0%
	Kitui	Count	62	22	49	133
		%	46.6%	16.5%	36.8%	100.0%
Total		Count	148	65	216	429
		%	34.5%	15.2%	50.3%	100.0%

From the qualitative findings, beneficiaries of WEF, YEDF, NGAAF and UWEZO were asked what their experience with the fund was. They reported having both positive and negative experiences. Beneficiaries who reported positive experiences met all the requirements needed to access the funds while beneficiaries who reported negative experiences failed to meet some of the requirements processes of accessing the affirmative action funds. Others who reported negative experiences failed to submit properly written proposals and provide the required documents which include six-month bank statement, valid certificate of registration for the group, Kenya Revenue Authority, (KRA) PIN. Clearance from CRB is a requirement for those who qualify to supply goods and service under Access to Government Procurement Opportunities (AGPO). Beneficiaries also said that they were required to have official signatures, minutes of meetings, and Identity Card Numbers (IDs). For those applying for Youth Enterprise Development Fund, there was a requirement of collateral usually in the form of land or title deed for individual applications. Those who applied as individuals and those who wanted LPO financing had to give six months bank statements and collateral for security

to enable them to qualify to access the loans. The beneficiaries' experiences with the process varied from very good to tedious, complicated, and long.

Across all the Affirmative Action Funds, the common product was the group loans. Groups ranged between 3 members to 5 for YEDF, 10 members for WEF, 10- 20 for Uwezo Funds and up to 100 members for the NGAAF grant. The groups were required to comprise of two-thirds women. Both YEDF and WEF had products for individual loans (newly introduced for the later) which required the individuals to present collateral for the loans they applied for. The excerpt below illustrates the experience of a Beneficiary of WEF, Nairobi County.

“My name is M. G, and our group is called Kariobangi South Uprising Village group. It is in the area of Kariobangi South, Embakasi West. We started the group and registered it in the year 2011. We have been doing table banking and having merry-go-rounds. We are ten members. We have done merry go round, table banking and we have been helping each other. When we learnt about WEF, we looked for the offices and we got our officer Mr. William, who explained to us about WEF. He gave us training after which we were given a certificate. Everybody had understood how we would benefit from the Women Fund. The WEF officer then took us through the requirements of WEF such as registering a bank account and that we had to get registered by a social development Officer. We did all that and it reached where we were applying for the fund. So, we applied for the first time, and we were given one hundred thousand. One hundred thousand as women really uplifted us because among us, there were those who could not even pay school fees for their children because they did not have any kind of income. So, we encouraged everyone to have a grocery kiosk, another one to have a small retail shop. We went round uplifting each other until now each of us has something to do and the families started changing and those who did not have school fees got school fees, some of us got our daily bread and so we became those people who do not beg. We continued like that as we were repaying the loan. It did not take us a year to repay the loan. We just took ten months to completely repay our loan. When we finished, the officer encouraged us to reapply.” Beneficiary WEF, Nairobi County.

As Table 4.2 below depicts that 31.7% women aged 35 years and below had a positive/good experience with AAFs while 40.5% of non-youths (over 35 years) also reported a positive/good experience. There was a significant association between age and experience with affirmative action funds. Interviews with women groups who had accessed affirmative action funds also noted positive experiences and gave accounts of how their lives were changed because of the funds. This affirms the need for these funds and the fact that more effort should be put in ensuring wider access if women are to be economically empowered.

Table 4.2: Age in years * Experience of affirmative action funds in Kenya

			Experience of affirmative action funds in Kenya			Total
			Positive/ Good	Negative/ Bad	No answer	
Respondent age	Youth (Under 35 years)	Count	89	38	154	281
		%	31.7%	13.5%	54.8%	100.0%
	Non-youth (over 35 years)	Count	60	27	61	148
		%	40.5%	18.2%	41.2%	100.0%
Total		Count	149	65	215	429
		%	34.7%	15.2%	50.1%	100.0%

According to Table 4.3, 46.7% of women with primary level had a positive/good experience with the funds. While it was 37.1% and 31.2% for secondary and tertiary level women respectively. There was no significant association between level of education and experience with affirmative action funds. This could be attributed to the fact that access to affirmative action funds is not pegged to education but rather to the capacity to run a business and repay the funds advanced.

Table 4.3: Level of education* Experience of affirmative action funds in Kenya

			Experience of affirmative action funds in Kenya			Total	
			Positive/ Good	Negative/ Bad	No answer		
Education level	Primary level	Count	14	5	11	30	
		%	46.7%	16.7%	36.7%	100.0%	
	Secondary Level	Count	73	28	96	197	
		%	37.1%	14.2%	48.7%	100.0%	
	Tertiary Level	Count	62	31	106	199	
		%	31.2%	15.6%	53.3%	100.0%	
	others	Count	0	1	3	4	
		%	0.0%	25.0%	75.0%	100.0%	
	Total		Count	149	65	216	430
			%	34.7%	15.1%	50.2%	100.0%

According to Table 4.4, in regard to marital status 37.3% of married/living together women had a positive/good experience with AAFs while it was 30.8% and 28.3% for widowed/separated and never married respectively. Like education, there was no significant association between marital status and experience with affirmative action funds, meaning the funds were advanced to all regardless of their marital status.

Table 4.4: Marital status * Experience of affirmative action funds

			Experience of affirmative action funds in Kenya			Total
			Positive/ Good	Negative/ Bad	No answer	
Marital status	Married/Living Together	Count	101	40	130	271
		%	37.3%	14.8%	48.0%	100.0%
	Widowed/Separated	Count	8	6	12	26
		%	30.8%	23.1%	46.2%	100.0%
	Never married	Count	36	19	72	127
		%	28.3%	15.0%	56.7%	100.0%
Total		Count	145	65	214	424
		%	34.2%	15.3%	50.5%	100.0%

4.1 Overall Experience with Affirmative Action Funds

Table 4.5 shows that most women (34.3%) had a positive experience with AAFs, as opposed to those who had a negative experience (15.0%). One element of the positive experience that women noted was their ability to get self-employed, employ others and run self-sustaining businesses. Other indicators of financial independence included the ability to repay loans and apply for a second or third loan from the fund they had initially benefited from. In addition to this, they were able to use the income and profit they made from their businesses to run their households, take care of basic needs like food, and pay school fees for their children. Many of them were able to wean themselves off previous dependence on their husband for all their needs and could now play a role by contributing to the household expenses.

Table 4.5: Overall experience with affirmative action funds

		Frequency	Percent
	Positive/Good	149	34.3
	Negative/Bad	65	15.0
	No answer	216	49.8
Total		434	100.0

5.0 INVOLVEMENT IN THE DESIGN/DEVELOPMENT/DECISION OF ANY FUND/PROGRAM

According to Table 5.1, only a small percentage of women in all counties were involved in the design/development/decision of any fund/program. In Nairobi County, there were no (0%) women involved at all. In Nakuru and Kitui counties, less than 10% of women were involved in the design, development, and decision-making of any fund, i.e., 6.1% and 1.5% respectively. There was no significant association between county and involvement in any way in the design/development/decision of any fund/program.

Interviews with women in the qualitative study in all counties reviewed that they were not directly involved in the design, development and decision making on the funds. The persons more engaged with this process were the fund programme managers as their reports informed the decision-making processes. The fund managers interviewed indicated the involvement of women in the design, development and decision making of WEF, NGAAF, YEDF and UWEZO as limited to public participation. This means when a policy is developed at the Head Office, some beneficiaries are invited together with other stakeholders to give feedback on the proposed changes in policy.

Table 5.1: County involvement in any way in the design/development/decision of any fund/program?

			Involvement in any way in the design/development/decision of any fund/program?		
			Yes	No	Total
County	Nairobi	Count	0	167	167
		%	0.0%	100.0%	100.0%
	Nakuru	Count	8	123	131
		%	6.1%	93.9%	100.0%
	Kitui	Count	2	131	133
		%	1.5%	98.5%	100.0%
Total		Count	10	421	431
		%	2.3%	97.7%	100.0%

From Table 5.2 below, only 1.8% of young women between the ages of 18 and 35 years were involved in any form, whereas 3.4% of women over the age of 36 were also involved. There was no significant association between age and involvement in any way in the design/development/decision of any fund/program.

Table 5.2: Respondent age * Involvement in any way in the design/ development/ decision of any fund/program?

			Involvement in any way in the design/development/decision of any fund/program?		Total
			Yes	No	
Respondent age	Youth (Under 35 years)	Count	5	278	283
		%	1.8%	98.2%	100.0%
	Non-youth (over 35 years)	Count	5	143	148
		%	3.4%	96.6%	100.0%
Total		Count	10	421	431
		%	2.3%	97.7%	100.0%

From Table 5.3 below, less than 5% of women in each of all the education categories were involved in any way in the design/development/decision of any fund/program. There was no significant association between level of education and Involvement in any way in the design/development/decision of any fund/program.

Table 5.3: Involvement in any way in the design/development/decision of any fund/program? * Level of Education

			Involvement in any way in the design/development/decision of any fund/program?		Total	
			Yes	No		
Education Level	Primary level	Count	0	32	32	
		%	0.0%	100.0%	100.0%	
	Secondary Level	Count	8	188	196	
		%	4.1%	95.9%	100.0%	
	Tertiary Level	Count	2	198	200	
		%	1.0%	99.0%	100.0%	
	others	Count	0	4	4	
		%	0.0%	100.0%	100.0%	
	Total		Count	10	422	432
			%	2.3%	97.7%	100.0%

From Table 5.4 below, less than 5% of women in all categories of different marital statuses were not involved in any way in the design/development/decision of any fund/program. The majority involvement was in widowed/separated (3.7%) and married/Living together (3.0%) statuses. There was no significant association between marital status and involvement in any way in the design/development/decision of any fund/program.

Table 5.4: Marital Status * Involvement in any way in the design/development/decision of any fund/program?

			Involvement in any way in the design/development/decision of any fund/program?		
			Yes	No	Total
Marital status	Married/Living Together	Count	8	262	270
		%	3.0%	97.0%	100.0%
	Widowed/Separated	Count	1	26	27
		%	3.7%	96.3%	100.0%
	Never married	Count	1	128	129
		%	0.8%	99.2%	100.0%
Total		Count	10	416	426
		%	2.3%	97.7%	100.0%

Qualitative findings on the involvement of women in the design, development, and policy decision of WEF, YEDF, UWEZO and NGAAF indicated that they were engaged but mostly through public participation and civic education. This was, for example, through their representatives in the parliament as expressed by a National Government Affirmative Action Funds Officer, Nairobi County:

“Women are engaged in public participation and community engagements in many ways for example, through civic education or community engagement forums. You know there are many forums for engaging the people. Some are through the newspaper. You can call people to comment on a memorandum. Sometimes you can call them to a social hall or a hotel to discuss with them issues like the fund access guidelines. But again, you know it is very challenging for members of the public to engage in matters of policy, so the best thing is to have organized representation by their leaders “, NGAAF Officer, Nairobi County.

5.1 Funds Management

Overall, there was limited evidence of women's engagement in the design, development, and policy decision of the funds. This was done through fund managers who feed the headquarters with information on what pertains in the field, and these helps guide the development of new products and informs policy decisions. WEF, for example, invited a few beneficiaries to discuss the new products that were being introduced in 2020. The fund managers of WEF, YEDF, NGAAF and UWEZO explained their role in the fund. In Nairobi County NGAAF officers interviewed oversaw finance and administration and all sections or departments within the organization in conjunction and consultation with the Chief Executive Officer. Their work also entailed day to day administrative and logistical operations of the fund. Each fund has specialized departments for finance, procurement, transport, and programs working in collaboration with each other.

A NGAAF senior Officer interviewed oversaw and coordinated operations of the counties and supported them and the Board on matters pertaining to the management of the fund. Her role also included ensuring that the funds were disbursed to the Counties in time in conjunction with the relevant Departments. She was also in charge of capacity building of the staff. NGAAF officers play the role of disseminating information to the members of the public. Sometimes they use print media and documentaries. They also have a program called Huduma Mashinani. They go downstream and pitch tents and people come and are educated on what NGAAF is and how one can access the funds among other things. They showcase at the devolution conference and on their website.

In Kitui County, the NGAAF Officer explained that his duties were to receive project requests from counties, prepare summaries and present them to the board for approval. He was also expected to advice counties to formulate guidelines on access to regulations and administrative role which involves the presentation of projects, communicating to counties, monitoring and evaluation

In Njoro Sub- County, Nakuru County, the NGAAF officer noted that he represented NGAAF in Njoro Sub County and was a representative in the County Committee. His job entails informing people in the Sub-County about NGAAF. He is also the link between NGAAF

beneficiaries and the office of the Women's Representative and alerts the beneficiaries when the funds have been disbursed.

The NGAAF Officer in Nakuru County also noted that his job as a field officer was to coordinate NGAAF activities in Kenya and his current designation was in Nakuru County. His work is to coordinate sub counties and take the lead in guiding various gazetted County Committee members in sub counties or constituencies. Nakuru County has 11 gazetted committee members with one member representing people with disability.

5.2 Youth Enterprise Development Fund (YEDF)

5.2.1 Role of Officers (Nairobi, Nakuru, Kitui)

In Nairobi, the sub-county officers worked closely with the Local Administration, the Head Office and the CEO of the fund and participated in public events such as Chief's Barazas where they got opportunities and platforms to share information about the fund with members of the public. In these public gatherings, they also shared brochures of YEDF with members of the public to help enhance the spread of information about the fund. Thus, they can reach bigger targets using several channels including social media and other platforms, chief barazas, community barazas and through partnerships with legislators, politicians, and other stakeholders. Similarly, the YEDF Credit Officer in Kitui County, who had worked for YEDF since 2010 indicated that his role was to ensure the youth were able to access affordable credit. This includes ensuring that the loan applications are properly filled, submitted, and forwarded to the county offices. He indicated that clients who wish to make an application visit the nearby county office and they can express their interest. Then, they're given an application form which they fill. Due diligence and appraisal of applications is then undertaken by the county team after which they are forwarded to Head Office for vetting by the Credit Rating Committee. For ones that have been approved, letters of offer are prepared which are then sent out to the counties from where they are dispatched to the clients for their signatures. Once they have signed them, they work on the security and then they bring back the offer letter for disbursement. The YEDF county credit officer oversees the vetting committee at that level, and he is also in charge of disbursements. He also handles security releases for those that have

cleared loans and now want their securities back and processes refunds for those who end up paying excess.

The role of the WEF Fund Officer in Nairobi is that of a Regional Coordinator. Her duties include overseeing credit facilitates for Kajiado, Nairobi and Kiambu counties. She also manages the loan portfolio which involves reviewing and recommending the loan applications, making sure the cheques for the beneficiaries are processed and making sure that funds are collected. She works with the marketing department to organize county forums where groups visit each other to learn and share. The marketing department facilitates groups to attend local and international trade fairs and exhibitions to sell their wares. The Regional coordinator oversees sensitization of groups on the importance of forming Business Clubs which she also coordinates. These business clubs, which are voluntary, are the ones that participate in trade fairs and exhibitions. The WEF officials in Nairobi County participate in Public Sensitization in the Constituencies in collaboration with the local administrators. Regarding women's participation in policy development, the WEF officer noted that the organization leads in the drafting of policies but organizes participation forums where some of the beneficiaries are invited to share their views.

The role of the regional credit officer is the same as that of the on in Nairobi. She oversees operations and ensures timely processing of loan forms from the field officers which are submitted on a daily, weekly, and monthly basis. These forms are processed by the 5th of the every month and submitted to the headquarters. The officer reviews all progress reports in the county and in addition to monitoring and evaluating loan applications and ensuring that the cheques are delivered.

Duties of the sub-county officials include training women who want to apply for WEF, issuance of application forms and guiding beneficiaries on how to apply. This would then be followed up with an appraisal of the forms which are then forwarded to the regional office. She also creates awareness about the fund as well as encouraging information sharing in public forums. Whenever there are forums, she encourages those who have benefited to attend the forums and share with others. In this way several avenues can be used to spread information

that can reach many people in addition to the use of radio stations. Information about WEF and AGPO can also be accessed from Huduma Centres in different counties.

One of the setbacks in the field work was that UWEZO Funds officials refused to be interviewed, even with the intervention of the County Commissioner in Nakuru. In Bahati, Nakuru County, the Patron of UWEZO was the Chairman of the fund. Beneficiaries cited the UWEZO fund Patron as instrumental in ensuring all information regarding UWEZO reached women, youth, and persons with disabilities. He invited women for a 3-day training where he taught them about the fund, the requirements, process and use which enabled a group to access their first loan of Ksh 60,000.

In Nairobi County, the Chief in Huruma sub-County who was interviewed informed the research team that in his area he educates the community on the availability of affirmative action funds. He has identified some village elders whom he always calls upon to help him identify the most vulnerable groups in the community. Once they are identified he works in collaboration with the Nyumba Kumi chairman and arranges a meeting where he sensitizes them on how to access AAF and give them some little funding where possible. The Nairobi Women's Representative, the Honorable Esther Passaris was mentioned as someone who uses community mobilizers to spread information to potential beneficiaries AAFs (NGAAF) and to notify them when the funds are available.

6.0 APPLICATION OF FUNDS

Table 6.1 below depicts that only less than 20% of women applied for the funds; with the highest applicants in Kitui and Nairobi counties, at 17.6% and 17.4% respectively. In Nakuru County, 15.9% of women applied for the fund. There was no significant association between the county and application of funds.

Table 6.1: County * Did you apply for these funds/programs?

			Did you apply for these funds/programs?		
			Yes	No	Total
County	Nairobi	Count	29	138	167
		%	17.4%	82.6%	100.0%
	Nakuru	Count	21	111	132
		%	15.9%	84.1%	100.0%
	Kitui	Count	23	108	131
		%	17.6%	82.4%	100.0%
Total		Count	73	357	430
		%	17.0%	83.0%	100.0%

According to Table 6.2, most women who applied for funding were between the ages of 36 and over at 25.5%. Only 12.5 % of women under 35 years applied. There was a strong significant association between age and application of funds.

Table 6.2: Respondent age *Did you apply for these funds/programs?

			Did you apply for these funds/programs?		Total
			Yes	No	
Respondent age	Youth (Under 35 years)	Count	35	246	281
		%	12.5%	87.5%	100.0%
	Non-youth (over 35 years)	Count	38	111	149
		%	25.5%	74.5%	100.0%
Total		Count	73	357	430
		%	17.0%	83.0%	100.0%

According to Table 6.3, less than 20% of women in each educational category applied for the funds. There was no significant association between level of education and application of funds.

Table 6.3: Education Level*Did you apply for these funds/programs?

			Did you apply for these funds/programs?		Total	
			Yes	No		
Education Level	Primary level	Count	5	27	32	
		%	15.6%	84.4%	100.0%	
	Secondary Level	Count	35	161	196	
		%	17.9%	82.1%	100.0%	
	Tertiary Level	Count	33	166	199	
		%	16.6%	83.4%	100.0%	
	Others	Count	0	4	4	
		%	0.0%	100.0%	100.0%	
	Total		Count	73	358	431
			%	16.9%	83.1%	100.0%

In Table 6.4, most women in the widowed/separated category applied for the funds. In addition, 14.8% of never married women and 17.0% of married/living together women applied for the grants. There was no significant association between marital status and application of funds.

Table 6.4: Marital status *Did you apply for these funds/programs?

			Did you apply for these funds/programs?		Total
			Yes	No	
Marital status	Married/ Living Together	Count	46	224	270
		%	17.0%	83.0%	100.0%
	Widowed/Separated	Count	8	19	27
		%	29.6%	70.4%	100.0%
	Never married	Count	19	109	128
		%	14.8%	85.2%	100.0%
Total		Count	73	352	425
		%	17.2%	82.8%	100.0%

Findings from the qualitative data showed women, youth, and Persons with Disabilities from Nairobi, Nakuru and Kitui Counties had applied for WEF, YEDF, NGAAF and UWEZO Fund. However, Persons with Disabilities were fewer than the other categories.

7.0 FEELING EMPOWERED?

As demonstrated in Table 7.1, only a small percentage of women in the three counties (less than half) felt empowered, with 34.9%, 21.2%, and 24.4% in Nairobi, Nakuru, and Kitui counties, respectively. There was a strong significant association between the county and feeling empowered.

Table 7.1: County * Do you feel empowered?

			Do you feel empowered?			Total
			yes	No	don't know	
County	Nairobi	Count	58	80	28	166
		%	34.9%	48.2%	16.9%	100.0%
	Nakuru	Count	28	71	33	132
		%	21.2%	53.8%	25.0%	100.0%
	Kitui	Count	32	90	9	131
		%	24.4%	68.7%	6.9%	100.0%
Total		Count	118	241	70	429
		%	27.5%	56.2%	16.3%	100.0%

Table 7.2 shows that less than 30% of both women below 35 years and above 35 years felt empowered with 26.4% and 29.5% for women under 35 years and women over 35 years respectively. There was a strong significant association between the county and feeling empowered.

Table 7.2: Respondent age * Do you feel empowered?

			Do you feel empowered?			Total
			Yes	No	Don't know	
Respondent age	Youth (Under 35 years)	Count	74	160	46	280
		%	26.4%	57.1%	16.4%	100.0%
	Non-youth (over 35 years)	Count	44	81	24	149
		%	29.5%	54.4%	16.1%	100.0%
Total		Count	118	241	70	429
		%	27.5%	56.2%	16.3%	100.0%

As per Table 7.3, more women (36.4%) with a tertiary level of education felt more empowered compared to their counterparts with secondary (21.9%) and primary (6.3%) respectively. There was a strong significant association between educational level and feeling empowered.

Table 7.3: Education level * Do you feel empowered?

			Do you feel empowered?			Total	
			Yes	no	Don't know		
Education Level	Primary level	Count	2	24	6	32	
		%	6.3%	75.0%	18.8%	100.0%	
	Secondary Level	Count	43	119	34	196	
		%	21.9%	60.7%	17.3%	100.0%	
	Tertiary Level	Count	72	97	29	198	
		%	36.4%	49.0%	14.6%	100.0%	
	others	Count	1	2	1	4	
		%	25.0%	50.0%	25.0%	100.0%	
	Total		Count	118	242	70	430
			%	27.4%	56.3%	16.3%	100.0%

Table 7.4 shows that 50% of women who were involved in any way in the design/development/decision of any fund/program felt empowered while 40% in the same category did not feel empowered. For those who were not involved in any design/development/decision of any fund/program, 27% of them felt empowered while 56.5% did not feel empowered. There was no significant association between involvement in any way in design/development/decision of any fund/program and feeling empowered.

Table 7.4: Involvement in any way in the design/development/decision of any fund/program? * Do you feel empowered? *

			Do you feel empowered?			Total
			Yes	No	Don't know	
Involvement in any way in the design/development/decision of any fund/program?	Yes	Count	5	4	1	10
		%	50.0%	40.0%	10.0%	100.0%
	No	Count	113	236	69	418
		%	27.0%	56.5%	16.5%	100.0%
Total		Count	118	240	70	428
		%	27.6%	56.1%	16.4%	100.0%

Table 7.5 shows 28.8% of women who felt empowered had applied for these funds while 13.2% who did not feel empowered had also applied for funds. On the other hand, 71.2% of women who did not apply for the funds felt also empowered while 86.8% who did not feel empowered did not apply for these funds. There was a strong association between application of funds and feeling empowered. The feeling of empowerment could also be determined by the duration of time that women has accessed the funds. In Nakuru, women who had been accessing funds for longer felt more empowered because they were able to move beyond the start-up phase of their business to a point where they were making enough money to invest in other things such as buying plots and building their homes and rental houses.

Table 7.5: Did you apply for these funds/programs? Do you feel empowered?

			Do you feel empowered?			Total
			Yes	No	Don't know	
Did you apply for these funds/programs?	Yes	Count	34	32	6	72
		%	28.8%	13.2%	8.6%	16.7%
	No	Count	84	210	64	358
		%	71.2%	86.8%	91.4%	83.3%
Total		Count	118	242	70	430
		%	100.0%	100.0%	100.0%	100.0%

7.1 Women Empowerment

As shown in the tables above the study sought to find out if the Affirmative Action funds in Kenya have empowered women beneficiaries. In addition, it sought to examine the meaning of empowerment as understood by the women. The research findings showed that women's empowerment went beyond financial independence and included factors such as power to make choices, self-worth, self-esteem, impacting positively on their lives, family, and community. It also encompassed an awareness of their rights and a determination to take on roles in socio-economic and political life of the society including the ability and decision to take on leadership and decision-making roles at home, in church and in public spaces. This tied with literature review findings that indicated women's empowerment as promoting women's rights and consciousness - raising towards self-determination and freedom.

There was notable evidence through successful projects and businesses that indicated that women, youth, and Persons with Disabilities had been empowered through access and accessing existing affirmative action funds. The evidence of this empowerment is corroborated by evidence in the previous literature review that indicated that access to the Kenyan

government affirmative action funds had created opportunities for women youth and Persons with Disabilities to empower themselves through establishment of small enterprises that had to a very large extent transformed their lives and livelihoods (Ndwiga et al, 2017). Groups noted that they had been able to boost their table banking amounts thus enabling them to save more, borrow more and repay with interest of less than 10%. Other aspects of their empowerment were evident in indicators like being able to supply food and material to institutions and industries that order them in bulk, and leadership. The WEF officer in Nakuru County had this to say:

“The affirmative action funds have empowered women. It has created a situation where women are empowered although I cannot measure in terms of percentages, but it has because women who are really beaten or ravaged by poverty have no voice. Even naturally when you are so low financially you just feel like you’re not confident, you just feel sick in your pockets, and you have no voice and every other time you want to speak out and challenge other people you feel like they are looking into your pockets, and they ask “sasa huyu atatuambia nini na hana kitu”.

Some of the women have therefore empowered themselves by utilizing the funds to develop sustainable business that provide an income that helps them meet their personal and family needs including paying school fees for their children. As one of the fund managers noted:

I have worked with some women who came for the first time when they had tied their heads with headscarves and they were very quiet but when we finished with them, they transformed, and you can see a very big difference. They are confident to speak, and their self-esteem has gone up. The change in lifestyle such as dressing is a clear indicator of total transformation and empowerment. I will give an example where I took pictures of the women when we started and by the time, we were winding up I showed them, and they could not believe it was them. The transformation was so evident.” WEF Beneficiary, Kitui County.

Access to affirmative action funds empowered women groups by bringing them together in forums that enabled them to jointly access funds, engage in businesses and projects, network, mentor and support each other grow. It was evident from the findings that even though women,

youth and persons with disabilities came together for the purpose of accessing the funds as per the requirements, their union went beyond that and included table banking, home visits, buying food supplies for each other in turns and for psycho- social support. Thus, for most groups, coming together to better themselves happened even before accessing affirmative action funds. However, through access to the Funds, women, youth, and persons with disability were either came together as groups or strengthened their already existing groups which enabled them to have the opportunity to contribute to self- employment, creation of employment for others, economic growth and to a large extent reduce poverty. A beneficiary had this to say about her experience;

“When we were given the money, we first started a chicken project together and it went on very well. Due to the benefits we got as a group for the project as a whole, each member got to have his own chickens. The chickens gave us eggs which we incubated. Each member got thirty chicks; everyone went home with chicks, and this led to successful chicken keeping for the group. “Beneficiary of UWEZO Fund, FGD,

Another group from Nakuru market indicated they started off with table banking before they got to know about WEF. Once they joined WEF, they were able to grow their income to a point where they bought land which they sub-divided and build houses for themselves. At the end all members of the group had a house, and they are now growing the business to buy other properties. Members of this group are wholesalers of tomatoes.

8.0 BENEFICIARIES

Table 8.1 shows that 74.7% of women benefited from the funds, compared to 25.5% of men. This can be attributed to the fact affirmative action funds are mainly targeted at women. WEF, for example, gives a 30% option for men in the groups. While the Youth Fund is for both men and women there are no gendered statistics to show the percentage of men and women receiving the funds. In addition, the respondents in this study were women and therefore had no capacity to effectively speak on men’s access to the funds.

Table 8.1: Who benefited more between Men and Women?

		Frequency	Percent
	Men	549	25.3
	Women	1624	74.7
	Total	2173	100.0

Table 8.2 reveals that non-youths (over 35 years) benefited slightly more (50.7%) than youths (49.3%).

Table 8.2: Who benefited more between Youths and Non- Youths?

		Frequency	Percent
	Youth (18-35)	1062	49.3
	Non-youth (over 35 years)	1092	50.7
	Total	2154	100.0

According to Table 8.3 urban populations (86.4%) benefited more than the populations that resided in the rural areas (13.6%). This is supported by information obtained from the qualitative study. This can be attributed to the fact that funds have their offices at the county headquarters and the fact that the fund managers are not adequately facilitated to travel outside of the urban centers.

Table 8.3: Between rural and urban populations, who benefits most from funds/programs?

		Frequency	Percent
	Rural Populations	297	13.6
	Urban Populations	1894	86.4
	Total	2191	100.0

9.0 SUMMARY OF RESPONSE OF THE STUDY QUESTIONS

Question 1. How have government funded affirmative action funds and initiatives improved the economic empowerment of women?

Regarding this question, the study findings show that women who had accesses the funds for a longer period had grown their businesses and acquired other resources. Some of the groups had acquired land together and sub-divided it and built their homes. The findings also showed that those who had been in WEF longer for example, had received several loans that started from KES 100,000 to 750,000. Beneficiaries of the YEDF also had long term benefits as the loans are provided to women who have a business idea, and this is assessed. A good example is a case study provided below of a young woman who had started a business of selling pigs and her business grew from an income of Ksh 1000 per day to 5000 and even higher depending on the number of hotels order her pork per day. These two funds have provided sustainable economic empowerment for women as they not only provide funding but also train the women. The long-term nature of the loans also help women to grow their businesses.

However, the same cannot be said of UWEZO and NGAAF. For UWEZO the groups interviewed did not have a long-term view of the Fund. In fact, they seemed to have a one-off loan process, and this was particularly around election time. In Dagoretti, the women informed us they got a loan and the officials disappeared with the funds and they are still paying for money they did not receive. We were also not able to speak with UWEZO officials and they declined to speak with us. This Fund therefore is not providing funds for women's

economic empowerment. It is very politicized and there have been incidences of mismanagement reported in the local newspapers by the member of parliament and the Audit General (The Star, 22 November 2021); (Daily Nation, July 28, 2021).

NGAAF on the other hand, is issued as a grant and does not have a long-term perspective on women's economic empowerment. Its structure is not conducive to sustainable empowerment as it is a one-off grant. Because it does not need to be repaid, NGAAF is ridden with corruption. The Nairobi group from Kamukunji told us of how they got a cheque for Ksh.100,000. Thereafter the officer in charge followed them and asked them to part with Ksh. 70,000 for himself and his boss. At the end of day, the group was left with Ksh 30,000 which was not of much help to them.

From the findings, therefore it is possible to state that both WEF and YEDF have to a certain extent contributed significantly to the economic empowerment of women. However, more needs to be done to make them effective and sustainable. This would include merging them and having the products available to more women.

Question 2: *What are the best practices that can be upscaled for increased WEE?*

In terms of the second question which sought to draw out the best practices that can be upscaled for increased WEE, the data revealed that about half of the women were aware of all the AAFs. In certain cases, such as the YEDF, more men (56.4%) had heard about the fund than women (43.6%). As a result, we conclude that one of the best practices that can be upscaled for increased WEE is to increase more awareness of funds to women. This corroborates findings from the qualitative data best which indicated that greater awareness and knowledge about WEF, YEDF, NGAAF and UWEZO increased uptake thus increasing WEE. Women, youth, and Persons with Disabilities who had knowledge about the funds benefited from Access to Government Procurement Opportunities available through WEF, YEDF and UWEZO funds. Knowledge about the funds equipped beneficiaries with information about the procedures and requirements that made the application and submission process easier when applying for various funds.

Another practice for upscaling WEE would be that more women be encouraged to apply for the AAFs. Findings from the qualitative study revealed several reasons why women failed to qualify to apply for WEF, YEDF, UWEZO and NGAAF. These reasons included not being in mainstream banking institutions, not meeting the requirements provided to qualify for the funds, and lack of awareness about some of the funds. For funds such as YEDF, youth lacked collateral which disqualified them from accessing the fund. The study noted that equipping women with adequate information and revising some of the requirements that bar them from qualifying for the funds.

Initiating policies and practices that give women, youth and PWD opportunities to access and utilize government AAFs to support startup businesses, expand existing businesses and enable them access to decent and sustainable enterprises. This corroborates lessons learnt in global best practice in the International Labor Organization (ILO) which emphasizes enterprise support for sustainable enterprises through the provision of decent opportunities and sustainable enterprises as creators of opportunities for employment. These include, for example, supporting affirmative action in agri - business because of the critical role women in the rural settings play in agriculture and food production. Agriculture can be an important engine of growth and poverty reduction. This corroborates the International Institute for Environmental Development (IIED) which provides strategic insights on supporting green enterprises and using food systems to analyze business and investment sustainability.

Secondly, adapting financing instruments such as the Government of Kenya's affirmative Action funds to reach and support the most vulnerable populations and empower them through provision of empowering socio- economic health and wellbeing as corroborated by literature reviewed on best practice in the adaptation of financing instruments for women in Asia (e.g Bangladesh Grameen Bank) which seeks to address poverty by empowering poor, illiterate Bangladeshi women to improve their socio- economic health and well- being.

Another best practice is to encourage more women to seek AAFs for greater economic empowerment and self- sustenance. Compared to women who did not get any financing, more than two-thirds (>60%) of women who did receive any of the AFFs felt empowered. As a result, more women should be encouraged to seek for the AAFs so that they might achieve

more economic power. Documenting, highlighting, and sharing narratives of women, youth and PWD who have significantly transformed and been empowered through access and utilization of AAFs that can be emulated by targeted women, youth and PWD. One outstanding success story on the impact of AAFs that can be replicated as a best practice is included in Annex.

Question 3: What conditions and drivers for strengthening women’s entrepreneurship can BKF and CGS learn from pre-existing affirmative action funds and initiatives?

The government has done well in its attempt to advance women’s economic empowerment through affirmative action funds and programmes. While the best practices have been identified in question two, it can be summed up here in terms of what has worked for women entrepreneurs.

The first is that through the Affirmative Action Funds, the Kenya Government has created an environment where women from the lower economic strata can get access to loans and grants that they can use to establish and develop their business. This is important to appreciate as previously funds could only be accessed through private banks whose conditions for lending would not allow such women to access credit.

Secondly group lending has contributed to easier access to funds for women. It is important to note that women groups have existed even prior to independence, and they served an empowerment role where women would come together to build houses for each other and to farm, among other initiatives (Chitere, 1988; Kabira et al., 2018). The fact that women were already in groups and were already practicing table banking as most of the groups noted, made much easier for them to access loans. This can be further strengthened by increasing the loan amounts provided particularly by WEF and UWEZO funds so that they can borrow more and strengthen their businesses. In addition, the management of these funds should work together with the Credit Guarantee Scheme management to explore how women who have reached the peak of WEF and UWEZO can transfer to borrowing from the Credit Guarantee Scheme.

The third condition for promoting women's empowerment is the availability of varying to accommodate the interest of the borrowers and beneficiaries. The YEDF is best placed in terms of offering different products which include, group loans, individual loans, and job search services, among others. YEDF also has flexibility in the amounts that can be borrowed, from 100,000 to 20m for AGPO. While these options are good for women, there is need to spread them more evenly among the various affirmative action funds to allow all women to get access to these funds. A recommendation would be to merge the WEF and YEDF so that women can have more options in borrowing or get services offered by YEDF.

The fourth element is that of having fund managers spread out in counties and sub-counties. This brings the services closer to the people. However, there are still challenges because the field officers are not facilitated to go further afield and therefore limits accessibility to the urban areas. This can be improved to give all women an equal chance to get funding if they qualify.

The fifth learning is sharing of information about the funds. The findings showed that there is a gap in knowledge about the funds and procedures which limits access and utilization. Going forward a clear communication strategy needs to be developed to enable potential beneficiaries to learn about the funds and get training on how to access them.

Overall, the research revealed that the Kenya Government, through the managers of Affirmative Action funds has created a conducive environment for strengthening women's economic empowerment, however, much more needs to be done to ensure that the funds reach the beneficiaries by improving the efficiency and effectiveness of the processes.

10. SUMMARY OF FINDINGS, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

10.1 Summary of Findings and Conclusions

Findings, discussions and conclusions in this report are based on empirical data gathered from 3 Counties (Nairobi, Nakuru and Kitui) in which the study sought to investigate how government funded affirmative action funds have improved the economic empowerment of women, the best practices that can be upscaled by emerging affirmative action funds for increased WEE and the conditions and drivers for strengthening women's entrepreneurship. Beneficiaries who were interviewed indicated they benefited and were empowered through their access and utilization of the AAFs compared to those who had not. Compared to women who did not get any financing, more than two-thirds (>60%) of women who received any of the AAFs felt empowered. This shows that more women should be encouraged to seek for the AAFs for economic empowerment. This further shows that access to Kenya Government supported AAFs improves and economically empowers women, youth and Persons with Disabilities. Among the women interviewed (78.75%) utilized AAFs to develop their business stocks, while a small percentage (3.75%) used the same funds to pay salaries. This may be because accessing and utilizing AAFs enabled them to attain some level of empowerment to the extent that they could keep stock and hire employees who they could afford to pay.

Information of the five affirmative Action funds was limited across all counties. Less than fifty percent of women respondents had heard about the different Affirmative Action Funds and the AGPO program despite there being various channels of information. This can be attributed to the ineffectiveness of the channels of information as most of the information is disseminated from the Funds management. Majority of women were not well versed with the social media and the electronic media like the websites commonly used to reach out to the community.

Findings showed that the channels of communication used and different media from which beneficiaries could access information about the various funds available were key in ensuring that beneficiaries accessed and used the funds. The media and channels varied from traditional to modern information and technology. Additionally, effective, and efficient sensitization and

dissemination of information from funds managers and government officials enabled beneficiaries' access, utilize and benefit from the funds and program.

Respondents who had knowledge about the funds sought them and benefited more from them compared to those who did not have this knowledge and information. Despite a good number of respondents answering in the affirmative that they knew about the funds through varied channels and sources, it was evident from the findings that not all the respondents had heard about or knew about all the government of Kenya Affirmative Action Funds. The lesson learnt from this was that limited knowledge about the government affirmative action funds limited the extent to which women could fully benefit from the funds and grow their businesses.

The study found that women used the different affirmative action funds to start up or expand a wide range of businesses both small and large scale. It is also noteworthy that beneficiaries are in the lower economic sphere and fall within the small and medium enterprises. Women whose businesses had grown to higher levels had their businesses located in city and town centres where there was higher potential to make more money and profits because of a more empowered clientele.

Covid 19 had a devastating impact on women's businesses in all the counties. However, it created new opportunities for some women entrepreneurs who diversified and started new businesses and made good profits. Across the three counties, women entrepreneurs who ventured in or expanded businesses that dealt with food and food products run successful businesses during the period of lockdown and restricted movement.

On Utilization of the AFFs and program, the study noted that women mostly used the funds to start, grow and expand their businesses. These businesses empowered them and indicators of this could be seen in improved livelihoods, increased stock, table banking through which they were able to borrow and save, diversification of entrepreneurial activities, businesses and projects, purchase of business equipment and machinery and their ability to repay the loans and apply for higher amounts.

On the Access to Government Procurement Opportunities, there was evidence from the findings that it was the least accessed and secured program under the various affirmative action funds. However, women beneficiaries of AGPO who had managed to acquire certification successfully engaged in supplying equipment and general office supplies such as stationery and computer accessories. There was evidence of their empowerment through these activities. Beneficiaries said that apart from winning tenders and supplying equipment, they engaged in other supplementary businesses such as running of clothes boutiques and online sale of second-hand clothes. Some women beneficiaries were able to access tenders that were set aside for women.

The findings suggest that the different affirmative action funds had a positive impact on the lives of women, youth, men and Persons with Disabilities who have accessed and used them. The impact reported ranged from establishment of new businesses and projects , growth and expansion of existing businesses, acquisition of new skills, increase of stock, diversification of businesses, increase in number of employees and purchase of modern machinery to produce new products.

Beneficiaries reported that access to the different affirmative action funds had enabled them to acquire new skills. It was observed that skills acquisition by beneficiaries enabled them to have a sound grasp of knowledge in the type of business they had ventured into and was critical in determining how successful the business would be in terms of growth and profit.

The skills acquired in a specific business were easily transferable to another, in cases where the beneficiary sought to diversify by exploring other business opportunities and projects. The skills ranged from improved communication with clients, customer care and relation, display and presentation of products, use of IT, leadership skills, and ways in which women managed their time and balanced between household chores and business.

In addition to this, there was evidence of increased profit from businesses of the women who accessed the Affirmative Action funds because they were able to increase their stock, clear their loans and access new ones. Also reported was the diversification of various businesses by beneficiaries as one of the strategies used by women entrepreneurs to maximize profits,

enter new markets and build on or expand existing businesses. It was mostly used by women entrepreneurs to cushion and back up sustainability their businesses that were largely threatened and affected because of the impact of Covid 19 pandemic. It was evident that beneficiaries who diversified their businesses were able to minimize risks, create new opportunities and maximize on profits from the variety of products they traded in.

Women who had accessed the funds were empowered to the extent that they achieved some level of financial independence as noted in their ability to get self- employed, employ others and run self- sustaining businesses. Other indicators of financial independence included the ability to repay loans and apply for a second or third loan from the fund they had initially benefited from. In addition to this, they were able to use the income and profit they made from their businesses to run their households, take care of basic needs like food, and pay school fees for their children. Many of them were able to wean themselves off previous dependence on their husband for all their needs and could now play a role by contributing to the household expenses.

Changes in business practice were noted in women entrepreneurs who had benefited from the funds. Indicators of these changes were growth in business, increase in the number of employees, record keeping, banking, savings and borrowing which was mainly through Table Banking, venturing into new markets and new products, setting goals and monitoring trends. Funds officers observed these changes resulting from the impact of the funds accessed.

It was evident from the findings that the kinds of training beneficiaries of the various affirmative action funds have been able to access has, to a large extent, contributed to the enhancement of their skills. Training improved the knowledge and skills of the beneficiaries and exposed them to modern trends and lessons on best practices which could help raise their businesses and projects to higher levels. They were also able to improve their ability to generate more wealth from existing and new businesses, be equipped with knowledge and skills to be more innovative and creative in the way they conducted their entrepreneurial activities, created new opportunities to learn how to use new technology and grow their businesses better.

It was noted that various funds officers had organized training for women, youth, and persons with disabilities prior to them accessing the funds and organized several field trips from which women entrepreneurs in various sectors learnt from successful projects and businesses. Some beneficiaries noted that they had only received training before accessing the funds and no other follow-up training was provided. Training received were book-keeping, record keeping, group dynamics and conflict resolution in groups, how to deal with emerging issues such as Covid 19, financial management, savings, insuring property and enterprise development among others.

It was evident from reports by individual and group beneficiaries of the various affirmative action funds that to a large extent, those who had accessed the loans had successfully utilized the credit and repaid their loans. There were reports of default in some instances. There were numerous cases of default in Nairobi by both individuals and groups. Reasons for default included disintegration of groups, dishonesty among individual members of groups, lack of transparency among some officials, failed businesses, politicization of the funds and the impact of Covid 19. There were success stories of beneficiaries on how access to the funds a positive impact on their businesses and lives with indicators had including successful repayment of the first and subsequent loans.

Despite the successes and gains that had been made by women, youths, and persons with disabilities, it was evident from the information given by the respondents that the Covid 19 Pandemic had greatly affected women's businesses that were supported by the funds. Women entrepreneurs seemed the most severely affected, with several of them unable to service loans and some businesses winding up altogether because of long periods of lockdown by the Government of Kenya. Most places where they purchase their stock were also closed and they had no way of replenishing depleted stock. This had a ripple effect on their ability to repay loans. However, for some, their resilience enabled them to find strategies such as diversifying their businesses to find compensatory ways of ensuring there were other sources of income to help sustain them and their families. In addition to this Covid 19 restricted training and site visits where respondents previously learnt ways of improving their projects and businesses.

The research study sought to find out if the affirmative action funds in Kenya have empowered women beneficiaries. In addition, it inquired if the women understood the concept and meaning of economic empowerment. The research findings showed that Women's empowerment went beyond financial independence and included other factors such as power to make choices, self-worth, self-esteem, and the positive impact they were able to make on their lives, family, and community. This also encompassed an awareness of their rights and a determination to take on roles in socio-economic and political life of the society including the ability and decision to take on leadership and decision-making roles at home, in church and in politics. This tied with literature review findings that indicated women's empowerment as promoting women's rights and consciousness - raising towards self-determination and freedom.

Findings showed that the Government of Kenya Affirmative Action Funds have created opportunities for women not only for self-employment but consciousness-raising and knowledge about how their struggles are interrelated with socio-cultural, economic, and political struggles. Beneficiaries demonstrated clear understanding of empowerment and could describe what it meant in both their first language and other languages like English and Kiswahili. The vivid description of attributes of an empowered woman centered on her lifestyle, academic qualifications, professional life, ability to make decisions, community participation and engagement.

The attributes on empowerment included 'to uplift women to higher levels, to boost women and to enable them achieve bigger things by facilitating their ability to grow. Other definitions include 'to be given strength and ability to do bigger things, to be released from the enslavement of foolishness so that one could grow, to have an open mind, progress in business, family and community, having one's own money, the ability to feed one's children, having an open mind and being able to sustain oneself even in the absence of a partner.

The respondents were aware that the opportunity to access the various affirmative funds provided to them by the government played a big role in their empowerment because it enabled them to start new business enterprises, expand existing businesses, create new employment opportunities for others and access local and international markets for their products and services. This empowerment also enabled them to be able to run their households and provide

basic needs of their families by ensuring they were food secure and pay school fees for their children.

Some of the indicators that demonstrated empowerment of women included levels of education, recognition of rights and freedom, social, psychological, and political rights, and economic contribution to self, family, and community. Other indicators include the ability to manage and sustain the households through provision of basic needs, power of decision making at family, community and church, financial independence to self-employment and the creation of employment opportunities for others.

There was notable evidence through successful projects and businesses that indicated that women, youth, and persons with disabilities had been empowered by the affirmative action funds. The evidence of this empowerment is corroborated by evidence in the previous literature review that indicated that access to the Kenyan government affirmative action funds had created opportunities for women youth and persons with disabilities to empower themselves through establishment of small enterprises that had to a very large extent transformed their lives and livelihoods. Groups noted that they had been able to boost their table banking amounts thus enabling them to save more, borrow more and repay with interest of less than 10%. Other aspects of their empowerment were evident in indicators like being able to supply food and material to institutions and industries that order them in bulk, and leadership.

Collective agency is when people act together for a common cause and move together. Access to affirmative action funds and the AGPO Program empowered women groups by bringing them together in forums that enabled them to jointly access funds, engage in businesses and projects, network, mentor and support each other grow. It was evident from the findings that even though women, youth and persons with disabilities came together for the purpose of accessing the funds as per the requirements, their union went beyond that and included table banking, home visits, buying food supplies for each other in turns and for psycho-social support. Thus, for most groups, coming together to better themselves happened even before accessing affirmative action funds. However, through access to the Funds, women, youth, and persons with disability either came together as groups or strengthened their already existing

groups which enabled them to have the opportunity to contribute to self-employment, creation of employment for others, economic growth and to a large extent reduce poverty.

Collective agency among the respondents also made it easier to repay loans since it was done collectively with individual members' assigned equal amounts. Through collective agency, individuals were able to grow and thus use the group as a springboard to start independent and self-sustaining businesses. Findings also showed that they tapped into each other's insights, knowledge, experiences, and projects. This propelled them into starting their own individual successful ones.

Most beneficiaries of the funds belonged to a group in the community. The motivation to join the groups varied. Some wanted to have a sense of belonging in the community and access to loans. Additionally, some of the affirmative action funds were only given to women groups and this necessitated them to come together to access the funds. In terms of what keeps the group going, having a constitution where the rules and regulations of the groups are clearly spelt out seems to reduce conflict among groups. Members of some groups had discipline masters whose role was to make sure that the rules were followed.

The beneficiaries' reasons for joining groups varied. Some indicated that they joined groups because that was one of the requirements to qualify to access the Affirmative Action funds and program. Other reasons for joining the groups include provision of identity, guarantee of the individual loans by the groups; and groups enabled individuals to establish businesses and projects.

Women were able to regularly meet, share and learn from each other, for psycho-social support, network, mutually support each other, mentor one another, and share knowledge and experiences with each other.

Members of groups that had accessed affirmative action funds developed deep trust and sharing that went beyond group activities like table-banking but also challenged each other by setting goals where individual members saved and could borrow up to three times the total they had saved. This was paid back at a 10% interest rate which helped to boost the group kitty. In some of these groups, members encouraged one another to learn to lead by ensuring that at every

member's house visit, the host would read a bible verse, teach, and lead prayers which improved their confidence and public speaking.

The reasons why women stay in the groups are mostly linked to the benefits they derive from being part of a group like love and unity, collective activities like group projects, savings and borrowing among others. Love and Unity was echoed by many women as the main reason why women stay together in women groups.

10.2.1 The best practices that can be upscaled by BKF and CGS for increased WEE Legislations and Laws that address inequalities

Having laws and legislation that address inequalities and create opportunities for the most vulnerable groups in society as implemented in Kenya. Article 27/8 of the Kenya Constitution 2010 is among the best practices that impact positively on women's economic empowerment This was also evident in studies by (Fairlie & Marion, 2012) indicating that affirmative action for minorities and women led to their increased uptake and participation in business and markets, leading to positive gains for themselves and collective economic development. This shows that having progressive laws that target the most vulnerable groups leads to benefits for beneficiaries in terms of their uptake and use of the AAFs

10.2.1 Women's Awareness and Knowledge of AAFs

Women who are more aware of the affirmative action funds have more opportunities to apply for and benefit from them. Among the women who were the greatest beneficiaries of the affirmative action funds indicated they had adequate knowledge and awareness of the funds through various sensitization forums that enabled them meet the requirements, access and benefit from them thus knowledge and awareness of AAFs by beneficiaries helps women startup businesses, expand existing businesses, increase their income, and overcome illiteracy provided by opportunities and access to trainings such as business management skills, savings and borrowing and improved livelihoods.

10.2.3 Capacity Building

Best practices were evident where women had been trained. Where Capacity Building for women had been enhanced through business management, entrepreneurship and record

keeping courses, the uptake and benefits from the AAFs were greater compared with those who had not had access to similar trainings. Thus providing capacity building to women before and after access of the AAFs influences and equips women entrepreneurs with skills and knowledge that impacts positively on the stability, sustainability and growth of their businesses.

10.2.4 Diversification of Businesses

Women who diversify businesses from AAFs have greater levels of success and sustainability of businesses and livelihoods. Thus, women who had diversified their businesses minimized risks, had openings for more opportunities and cushioned themselves significantly against adverse market changes especially during the Covid 19 Pandemic.

10.2.5 Creating Spaces, Opportunities, and Environments for Vulnerable and Underrepresented Groups

Both from the literature review and fieldwork findings creating opportunities and spaces that enable women to access funds and participation in entrepreneurial activities youth/collective agency has enabled many women to grow. Thus, a best practice in AAFs is one that ensures participation, equity, and equality for all despite background to help combat poverty and break barriers that impede inclusion of the most vulnerable and underrepresented. This gives rise to elevation of women's voices, uptake of leadership roles, access to decent self-employment and the opportunity and capacity to participate meaningfully in entrepreneurial activities as noted among women beneficiaries of AAFs.

10.2.6 Participation by Males

Best practices were evident where there was involvement and participation and support of males especially spouses and parents. Greater levels of success were noted in instances where women had the support of their spouses and youth had support from their parents, especially fathers in accessing collateral which enabled them to qualify for and access the fund. Thus, it is a good practice when men are engaged in WEE since they are also beneficiaries when women entrepreneurs succeed as they also benefit from the family resources that are contributed by the women further having the ripple effect of breaking barriers in gender norms and roles that restrict women from active participation in the 'public' relegates them to the 'private'.

11.0 CHALLENGES

It was noted that some groups formed hurriedly for the purpose of accessing funds without a clear vision and plan on how the funds would be used, mostly disintegrated shortly after access, and defaulted the loans

11.1 Challenges of the Process of Accessing the AAF funds

In a few instances beneficiaries explained that the process was swift and effective but, in most cases, they decried the tediousness in the entire process and waited a long time before they received the funds. The time within which the funds were disbursed after disbursement of the loan ranged from two weeks to 6 months. These delays were attributed to failure to adhere to the rules and regulations for acquiring the funds like missing signatures, double registration and incomplete forms

11.2 Challenges in the Utilization of the Funds

Beneficiaries of the funds reported challenges which included their concern that the fund, especially when shared in groups, were not enough to enable one engage in meaningful businesses. The needs for the funds seemed greater than the funds available. Also reported were the other high costs, for example, having to hire a farm before actual cultivation and harvesting as one that required a lot more money than was available within the groups. Although some beneficiaries started projects, they could only move at slow paces depending on the availability of more funds to move projects to another level. For funds like UWEZO beneficiaries constantly needed the good will of the women's Representative to avail more funds to enable them to complete their projects. Across all the funds, there were concerns about the long time it took to process and disburse the loans applied for. Late disbursement of funds affected initially planned seasonal businesses or projects such as farming which were dependent on rainy seasons.

YEDF reported challenges of youth failure to repay loans because of lack of commitment, lack of transparency, politicization of the fund or the perception that the loan is a grant and should not therefore be repaid as was noted by one of the officers below.

11.3 Challenges from the Experiences of Accessing AAF

Beneficiaries of WEF, YEDG, NGA AF, UWEZO and the AGPO Program reported a number of challenges in their experiences with the funds some of which converged and others which were specific to individual funds or program. We noted that it was difficult to get direct responses from the fund managers of UWEZO fund who declined the interviews and neither did we find any officer in the field who could directly respond to questions on the challenges faced by beneficiaries in accessing AGPO. For almost all the funds the points of convergence were lack of knowledge or information about the funds and the AGPO Program by beneficiaries of other funds and among those who were interviewed and had not yet benefited from any of the affirmative action funds or the AGPO program.

Other common points across the funds included lack of training, capacity building and infrastructure that put in place monitoring and evaluation as it was noted that repayment of loans did not necessarily translate to growth or sustainability of beneficiary businesses. Also observed was an overreliance on the funds making it difficult to establish at what point the beneficiaries could be weaned off the, having achieved sustainability to enable other women, youth and persons with disabilities access the funds too. There were also a lot of concerns with the requirements, paperwork, process and feedback from the time of submission of the application forms to the actual disbursement with reports of too many hurdles hindering timely

11.4 Impact of Covid 19 on Women Businesses

Covid 19 had a devastating impact on women's businesses and in some instances leading to winding up of businesses due inability to service businesses and repay the Affirmative Action Loans. The lockdown made it impossible to go out and buy stock and there were no people purchasing items and products, thus very little business was being conducted. Many beneficiaries could not access service from funds offices at the time of the lockdown. Others lost their businesses because of Covid 19 whilst others were not able to diversify their businesses as they had anticipated. In addition, women's capacity to lend through the table banking system was affected. The following excerpts give different perspectives on how Covid 19 affected beneficiaries of affirmative action funds.

11.4.1 Women's Enterprise Fund (WEF)

Beneficiaries of WEF said they faced challenges with the length of time it took to have their completed documents verified at the County Level with the verification sometimes taking as long as 3 months. They noted that such delays had negative consequences on planned businesses or projects like farming and agri-business which were often dependent on seasonal rains. In Nairobi County, borrowing across the funds came with many challenges, for example, Youth and women who had won tenders under WEF but already had a loan from YEDF could not actualize their projects because they were unable to raise their own capital to finance this. Their quest to reach out to the YEDF to loan them top up in order to be able to supply bore no fruit because of stringent rules that say one cannot acquire a loan when they are still servicing another loan, thus a lost opportunity. The impact of Covid 19 was noted as a huge impediment to entrepreneurs in small and medium sized enterprises.

11.4.2 Youth Enterprise Development Fund (YEDF)

In Nairobi, for example, a YEDF beneficiary who accessed the fund in 2020 was only able to have a machine she had ordered for in 2021 because of the impact of Covid 19 which had led to lockdown of literally everything. The requirement to have the machine accredited caused further delays before it could start operating and bringing in some income. Youth reported fear of their property being attached if they were unable to service loans. They expressed fear about their profiles being searched by auctioneers and thoughts about imprisonment, pressure and loss of business and income. Most of them lacked collateral to secure the kinds of loans they desired, thus sometimes they are not able to invest in the kinds of businesses they had planned to do. Some of the youth said there was a lot of ignorance and misinformation about the YEDF funding which made many youths avoid attempting to apply for the funds. In Kitui County, there were concerns that despite effort being made by the fund's officers, the youth were not taking dissemination forums for information sharing about the youth fund and the process seriously because of attitudes that they could not attend Chief's Barazas or asking to be facilitated to attend meetings by requesting for transport allowance, thus missing out information about funds which can help them.

11.4.3 The National Government Affirmative Action Fund (NGAAF)

In Njoro Sub - County, Nakuru County, there were reports of low funds by the fund's officers and reports by beneficiaries about the politicization of NGAAF. The funds officer explained that they received a total of Ksh 3.4 million for women per Sub County. Because of this money was disbursed quarterly in every financial year, only 3 sub counties could benefit in a year yet there were 11 sub counties in Nakuru County, yet the proposals and projects requiring funding by youth, women and persons with disabilities were in their thousands. The funds officer said they had only reached up to 60% of their targeted beneficiaries with information on how they could access NGAAF despite using so many channels of communication and a number of youths, men and women present at the FGD revealed that they had not benefited from NGAAF in terms of bursary or start - up projects.

A key challenge for women entrepreneurs who supply to the county governments is the delay in payment. Women who deal with supplies and procurement noted that county governments' delays paying contractors, and this affects the businesses of the women. They preferred working with parastatals since they pay immediately after delivering their services.

12.0 RECOMMENDATIONS (POLICY, PROGRAMMES, PRACTICE)

12.1 General Recommendation

Information sharing with beneficiaries should be done at the lowest levels of the community. This would enable more and more people at these levels to access accurate and proper information because several people do not yet know about the existence of all the government supported Affirmative Action Funds. Lack of knowledge on the application processes prolonged the application and award period of the Affirmative Action Funds. There is need to merge the YEDF and WEF as both provide long terms loans. However, the YEDF has more products and more money than WEF. There is need to provide the same products and giving equitable loans across the board and therefore merging the two funds would be ideal. The process started to set up the Biashara Kenya Fund should be revisited and approved by Parliament. There is also need for a strategy to move women who have done well and have the capacity to take bank loans to be supported to get these loans which a bigger and can be used to grow their businesses further.

12.2 Recommendations to YEDF

YEDF needs to review the requirement on bank statements to include mobile banking and review the collateral requirement for women to include some assets currently not classified as viable security. The study found that majority of young girls may not have security or collateral among the ones considered viable like logbooks and title deeds which in most cases they can only access through their parents. YEDF should revise the collateral and security requirements to help young girls secure loans even when their parents cannot provide such security to help guarantee them.

YEDF needs to lower interest rates on loans in the favor of the youths and increase accessibility of these loans. This is because young girls are prone to exploitation by other lenders like the unregulated mobile banking platforms.

Involve local leaders like chiefs to determine eligibility of the groups to be awarded the loans because of their knowledge of the grassroots.

It was recommended that YEDF should have a template of training the projected beneficiaries of the funds to equip them with technical skills to help them utilize the funds in the ways which will give them sustainability in income. Youth to be facilitated to market their products locally, regionally and internationally.

12.3 Recommendations to NGAAF

In terms of policy, there is need to restructure NGAAF for it to contribute to sustainable women's economic empowerment. The grant should be structured in such a way that a criterion is established for who qualifies. One of challenges with this Fund is its politicization. Politicians should be removed from its management so that it can serve the interests of those it is meant to serve.

NGAAF officers should employ more channels of communication most likely to reach all age groups, to share information about the fund. They can consider vernacular radio and television stations and public forums such as Chief's barazas, churches where most people were likely to be informed about NGAAF grant, as compared to the current patronage of Women Representatives, who were perceived to favor women groups aligned to their political interests.

The study recommends more funding by the national government to NGAAF to enable them to increase the grants allocated to different women groups. In addition, effective audit mechanisms should be put in place to ensure that the grants are directly accessed by women groups to avoid fraud and ensure accountability of the officers.

Public participation during the formulation of policy guidelines should not only be done by women representatives but also by the members of the public in the community level

NGAAF needs to empower its field officers well. During the study, some staff cited lack of proper operation mechanisms like salary delays, sudden termination of contracts among others.

12.4 Recommendations to WEF

WEF should explore introducing individual loans, especially for those who had grown within groups and want to take their businesses to higher levels. The reason for this was that even within groups there were those with strategies, skills and potential that enabled them to thrive more than the members. Since the loan was tied to the overall group's ability to complete the loan, even when one completed paying their share, they still had to wait for all individual members of the group to clear theirs.

To address the challenge of the prolonged application process, WEF officers should guide the women applicants through the application process of the fund and ensuring they have the necessary documentation before forwarding the applications.

WEF should have tailor made products like Fund for Women with disabilities, widows, women who have encountered Gender Based Violence, Refugees or internally displaced persons.

12.5 Recommendations to UWEZO

Political influence should be eliminated in relation to UWEZO fund because some groups failed to repay citing misinformation that UWEZO fund was government money which does not need to be repaid. Time taken to process the fund should be lowered and disbursed in an efficient manner. UWEZO fund should be audited from queries of misappropriation of funds and proper structures of accountability installed.

13.0 CONCLUSIONS

The research findings on Affirmative Action Funds access and use in Kenya reveal that the funds play a critical role in changing women's lives. Most of the beneficiaries demonstrated the changes they experienced after access to the funds that made them more economically independent and empowered. They were able to lead better lives and support their families and in some cases members of their communities.

The study also demonstrated that women as a collective tend to improve themselves by supporting and encouraging each other. The group formations among women did not start with the introduction of Affirmative Action funds. The funds however, helped in moving them a step forward in terms of empowering themselves economically.

It was also noted that it is important to go beyond loan repayment as a measure of success because repayment did not necessarily translate to empowerment as funds could be sourced from elsewhere for repayment which made the women even poorer. Repay could also be made to enable the women access to subsequent loans because some beneficiaries took other loans to repay the AAF loans.

Another important finding is that those who had acquired the loans for a longer time showed more sustainable progress in terms of investments. This could be attributed to several factors including the fact that the groups who has stayed together longer were more cohesive and had learnt to be more efficient in managing their funds.

There was little evidence of beneficiaries who were ready to move off to other forms of borrowing as most of them wanted to get more funds rather than go to banks to get bigger loans. This could be because of the fear of the consequences of bank loans and the comfort offered by Affirmative Action Funds.

Affirmative Action Funds strengthened the already existing women groups or triggered the formation of new groups and helped. There is need for further to research on the non- national government affirmative action funds that support women's groups which were identified in Counties such as Kitui and how they complement each other.

Women's economic empowerment was not limited to access to funds alone but this access also opened up opportunities for them to aspire for leadership and power thus increasing their experience, contribution and participation.

Since this research was women – centre, the knowledge about how they have benefited from the funds was based on their own personal experiences, enabling their lived experiences and voices to be heard using their own lenses

Overall Affirmative Action Funds have played a critical role in strengthening women's economic empowerment, but a lot more needs to be done to create a critical mass of women who are empowered in promotion of gender equality.

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The Star. MP wants probe to trace Sh13.7m Gatundu North Uwezo Fund. November 22, 2021.
MP wants probe to trace Sh13.7m Gatundu North Uwezo Fund (the-star.co.ke)

APPENDICES

Appendix I: Consent Form

CONSENT FORM FOR INTERVIEWS FOR THE STUDY EVALUATING AFFIRMATIVE ACTION FUNDS AND PROGRAMMES BY THE UNIVERSITY OF NAIROBI, AFRICAN WOMEN'S STUDIES CENTRE

Thank you for agreeing to take part in this research study on “experiences of entrepreneurs/businesspersons with regards to the financial support and other assistance that they receive from the government’s Affirmative Action Funds and Programmes.” The aim of this study is to enhance access to Affirmative Action Funds (WEF, YEDF, UWEZO, NGAAF and AGPO) to help enhance increased growth of women’s enterprises and to draw lessons for the implementation of the Biashara Kenya Fund and the Credit Guarantee Scheme.

This interview will be audio-recorded, and we shall also take notes and photographs. The information provided will only be used for research purposes and will be confidential. Your contribution will help strengthen policy issues to benefit women economic empowerment both at households’ level and at community level. By signing this form you accept to the use of the information for the purposes highlighted and confirm that you have no objection in the use of any video recording and photos for purposes of the project.

I have read and understood the information above and agree to participate.

Name _____

Sign _____

Date _____

Appendix II: FGD Interview Guide

Research Project

Evaluating the impact of affirmative action funds (WEF, YEDF, UWEZO, NGAAF & AGPO) on WEE. Lessons learnt to inform Biashara Kenya Fund (BKF) and Credit Guarantee Scheme (CGS). To be administered to groups of women who have accessed Affirmative Action funds and programmes.

Overall Goal: To evaluate the impact of affirmative action funds.

Objectives:

- i. To examine how government funded affirmative action funds and initiatives have improved the economic empowerment of women in Kenya.
- ii. To document the best practices that can be upscaled by BKF and CGS for increased WEE.
- iii. To document what works for women's entrepreneurship from existing affirmative action funds and initiatives

A. Introduction

My name is.....from the University of Nairobi. We are undertaking research on “experiences of women entrepreneurs/businesspersons with regards to the financial and technical assistance they receive from the government through affirmative action funds and programmes. You have been selected to participate in this study because of your knowledge having accessed the funds. Your participation is voluntary and the information you provide to us will be held in confidence and will only be used for the report. We will not reveal your identity to anyone. This interview will take about one hour.

1. Do you accept to be interviewed?
 - a) Yes ----- If yes, the researcher will provide the consent form for signature.

b) No----- If not interested, terminate the discussion, and thank the participant/s.

Date of interview _____

Name of Fund _____

2. When was the group established _____

3. Place of interview

Village _____ Sub-County _____ County _____

Start time _____

End Time _____

4. Biodata of participants in the FGD

i. County: (a) Nairobi (b) Mombasa (c) Kisumu

ii. Respondent age: a) Youth (Under 35 years) b) non-youth (over 35 years)

iii. Gender: a) Male b) Female c) Other (Specify.....)

iv. Religion: a) Christian b) Muslim c) Traditionalist d) None/atheist

v. Formal education: a) None b) Primary c) Secondary d) College/university

vi. Marital status: a) Never married b) Married (one spouse) c) Married (1+ spouse); d) divorced/separated e) Widowed; f) Co-parenting.

B. Process of getting the funds and growth of business

4. Tell us about your experiences in accessing these different funds? Probe the ease of access or the kind of challenges, e.g., information about the funds, requirements/regulations, application process, knowledge of procedures, having the right documentation etc. Probe for specific examples from each of the funds that the group members have accessed.
5. Tell us about your experiences in utilizing the funds? Probe the financial status of your business before accessing the funds, the ease of utilization and the challenges involved, e.g., lack of grace period, inadequate financing, diversion of funds to other expenses, pressure from spouse to use the money for different purposes, difference among group members etc. Probe for specific examples from each of the funds that the group members have accessed.

C. Tell us your experiences on repayment of the funds

5. Probe: amount received and repaid, ease of repayment, difficulties in repayment, how the difficulties were resolved etc.

D. Collection Agency, and group dynamics

6. How long have you been in this group and what motivated you to join? Probe what prompted them to join the group
7. What drives the group to keep going? Probe what holds the group together, what brought them together etc.

E. Empowerment Indicators

8. As women who do business, what is your understanding of empowerment for women? Probe how it would be for an individual and/or a group.
9. To what extent has the fund contributed to empowerment or not?
10. How has the utilization of the Fund/s changed women's lives in this county? (Probe whether the funds have changed their lives at a personal level by strengthening their capacities to do business, giving them autonomy, helping in acquisition of resources and

assets, capacity to make decisions at family and community level). Let them provide examples.

11. What changes would you recommend so that the funds support women empowerment in a more effective way? Probe on access to information, access to funds, utilization, capacity strengthening. Make links with challenges that have been identified in the discussion.

Conclusion

As we come to the end of this discussion do you have additional comments or questions for us?

Appendix III: Key Informants Interview Guide for Fund Managers

Research Project

Evaluating the impact of affirmative action funds (WEF, YEDF, UWEZO, NGAAF & AGPO) on WEE. Lessons learnt to inform Biashara Kenya Fund (BKF) and Credit Guarantee Scheme (CGS)

Key informants comprising of staff of the WEF/UWEZO/NGAAF/YEDF/AGPO, MFIs and County Government Officials

Overall Goal: To evaluate the impact of affirmative action funds.

Objectives:

- i. To examine how government funded affirmative action funds and initiatives have improved the economic empowerment of women in Kenya.
- ii. To document the best practices that can be upscaled by BKF and CGS for increased WEE.
- iii. To document what works for women's entrepreneurship from existing affirmative action funds and initiatives

A. Introduction

My name is.....from the University of Nairobi. We are undertaking research on experiences of women entrepreneurs/businesspersons with regards to the financial and technical assistance they receive from the government through affirmative action funds and programmes. You have been purposively selected to participate in this study and your participation is voluntary. All the information you provide to us will be held in confidence and will only be used for the report. We will not reveal your identity to anyone. This interview will take about 50 minutes.

1. Do you accept to be interviewed? Move on to the next person.

Yes ----- If yes, the researcher will provide the programmers consent form for signature.

Name: _____

Organization: _____

Location of KI: _____

Role of person in the Organization: _____

Duties

Number of years working on the funds: _____

B. Questions relating to the design of the funds and the implementation process.

1. What in your opinion are the key objectives of affirmative action funds/programmes?
2. What were the processes undertaken to develop the policy guidelines for the fund programmes? (If person does not know, he/she can refer us to someone in the organization/area who can provide this information)
3. Please share with us your view regarding the participation of women in the policy development of affirmative action funds/programmes legislation, policies, and procedures. (This speaks to the public participation through the line ministry or parliament).
4. Would you consider the participation as effective? If not, what should be done differently?

C. Women's Access to Information on Affirmative Action Funds

5. How does the organization you work for share information on Affirmative Action funds/programmes? Probe the channels through which information on the different funds is shared

6. Would you consider these channels as effective? If not, what could be done differently?
Probe for indicators of effectiveness e.g. No of women who have applied in relation to the target, no of women who have sought information, kind of information sought by the women.
7. Impact of legislation, policies and procedures on access and utilization of Affirmative Action Funds by Women.
8. How has legislation, policy guidelines and procedures affected the access and utilization of the funds by women? Probe for each to get their perspectives on whether they think women have the knowledge and understanding of the policies and whether they see them as designed with women's lived experiences in mind.
9. Have there been instances where women's experiences with the programme and procedures have been assessed? How was this done and by whom (Probe for M&E department) If so, what was the feedback from the women?
10. How do you determine the success of your programme? Probe if it is repayment, levels of lending, increase in the amount women borrow, change of women's lives in skills building, strengthened capacity to network and access credit from other institutions, changes in the social status of borrowers, growth of business leading to referral to bigger financial institutions. etc.
11. What has worked for women?
12. What would you consider success for women who have accessed Affirmative Action Funds?
13. Would you have examples of successful women who have accessed credit from Affirmative Action funds? Provide example
14. What made these women succeed?

15. What would you consider success from your organization's perspective? Probe how the organization measures success, e.g. amount of funds disbursed, repayment, lives of women changed etc.

D. Challenges

16. What challenges have you observed that women face in accessing credit from Affirmative Action Funds and Programmes?

17. How can the programme be improved and what lessons can you draw from your experiences that can be used for similar funds?

18. Based on your experience, what would you recommend for similar emerging funds and programmes?

19. We have come to the end of the interview. Do you have any questions for us?

Thank you very much for your time.

Appendix IV: In-depth Interviews Guide to be administered to women who have accessed the affirmative action funds and programmes.

Research Project

Evaluating the impact of affirmative action funds (WEF, YEDF, UWEZO, NGAAF & AGPO) on WEE. Lessons learnt to inform Biashara Kenya Fund (BKF) and Credit Guarantee Scheme (CGS)

Overall Goal: To evaluate the impact of affirmative action funds.

Objectives

- i. To examine how government funded affirmative action funds and initiatives have improved the economic empowerment of women in Kenya.
- ii. To document the best practices that can be upscaled by BKF and CGS for increased WEE.
- iii. To document what works for women’s entrepreneurship from existing affirmative action funds and initiatives

A. Introduction

My name is.....from the University of Nairobi. We are undertaking research on experiences of women entrepreneurs/businesspersons with regards to the financial and technical assistance they receive from the government through affirmative action funds and programmes. You have been purposively selected to participate in this study and your participation is voluntary. All the information you provide to us will be held in confidence and will only be used for the report. We will not reveal your identity to anyone. This interview will take about 50 minutes.

- 1. Do you accept to be interviewed? If no move on to the next interviewee

Yes: if yes, the researcher provides a consent form for signature.

Name of Fund_____

B. Questions relating to women's experiences with access, utilization, and management of the funds.

Process of application of the funds and programmes

1. Tell me how you came to know about these funds.
2. Tell me what you know about the WEF/Uwezo/YEDF/NGAAF/ AGPO
3. Which one of these have you applied for? Probe: Let them also indicate which fund or programme they applied for out of the five. (Check to see if they have accessed more than one fund)
4. What have you used the funds for? Probe: e.g., growth of business and type of business, procurement of govt services (AGPO).
5. Describe to me the process you went through to get the funds?
6. How did you find that process?
7. Why do you think the process went the way it did?
8. What in your opinion should be done differently given your experience to make it better?

C. Intrinsic agency

9. Having used the Funds/ Programme, how has the fund improved your business?
Probe:
 - New skills acquired, changes in business practice.
 - Access to new markets
 - Increased profit
 - Increased financial independence.
 - Increased clientele

- Expansion of the business
10. Have these funds contributed to the sustainability of the business? Probe: The business model, the amount of funds received, training, support from fund managers, networking and learning from others, knowledge of procedures etc.
 11. If you were to go through the process, acquisition, and utilization of the funds again, what would you like to see improved? Probe: information provision, application process, training, capacity building etc.

D. Instrumental Agency

12. (a) What does empowerment mean to you? What do you call it in your local language? Probe: How about economic empowerment (uwezeshaji wa kina mama)
 - (b) What are some of the aspects you would look for, in a woman, to know that she is empowered? (Ni mambo gani unayoangalia ujue akina mama wame wezeshwa)? Kujijindeleza mbele, akinamama kuinuka katika jamii.) (Dress style, capacity to address people, decision making, community participation, education,
13. How has access to these funds changed your life in terms of personal growth and self-fulfillment? Probing could lead to the following.
 - Improved livelihood and wellbeing of herself and family.
 - Increased control of household resources
 - Increase bargaining power.
 - My ability to talk, discuss, and when I talk, I feel people close to me and those in the community can listen.
 - My ability to negotiate for needs and priorities at (a) family level (b) community level.
 - Violence & abuse, particularly from close family has reduced since I started accessing my own funds.
 - Can travel (a) near (b) far without being told not to go because a woman should not go away from home.

E. Collective Agency

14. How long have you been in this group and what motivated you to join? Probe what prompted them to join the group
15. What drives the group to keep going? Probe what holds the group together, what brought them together etc.
16. How has the fund helped you to come together as women to organize yourself to improve your economic well-being? Probing could lead to the following responses.
 - In what ways did benefiting from the fund help/motivate you to join a group/improve your participation in groups?
 - Do you hold any leadership positions in the group or in community projects?
 - Your increased ability to make decisions.

F. Recommendations

17. What challenges have you experienced in accessing and utilizing these funds? Probe in terms of access to information, application process, understanding of regulations, access to funds, capacity strengthening etc.
18. What would you recommend to be done differently so that similar funds and programmes can support women's businesses in a more efficient and effective manner? Probe: solutions that can be used to improve on affirmative action programmes. The funding allocation, the process of accessing the funds.
19. Is there anything else you would like to add?
20. Do you have any questions for us?

Appendix VI: Sample Success story from the narrative of a YEDF beneficiary interviewed from Gilgil Sub - County, Nakuru County

“My name is MW. I am 27 years old and a graduate of Jomo Kenyatta University of Science and Technology (JKUAT). I am a businesswoman. I started selling sanitizers and jik (laundry bleach) but then I realized they were not moving much. That was in 2018. I opted to start rearing pork because I had pigs and a farm. I had an account at Cooperative Bank. I realized that the people I was engaging to help me with slaughtering animals like pigs were disturbing me. I would ask people who were slaughtering to help me from the stress they charge expensively to slaughter and delay when you ask them to slaughter for market taking time and charging expensively when I needed my pigs to be slaughtered so I decided to start a modern butchery to deal with and remove the stress I was encountering.

I started the pork business in 2018 and I was rearing the pigs at home that is when I opted to start my own modern butchery. I have my pigs. I slaughter them but I also buy some from outside. I had to pause for a while because there was a swine flu breakout. The veterinarian told me to wait for 90 days. I realized it was easier to rear my own pigs. I look after them and follow up their progress. Now I don't have any. I have cleared the ones I had. After 90 days I will resume as advised by the veterinarian.

So I have been in this business since 2018. I started my own modern butchery to remove the stress. The pigs were for home rearing initially but after I started the business, I started adding them bit by bit. From 2018, I was selling to local customers but in 2019 I started getting orders from 'Johnson Pauls' and from 'Jacaranda'. They started making orders for example pork chops and pork ribs so I realized I needed funds to be able to meet their demands. I needed to supply more. You won't get profit if you can't supply the amount that has been ordered. They make very big orders. So now I realized I needed more funds. They would order like 30kg or 50 kg of pork chops or pork ribs. When they ask for such amounts and you supply less you don't get profit. So now I needed funds, a lot of funds to boost me to be able to supply so that I could win these contracts.

So I heard about the Youth Enterprise Development Fund from a friend whose relative had accessed the funds but I don't know which one they applied for or accessed. After I got this information, I visited the Youth Enterprise Development fund office. I was told to apply. That was in January 2019. That year, I failed in getting the fund because of some documents which I did not submit. Then Covid had started in 2020 and it affected many things. I used to be paid by cheques but because of Covid there were now delays and I wasn't banking regularly because of lockdown. So, the YEDF asked for my 6 months banking statement and I told them I had not been banking because of Covid protocols and restricted movement.

The YEDF then asked me to appeal. They understood that my bank account had been inactive because hotels were closed, the bank wasn't paying and that was the reason my account had been inactive. I wasn't banking consistently. They were friendly though I did not know them. I was asked to bank for another 6 months and send them my bank statement. I was now banking money from all my sales. After 6 months passed, I sent a bank statement. I waited for one month. There are a lot of things I learnt even about the delays, for example the need for a lawyer so now I understood why the process took so long because I first applied in 2019. The only challenge was that because of the delay many things happened, for example, I could be asked by a potential client to show a sample, then the YEDF delays can get the money and it delays so I would worry. I also had to wait for the officers to come and inspect my business. This also takes time.

So after I submitted my bank statement, I was told it was now okay and they started the processing of the form. I waited for one month again after I had submitted my bank statement. I didn't also know about the other requirement of the lawyer to come and assess the land that was to be used as the collateral and that he needed to have it approved before I could access the loan. I learnt a lot during this process. The lawyer then had to write a letter to say I had agreed that the land was under the Youth Fund until I finished paying the loan. I understood why the process takes so long. I went and talked to my parents and they saw and understood that I needed collateral to access this money.

So in December 2020, just before Christmas, I got the money. The money has helped me. I needed a lot of it to supply my customers. I am not so sure about the interest, but I know it is

not a lot. I think it is okay. The money from the funds helped me a lot. I needed a lot of money at once. My customers have so far been able to pay with interest, so it enables me to repay my loan comfortably. I bought a machine, an electric one for cutting meat. It is called a meat cutter. You see this beef you can cut many parts. You can cut sirloin steak, different types of steaks, beef short ribs etc. Without a machine you can't cut it properly so it enables me to have a variety for example, pork chops, pork filets, short pork ribs,,u cut nicely..... You can stock your meat.

The purchase of the machine enabled me to be able to cut the meat in such a way that I now was able to have a wide variety of products. I can now go to a big hotel and tell them I can supply these varieties of products. I also have beef products sliced nicely and displayed in a chiller. Previously I had a very small chiller but after I expanded the farm. I needed to purchase a bigger chiller. I increased houses for keeping more pigs, I renovated and increased the number of pigs. I also needed money to buy beef, lamb, and goat because I only rear pigs and I wanted variety.

I bought a deep freezer and extended storage so I can stock my products. If I cannot supply immediately, I can stock. I needed enough storage and stock, so I expanded the farm, houses, and drinking nipples. I also renovated my farm and added more animals. I have been able to do this with the Ksh 840,000 I got from the YEDF. I spent about Ksh 500, 000 to purchase the machines. I also spent some of the money to buy animal feeds and stock. The loan that I got from the youth fund really empowered me. You see, now I have courage to even walk into a big hotel and tell them I can supply them with huge quantities of meat at once and they ask me if I can really manage the big orders. Before, I had no courage or confidence to go there. Now when they ask me if I will manage, and I tell them 'Yes I can manage, even if you want a hundred kilos now I can supply it.' I started visiting new markets to tell them what I can supply now that I had Ksh 840,000. Before the youth fund I was selling to local customers for ksh 100 ksh, ksh 500 or ksh 1000. After youth fund I visited big hotels like Jacaranda or Lake Elementaita. Education is important because it makes people aware, e.g. of youth fund.

Many people are not aware. There is a need for the government to give out more information about the funds because many people do not know. Education changes people's attitude. You

see, my business had not yet expanded because of lack of knowledge that I could apply for and get this loan, so those who haven't expanded their businesses, some of them may not know the funds are for them. Some think the funds are not really meant for them but for the more established people. It is the youth who require this money so they should be encouraged to apply.

On the number of employees before we were just two at the farm myself and the person who was cleaning the place where we kept the animals, then as the business grew, we became four workers. After access to the fund I have employed workers a total of 10 including me. We are now 11. With new machines I had to employ more workers, and workers who have expertise in running the machines and increased the number of pigs in the farm and the number of workers in the farm.

Before I got youth fund my Profit was about ksh 1000 to ksh 2000 per day, now after access to the youth fund , I get a minimum of ksh 5000 to but depends , like today I have orders for 2 hotels so the profit will be high but other times I have no orders so it depends. Some days are without orders but like today I have orders for two hotels so the profit today will be high. I just calculated an average of ksh 5000 a month times 30 days. That comes roughly to Ksh 150,000 per month. I have done average. I will finish repaying my loan after 60 months, that's about 5 years. I pay ksh 18500 monthly. I am in women groups and business groups, and I know they give credit, but I require access to large amounts at once. I belong to a group of people selling meat.

The level that I have reached I know they can't give credit I require. They give money but I want a large amount of money at one which they didn't give. I bought 3 machines at once. I need large amounts at once, I want access to large markets like Mombasa. Now I have reached Nairobi, but I would certainly like to expand my business should I be able to access some more funds. I don't like banks much because their interest rates are very high. I now need more money but from a credit facility that does not charge such high interest rates. This way, I can expand my business and that requires more employees and money is needed to hire and pay more workers, so I must plan for myself.