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PRELIMINARY PRESENTATION OF RESEARCH FINDINGS

WEBINAR REPORT

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INTRODUCTION

The University of Nairobi-Women's Economic Empowerment (UoN-WEE) hub held a virtual session with an attendance of 26 (*see annex 1*) to discuss two research presentations from the fieldwork and data analysis that was carried out between June - December 2021. The session was brought to order at 2:11pm by Mr. Waswa who asked Dora to pray. He further mentioned the objectives of the meeting which were to listen to two presentations; that is, field report and preliminary findings on the study, "Evaluating the Contributions of the Women's movement and Self-mobilization to Women's Economic Empowerment in Kenya between 1963 and 2010," and the study report on, "Evaluating the Impact of Affirmative Action Funds (WEF, YEDF, UWEZO, NGAAF & AGPO) on Women's Economic Empowerment (WEE): Lessons for the Credit Guarantee Scheme (CGS) and emerging Affirmative Action Funds (AAF)". Mr. Waswa consequently invited prof. Kabira to give welcoming remarks where she lauded the team for the great effort and expressed optimism about the projects. "The research team has actually moved within a very short time and have made much progress. I am looking forward to these," She noted. Dr. Ngunjiri was called upon to present the preliminary field findings.

EVALUATING THE CONTRIBUTIONS OF THE WOMEN'S MOVEMENT AND SELF-MOBILIZATION TO WEE IN KENYA BETWEEN 1963 AND 2010.

Dr. Ngunjiri began by giving an overview of the project whereby the study sought to establish the extent to which women self-mobilization in women economic empowerment resulted in women's empowerment as well as find out the strategies used by women's movement to realize the gains in the constitution 2010, and lessons learnt from women's self-mobilization to be upscaled for WEE. The study is expected to contribute to the knowledge on women's self-mobilization, women economic empowerment and address/point to the gaps that exist, generate lessons for good practices in women self-mobilization that can be scaled up for stronger Feminist Mobilization Index (FMI) and generate evidence needed to influence policy.

She further discussed the research questions which include, what are the contributions of grassroots women's groups and associations to WEE between 1963-1975, and 1976-2010 when the affirmative action fund started? What was the role of the government towards WEE between

1963-2010? What strategies has post-independence women's movement used for self-mobilization for WEE? What have been the triggers, experiences and critical success factors for successful women's self-mobilization aimed at WEE? And What could have been done differently based on the lessons learnt?

In terms of the objectives of the study, Dr. Ngunjiri noted that the study sought to map the historical perspective on the contribution made by grassroots women's groups and associations to WEE between 1963 and 1975, establish the contribution of grassroots women's groups and association to WEE between 1963 and 1975, understand the experiences and lessons learnt on what strategies work for self-mobilization and understand the drivers for effective WEE initiatives both at individual and collective level.

She further discussed the approach to be adopted in the study which includes a predominantly qualitative research approach, in its design, data collection, synthesis and analysis. The concept of women self-mobilization was measured using the Feminist Mobilization Index (FMI). Adoption of the WEAI Index was used to assess women's collective instrumental and intrinsic agency as well as borrowing some aspects of Sarah Longwe's women's empowerment model to measure various level of empowerment.

The research methodology encompassed comprehensive desk review, narratology, oral testimonies, Key Informant interviews and FGDs where selected organizations were consulted and interviewed. The study further opted for women self-help groups (formal and informal) within the stated period, women business networks, women organizations that build group or individual capacities for WEE, and model female trendsetters renown for championing WEE initiatives as well as building successful business enterprises across the indicated time seasons as the target population. The sampling process entailed a mixture of purposive where certain groups of women were known and selected as well as snowballing where the research team reached out to respondents through referrals from others. Formal existing groups targeted 6 regions based on some of the experiences from the post-colonial period in cases where women organized for land among others.

Dr. Ngunjiri invited Dr. Muleka to give a breakdown of the field findings from the Rift Valley and Eastern region. In Rift valley Dr. Muleka and his team visited Kajiado, Nakuru and Baringo (11th -17th December 2021) while in Eastern they visited Kitui, Makueni and Machakos counties (13th -17th December 2021). His team composed of Ms. Ruth Wamuyu and Mr. Samuel Njuga. In Rift Valley region the team had a total of 15 Key Informant Interviews, 8 oral narratives and 5 focus group discussions in Kajiado, Nakuru and Baringo counties while in Eastern region the team had a total of 18 Key Informant Interviews, 9 oral narratives and 3 focus group discussions in Kitui, Machakos and Makueni counties.

Key highlights from the findings include engagement of most women in Ushanga, farming, poultry keeping, planting of trees, improved pasture production, organic crop production, intercropping and soil and water conservation, milk production, table banking, merry-go-round, land buying, among other economic activities in Rift Valley region. In Eastern region most women groups engaged in real estate, traditional foods value addition, mango production and processing, bee keeping, poultry rearing, table banking, merry-go round, honey marketing, aggregating, and marketing of agricultural products, livestock keeping, ballast making, buying and installation of water tanks among others.

Outstanding activities from the field exercise in the two regions (Eastern and Rift Valley) include Women's Nyakinyua Building in Oloitoktok, Women's Milk Processing Factory in Oloitoktok, Kiamunyeki Poultry Farming in Nakuru county, Women Rental Plots in Eldama Ravine, Endorois Women's Farm and Bee Keeping Project, Mtunguni Multipurpose Women Development Center by Kauwi Muungano women in Kabati, Women's Kibwezi Honey Marketing Co-operative, Huruma Asili Food plants in kibwezi, Abattoir in Wote town owned by Wendo wa Wote Women Group started in early 1960s and 29 rental houses owned by Wendo wa Wote, among others.

Challenges encountered during the field work include high KRA billings with chargeable property, fear of loans due to high interest rates, lack of information on various enterprises, mistrust in some groups leading to dispute over finances, lack of spousal support, poor climatic conditions in some regions such as Kitui, poverty in the communities, lack of start-up capital and/or collateral for loaning entities, rampant illiteracy, and lack of skills in business and poor record keeping.

Remarkable economic growth, teamwork and useful co-operation, capacity building, reduction of Gender Based Violence (GBV) due to women communal interventions, reduction of Female Genital Mutilation (FGM) in Baringo as women groups educate the society on its vices, families educating their children because of the women empowerment initiatives were some of the benefits garnered from the study. Lessons learnt from the study include unity is strength, women working together are a force to reckon with, good leadership is crucial for success, respect, trust, adherence to the group by-laws is the greatest glue for a group and the importance of doing what is within reach without accepting to remain limited.

Dr. Ngunjiri thanked Dr. Muleka for the presentation and invited Dr. Birech to present findings from her regions of study. Dr. Birech began by noting her regions of study which were Kisumu, Kakamega, Busia, Kwale, Mombasa and Kilifi. She provided a breakdown of each county and emphasized that the study was guided by the questionnaire. In Kisumu County, many of the interviewed women were members of Maendeleo Ya Wanawake (MYWO) apart from being members of the small groups. The reasons for joining the groups were; groups provided an avenue to discuss issues affecting women such as domestic violence or conflicts within the household as well as improve their livelihoods and increase their source of income. Additionally, women were able to borrow money from the table banking groups at a cheaper rate unlike acquiring loans from banks. Dr. Birech further mentioned that the groups had a constitution that guided its operation. Activities engaged in the groups were farming, poultry, bee keeping, table banking and merry-go-rounds.

The group worked as a team with an agenda of empowering one another and visualizing the group as a source of wisdom and support for the women. For instance, during funerals and weddings the groups would support each other. Challenges encountered in Kisumu and other study regions was balancing childcare duties with the group activities. Women were also not prepared for the pandemic as majority of them lost their small businesses. However, the women groups overcame this challenge as they had a common goal and trust among the members, united, had rules, and set regulations to keep the members in check. Lessons learnt include mentorship, engaging more with the goal of capacity building activities and resilience.

In Busia county, Dr. Birech noted the reasons for joining the group were belonging in cross-boarder association, capacity building and education on how to run their business as well as report on cases of harassment and gender-based violence through Sauti platform. Group activities included merry-go-round, table banking, farming, trading, and buying each other household items. Domestic duties, financial constraints, counterfeit money, change of weather and Covid-19 were some of the challenges encountered in Busia. Strength of the groups were teamwork, ability to solve differences amicably, and support from the team members. Setbacks from the groups were failure to repay loans on time, mistrust, and effects of Covid-19 on their business. Lessons learnt from this region include working as a team, resilience, and importance of starting small.

In Kakamega county, reasons for joining the group encompassed membership in Maendeleo ya Wanawake, women having same concerns in accessing loans, merry-go-round, welfare and empowerment purposes. Group activities were poultry keeping, goat keeping, building houses for each other and merry-go-round. Challenges encountered include financial constraints, lack of support from spouses and negative perception from the members especially men. Good leadership, engaging in group activities as a team, spirit of sisterhood and co-operation in dealing with GBV issues is what kept them together. What worked well in the groups include accountability and transparency in the group leadership, sense of responsibility among members and emphasizing the importance of togetherness. Mistrust and complaining with members pulling in different directions was a barrier in some groups. Lessons learnt include women should uplift one another, importance of information sharing through seminars, good leadership and need for women to compete for political positions.

In Kilifi county, membership in MYWO, empowerment and contributing to economic welfare of the family, pay school fees, irresponsible husbands, desire to end GBV, networking and access to loans were the reasons of women joining groups. Challenges in the region were cultural practices and religious beliefs, illiteracy, financial constraints, lack of community goodwill and GBV. Group activities were table banking, buying kitchen ware and seats for each other, welfare, merry-go-round and giving loans.

In Kwale county reasons for membership were membership in MYWO, similar concerns such as early marriages, low illiteracy levels, patriarchy, lack of education thus came together to address the challenges. Group activities were table banking, merry-go-rounds, poultry farming, farming and fish mongering. Lack of capital and support from husbands, intimidation, negative cultural practices, tribalism, and selective allocation of funds were the challenges. Factors that hold the team together include good leadership and fighting for eradication of some cultural practices.

Dr. Birech finalized the presentation by commending her team members for the good work and team spirit. She also highlighted challenges faced during the fieldwork such as the scarcity of recorders, language barrier, withdrawal of some mobilizers, high expectations from women, interference on the quality of audio and inconducive venues. Mr. Waswa thanked Dr. Birech for her presentation and called upon Dr. Mbithi to give her remarks. Dr. Mbithi began by thanking the presenters for the excellent job and requested the team to give their comments on the research findings before proceeding to the next presentation.

PLENARY DISCUSSION

Prof. Kabira

Prof Kabira began by pondering on the best definition for self-mobilization in a manner that is self-explanatory before thanking Dr. Ngunjiri, Dr. Muleka and Dr. Birech for the presentations. “Thank you, Dr. Ngunjiri, Dr. Muleka and Dr. Birech. We have a rough idea of what you did and some of the findings and I think it is a very good presentation,” she noted.

Her concerns from the presentation include:

- i. Dr. Birech team should provide a name for the Kakamega group that is involved in protecting women against GBV as that is a case study. This will help in data analysis using NVIVO and report writing as the team can relate the cases of GBV in relation to WEE.
- ii. The age of the women should be indicated to bring out the difference in women mobilization in the past and present.
- iii. People of the older generation should be part of the study.
- iv. The analysis should be in line with the objectives with enrichment from the specific case presentations.

- v. Dr. Muleka to explain the remarkable progress in Economic Empowerment regarding level as it is important to have information to support the findings.
- vi. Both regions mentioned GBV in their findings. This should be related to WEE.
- vii. Mentioning the age of the interviewed women and positions would be commendable.

Dr. Muleka

Dr. Muleka expounded that remarkable progress was related to specific projects done by women. For instance, most of the women started small and some groups now own houses.

Dr. Birech

Dr. Birech noted that the woman leader who fights against GBV is the leader of Maendeleo ya wanawake in Kakamega. The team also had a chance to interview Shitaha -one of the leaders from 1963- who gave them more information on the women's movement of that period which compared to today, there are a lot of differences in women empowerment (More information has been provided in the detailed report).

Emily Owiti

Ms. Owiti noted that in Dr. Birech presentation the respondents were drawn from MYWO and hence had similar challenges. She questioned whether the findings would be different if respondents from other diverse groups were involved in the study.

Dr. Birech

In response, Dr. Birech noted that the respondents were mainly drawn from MYWO but also belonged to other small groups. Respondents were also drawn from the cross-border trade association in Busia but still belonged to other women groups.

Dr. Ngunjiri

Dr. Ngunjiri thanked prof Kabira for the comments and affirmed that these are preliminary findings. A comprehensive and analyzed report will be provided at the next meeting after data correlation to draw linkages between GBV and WEE, and comparison of the respondents age in the different time zones.

Mr. Waswa.

Mr. Waswa thanked Dr. Ngunjiri and the team before mentioning that he went briefly to Lari and Githunguri with the team thus looks forward to other outputs from the research. He then welcomed Njeri Karuru to present findings on AAF and WEE.

Prof Kabira

Prof Kabira asked Dr. Birech and Dr. Ngunjiri of the possibility of having oral testimonies of Winnie Sichenyi and Shitaha even as the team prepares the report. The stories will be shared at the women economic empowerment forum organized in partnership with CRAWNTRUST to inform people on how to build networks. She also mentioned the celebration of trailblazers in the 8 regions in March thus important to provide Winnie's name so that she can work with the ministry to organize for the Kakamega visit and bring her to the fore by utilizing the research.

Ms. Njeri Karuru took the platform:

EVALUATING THE IMPACT OF AFFIRMATIVE ACTION FUNDS (WEF, YEDEF, UWEZO, NGAAF & AGPO) ON WOMEN'S ECONOMIC EMPOWERMENT (WEE): LESSONS FOR THE CREDIT GUARANTEE SCHEME (CGS) AND EMERGING AFFIRMATIVE ACTION FUNDS (AAF).

Ms. Karuru began her presentation by mentioning other team members involved in the study. They include Mr. Murimi Njoka, Ms. June Ombara, Mr. Fredrick Kimotho, and Ms. Nelly Mutuma. She proceeded by giving an overview of the presentation before giving the background of the study. She mentioned the study used feminist methodologies in gathering women's experiences in accessing and utilizing the funds and programs. The objectives of the study were to; evaluate what works with regards to AAF and programs for WEE and entrepreneurship and identify lessons learnt for strengthening emerging initiatives, document best practices that can be upscaled by CGS and emerging AAF and programs for increased WEE, and document what works for women entrepreneurship from existing AAF and initiatives.

Ms. Karuru further discussed the research questions which were how the AAF and initiatives have improved WEE? What are the best practices that can be upscaled by CGS & emerging AAF for

increased WEE? And what conditions and drivers can be used for strengthening entrepreneurship, can CGS learn from pre-existing AAF and initiatives? The study employed the use of mixed methods where both quantitative and qualitative methods were employed. Feminist and grounded theories, desktop review of literature, in-depth interviews, Key Informant Interviews, FGDs, case studies were utilized to gather data for the research. Purposive sampling was used to target women who had successfully applied for AAF and witnessed growth in business or starting a new business. Surveys were also used to determine extent of knowledge of AAF in the counties of study. This is because lack of information had been identified as one of the challenges in the preliminary findings.

The study sites were purposively selected, that is; Nairobi, Nakuru and Kitui. Nairobi was selected as it's the capital city of Kenya and the industrial hub for Kenya and east Africa region. Nakuru represented the Rift Valley and its proximity to Nyanza thus offering diversity in terms of business, culture, and religion while Kitui was selected as it is a semi-arid county where women experience relatively high challenges in climate change which impact their livelihoods and access to business opportunities. 17 key informant interviews, 4 FGDs per county and 10 in-depth interviews were conducted. Limited knowledge of AAF funds, many women owning their businesses, women over 35 years had more access to the funds, increase in WEE through access of AAF, AGPO was the least accessed and secured fund, among others were the major findings from the study.

Challenges gathered from the study were YEDF data is not disaggregated by gender thus not possible to tell how many women have benefitted from the fund, lack of adequate information reaching potential beneficiaries, long waiting time in accessing the funds, limited engagement in making policy decisions at the fund level, among others. Need for more effective channels of communication, government funds and programs to be brought together in one umbrella to increase efficiency and effectiveness of the funds, provision of more information on AGPO and its requirements, provide smooth application and disbursement processes of the funds to be more efficient, sharing of success stories of the beneficiaries at a personal and group level to inspire beneficiaries and potential partners for WEE, provision of flexible terms and conditions for loan repayment during the pandemic to ensure women livelihoods and businesses are not affected, among many others were the provided recommendations from the study.

PLENARY DISCUSSION

Dr. Njiraine

- i. Accessibility to AGPO - according to their findings the uptake was poor, it was unpopular. For those who are aware of AGPO, how did they know about it? What are the gaps to women access to the funds at the grassroots level? Is there availability of government initiatives? Are the marginalized women, women with disabilities and widows captured in the research tools? How do the women and children with disability access the government initiative? If not, how can we interrogate further on how to reach out to them?
- ii. On the issue of underutilization of technology by women, one of the recommendations was to train them. Is there infrastructural support for the training? Some women may not be able to access technological tools thus training might not be enough. How will the team factor in women who don't know how to utilize technology?

Prof Kabira

- i. Not much was mentioned about the CGS which is part of the topic. Quantitative data should help us understand who the women are. Cross tabulation of the data should be done. What were the ages of the women? What is the difference in experiences between the young and old women in various funds? Are the young women there? And if so, what kind of businesses are they involved in?
- ii. There is need for this information to make recommendations to improve the uptake of the funds. Cross tabulation where married men/women respond to uptake of funds should be done. What about the younger men/women/older women, how do they interact with the funds? Are women in disability recorded anywhere? Statistics should be interpreted in a detailed manner. This will help in either supporting or differing with what the women are saying.

- iii. Affirmative action is a broad title so data should speak to the specific funds. For instance, men of this age group and this level of education are accessing the funds, but the young men of this age (below 35 or 20) how are they accessing the funds? What kind of businesses are they involved in?
- iv. Cross tabulation should therefore speak to the issues that will help us give recommendations not to the general affirmative action fund but to specific funds. NGAAF is a grant is there a difference between those who are paying the loan from WEF and NGAAF where the money is a grant? Should NGAAF continue giving grants rather than loans? Is Biashara fund better in terms of payment of loans? This should be established too. It is important to demystify some of the narratives that we have about women access to loans. How small is the access of loans?
- v. Specificity of data will help in making recommendations that are specific. The broad topic of affirmative action funds should be split to the specific funds such as WEF and how the funds are managed? This are the percentage of the uptake? and analyzed so that recommendations can be made. This is because recommendations for WEF cannot be made for NGAAF because of the difference experiences. Uwezo-a political fund, how is it different from NGAAF? How are they different in terms of access and business supported by the funds? What about Uwezo? Is it being managed better? Are the products of women enterprises fund better because they conduct a lot of training? There is need to harvest from the quantitative data to enrich the report.
- vi. There is need to relate the data to the literature review. This will help in identifying what's new and the gaps identified from the study. Is there progress? Are there new ideas that have been learnt? And what is the study contribution to existing knowledge? Are there any differences between the gathered knowledge and the literature review?
- vii. Explanation on how the feminist methodology and grounded theory assisted in capturing the voices of the women should be provided. This should be heard from the voices of women; that is, are there exciting things heard from the field experiences? And can we hear

them from the women voices? In the analysis its therefore, crucial to indicate how feminist theories helped in capturing data that you could not have received without listening to the women voices. Methodology and literature review should contribute to the analysis in providing recommendations at the end of the study.

- viii. Description of small businesses should be done as well as mention of meeting powerful women in business. Outputs in terms of how the funds have expanded the women businesses. The size of the business at start and difference in expansion because of receiving the funds should be reflected in the quantitative data. The analysis should thus be sharpened to give solid recommendations with guidance from the literature review which is part of the report writing.
- ix. How has feminist methodology helped us get new data that wasn't there.
- x. Recommendations should also be clustered according to the specific funds. In as much as broader recommendations will be made; the team should also incorporate a section of recommendations attached to specific funds.

Njeri Karuru

In response to Prok Kabira Ms. Karuru noted that the study was looking for groups that were funded by WEF and did not specify about the categories. However, the study conducted in Nairobi County interviewed the widows in person. Information derived from both qualitative and quantitative data will help in determining the categories. In terms of cross-tabulation, literature review and using the voices, this is provided in the main report which is based on the women voices. The integration of the literature review has not been done but will be factored in the final report.

June Ombara

In response to Dr. Njiraine Ms. Ombara noted that accessibility to AGPO and the poor uptake of funds was because of women lack of awareness on the existence of the funds. Data collected from

a few respondents who were aware of AGPO established that women were successful since they met the requirements such as acquisition of an AGPO certificate, ownership of a tax-compliance certificate, valid identification cards, profile, letter of undertaking, security and registration for pre-qualification which must be continuous. The women voices have been incorporated in the main report.

Dr. Njiraine

What were the channels of knowledge in creating awareness about the funds such as AGPO and affirmative action initiatives? This is because, if the few who knew about AGPO would explain how they learnt about the fund, maybe we can interrogate how we go about using the same channel to reach out to the majority?

Njeri Karuru

In response to Dr. Njiraine, Ms. Karuru noted that access to information varied for instance, WEF and Youth Enterprise Fund have sub-county field officers who go out and look for women groups and educate them on the funds. In addition, they educate them about AGPO as AGPO as a fund does not have people on the ground to sensitize the women. However, the field agents are not well-remunerated thus do not reach out to many people but take advantage of political gatherings to take about the funds. This therefore denotes that there is no strategic way of providing information about the funds. Use of different approaches is advised as the young people prefer to use social media unlike the Radio. The Youth fund thus has a strong presence on social media. WEF is strong on radio because the women are of older generation and utilize ‘baraza’s” to share information about the fund. Noteworthy, all the funds do not have a communication strategy spelling out the approaches and results for monitoring. It is, therefore, paramount that different funds should use different approaches because they have different audiences and the funding agencies to keep aside some money for communication and advertising.

Dr. Osoro

- i. The picture inserted at the cover page should have the description of where it was taken, the people in the picture, name of the women group and the type of fund they were accessing.

- ii. Rephrasing and strengthening of the executive summary. Language should also be checked.
- iii. The background and introduction section should have a paragraph on aspects of women empowerment and key organizations championing women empowerment such as UN Women. Additionally, an introduction on the origin of women empowerment and its definition should be done to give a roadmap of the paper.
- iv. Goals and Objectives - Description on research problem should be done clearly. Description of the data type used, data sources, ethical considerations need to be included.
- v. The topic should be guided by the key word “Impact”. Thus, the immediate outcome of the funds to the women such as increase ability to make decisions, change their business practices, increase bargaining power among others should be brought out clearly as indicators of economic empowerment.
- vi. The focus of the paper is on economic empowerment hence should portray the characteristics of economic empowerment and its features from the start to the end.
- vii. Scope and limitations of the study should be well explained and broadened.
- viii. The research design should be rephrased and designed by explaining the study methodological designs and justification of the use of grounded and feminist theory (in 1 sentence).
- ix. The theoretical review should be inserted at the right section. That is, the plethora of studies on women empowerment should inform the choice of variables of analysis.
- x. Variable of analysis have only been included at the section of qualitative data.
- xi. Choice of Kitui as a study site is wanting. This is because it is a rural area, and the characteristics of women may not be the same as the women in Nairobi and Nakuru
- xii. A Brief introduction on the institutions that give the funds such as WEF, NGAAF, among others should be provided. This should include their operation, objectives, products offered, procedures of application among others to provide a basis for recommendations.
- xiii. A brief introduction on the study methods should be provided, that is, the content of the section before introducing the survey.
- xiv. Explanation on arriving at the sample size of 900 should be provided.
- xv. Provide information on how the key informants per county were chosen.
- xvi. Data analysis - explanation should be given on the type and sources of data.

- xvii. Arrange the findings according to the objectives for clarity purposes.
- xviii. Review of the funds undertaking should be done to provide secondary data.
- xix. MSEA funds should be operationalized. Why is it analyzed?
- xx. Quantitative data has just presented findings from the field. There should be a mention of how the business are measured.
- xxi. The questions asked to the women should bring out the aspect of women empowerment such as economic independency, advocate for change for women empowerment which is the core of the study.
- xxii. The field output should be converted into quantitative data (statistics) for comparison purposes and development of indicators for empowerment. The section of presentation and analysis of data should be redone with the accompaniment of statistics that is binary (Most empowered=5, less empowered=1).
- xxiii. Layout ethical considerations for the study.

Emily Owiti

The Chi-square and p-values should be explained on the quantitative section. This will help non-statistician reading the report to understand it better especially on the interpretation of the relationship between the variables. The use of future tense should also be checked.

Dr. Mbithi

- i. The 3 questions can be converted to specific objectives.
- ii. The team should ensure the objectives have been addressed by the analysis. The results and conclusion, and recommendations should be in alignment. For instance, the objective on best practice has not been addressed by the study.
- iii. Positive and negative experience should be defined.
- iv. Findings from the study should be cross-tabulated. For instance, how do the channels of communication relate to the age, level of education among other variables?
- v. The quantitative data should provide percentages on utilization of the funds which should be triangulated with qualitative data.
- vi. Impact of the funds should be defined to show the level of increase in profit such as profit increase from. 2%-3%.

- vii. Findings from each objective should come out clearly.
- viii. The YEDF should provide gender-disaggregated data, this should also be included as one of the recommendations.
- ix. Explanation of the numbers in qualitative should be done. Quantitative should include percentages.
- x. The team should provide a distinction of Micro, Small and Medium enterprises to help in the analysis of the findings.

Carol Nyakinyua

- i. The study is both quantitative and qualitative thus the team should isolate the issues and come up with a consolidated paper.
- ii. Research methodologies and variables should be expounded to guide on the quantitative research.
- iii. Definition of terms should be provided such as what is a small business?

WAY FORWARD

- i. Data mining should be done with the help of a professional to provide more comprehensive tables and pie-charts.
- ii. June to guide Carol on the information required.
- iii. The team will incorporate comments and come up with a better paper.
- iv. On AGPO, the team can focus on rich information where they can carry out the analysis.
- v. The team should give a comprehensive report by the end of the week.

CLOSING REMARKS

Dr. Mbithi thanked the participants for the interactive session and closed the session with a word of prayer. The meeting ended at 5:46pm.

Annex 1: List of Participants

List of participants

1. Prof. Wanjiku Kabira
2. Dr. Mary Mbithi
3. Dr. Dorothy Njiraine
4. Dr. Margaret Ngunjiri
5. Dr. Osoro
6. Dr. Joseph Muleka
7. Dr. Jennifer Birech
8. Abigael Nyawacha
9. Emily Owiti
10. Eric Bundi
11. Caroline Nyakinyua
12. Njeri Karuru
13. Reuben Waswa
14. Ruth Wamuyu
15. Caroline Wambugu
16. Brenda Kimei
17. Dorothy Khamala
18. Caroline Mwikali
19. June Ombara
20. Wambui Kanyi
21. Rachel Keeru
22. Esther Kyalo
23. Samuel Njuga
24. Gideon Muendo
25. Frederick Kimotho
26. Nelly Nkatha