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**Assessing what Works for WEE in Policy Advocacy and the
Implementation Process of Affirmative Action Policies: Case Study of
Kenya's Credit Guarantee Scheme**

Final Proposal Submitted on 20th September 2021

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1.0 Background and Context

1.1 Project Description and Relevance

On 25th August 2020, the government rolled out the Credit Guarantee Scheme vide the Public Finance Management (Amendment) Act, 2020. Thereafter, the Public Finance Management (Credit Guarantee Scheme) Regulations, 2020 were passed to operationalize the scheme. The aim of this scheme is to stimulate the recovery of businesses that were affected by the COVID-19 pandemic by partnering with financial institutions in the private sector to provide credit guarantees that allow MSMEs to access credit which is guaranteed by the government. The implementation of the CGS commenced in December 2020, with Kshs. 3 billion having been allocated to the scheme. Currently, there are seven implementing financial institutions that are providing loans under the scheme. In the June 2021 Budget, the government proposed to have an additional Kshs. 1 billion allocated to the credit guarantee scheme.

Following these developments which put in place new policies aimed at stimulating the growth of businesses in Kenya, the UoN WEE Hub engaged in policy advocacy and influenced the formulation of the Act and Regulations. Since September 2020, the WEE Hub has held consultative meetings with the National Treasury, implementing financial institutions and women entrepreneurs in order to advocate for the access to the CGS by women's enterprises. While the Act and Regulations included provisions on gender, this is itself is not sufficient, and a key lesson learnt from the process of policy advocacy is the need to also monitor and influence the implementation of policies. The CGS programme therefore presents an important opportunity to monitor how they are implemented and to identify the best practices that work to promote women's access to affirmative action programmes through policy implementation. These best practices can then be documented and scaled up.

1.2 Goal and Specific Objectives

To monitor the implementation of the CGS policies and their impact on women's businesses.

The specific objectives are:

1. To assess the extent to which women run enterprises access the Credit Guarantee Scheme;
2. To identify the challenges and opportunities that are specific to WEE in operationalization and implementation of the CGS;

3. To document best practices that work to promote WEE in the implementation of affirmative action policies for up-scaling.

1.3 Outputs and Outcomes

Outputs	8 Policy briefs; 1 Technical report; 2 Journal articles; 13 Dissemination meetings (12 at county level targeting the 12 counties in which the WEE Hub will be conducting research and 1 at the national level); 240 Policy makers reached and influenced.
Outcomes	Increased access to the CGS by at least 100 women’s enterprises; affirmative action policies implemented in a manner that allows women to have greater access to affirmative action programmes.

1.4 Study Sites

The study will be conducted in Nairobi, which as the capital city of Kenya, and due to its cosmopolitan nature, is likely to have women entrepreneurs who meet the CGS criteria. Further, Nairobi has the highest uptake of CGS in the country and also a high number of registered MSMEs. Kajiado is also selected because it is a rural county, where cross-border trade also occurs between the Kenya-Tanzania borders. Kajiado also has had some high uptake of CGS. Thus, Kajiado provides an important comparison with Nairobi, given that it is a rural county, and it is also likely to have women entrepreneurs who meet the CGS criteria, given the cross-border trade that happens in the county. Kirinyaga County is also selected, given that it has mix of both rural and urban settings, and is also home to some of the financial institutions which are implementing the CGS programme. However, as at June 2021, Kirinyaga had not recorded any CGS beneficiary, despite having registered MSMEs that qualify for the scheme. Kirinyaga is therefore an important study site to help understand the factors that limit uptake of CGS.

Two additional counties, Kitui and Nakuru have also been included based on two criteria; uptake of the CGS and number of MSMEs registered in those counties. Nakuru has a high uptake of CGS, while Kitui has low uptake.

The study also uses a control experiment design, where beneficiaries of the CGS will be surveyed along with non-beneficiaries, in order to understand the variations between CGS beneficiaries and non-beneficiaries. This experiment will be carried out in the counties reporting the highest number of women CGS beneficiaries, which are: Nairobi, Mombasa, Tiata Taveta, Kiambu and Bungoma.

1.5 Activities

The project will be undertaken collaboratively with the National Treasury and the Kenya National Bureau of Statistics.

The following specific activities will be undertaken:

- a) Analysis of policies and regulations on CGS.
- b) Development of study tools for monitoring the implementation of the CGS.
- c) Sharing of tools with women's organizations for validation in collaboration with cluster four.
- d) Training of research assistants.
- e) Data collection and analysis.
- f) Preparation of technical report.
- g) Dissemination and validation of technical report with women's organization and other stakeholders in collaboration with cluster four.
- h) Train women's organizations to share findings on CGS at the county level.
- i) Further research to track the impact of CGS on women run enterprises.

2.0 Methodology

Data collection on the operationalization and roll out of the CGS will be done using qualitative and quantitative methods to assess what works for WEE in the implementation of affirmative action policies.

2.1 Qualitative data Collection

Qualitative data will be collected by conducting Key informant Interviews (KII), Focus Group Discussions (FGDs), and Oral Case Narratives from five study counties namely: Nairobi, Kajiado, Kirinyaga, Kitui and Nakuru. For KII there will be two separate guides to obtain information from Frontline Officers in CGS implementing banks and the other tool (guide) for obtaining information from community leaders in the study counties. In addition, there will also be a Debriefing Workshop at the end of the interviews in each study county.

1. Key informant interviews with Implementing CGS Banks.

These interviews will be conducted in Nairobi in seven (7) banks that are implementing CGS. Two officers who are directly dealing with CGS from each bank will be interviewed. These interviews will obtain information from implementing financial institutions on the operationalization and roll out of the CGS and any challenges encountered. A total of 14 interviews will be conducted in this category the KII interview guide with implementing banks is presented in Annex 1.

2. Key informant interviews with Community Leaders.

There will be Key Informant Interviews in all the five study counties with members/officials of business associations, community leaders and members of Civil Society organizations operating in the County. There will be a total of nine (9) interviews conducted under this category in each of the five counties, bringing the total to 45 in five counties. A separate guide will be used for these interviews. The purpose is to obtain information from the leaders on how business enterprises and women business enterprises in particular are faring on with under the current conditions, experiences with credit and business growth in the respective study counties. Interview guide for the Community leaders is presented in Annex 2.

3. Focus Group Discussions

Three Focus Group Discussions, each comprising 8-12 entrepreneurs will be conducted in each of the five study counties. The three FGDs from selected entrepreneurs in each county will be constituted as follows:

- i. Women entrepreneurs from business Start Ups. These are business enterprises which have been in operation for less than one year.
- ii. Women entrepreneurs from established businesses. These are businesses which have been in operation for more than two years.
- iii. Male entrepreneurs.

There will be a total of 15 FGDs conducted from all the five study counties, three being for each county. The discussion guides for the FGDs are presented in annex 3 & 4.

4. Case Narratives/ Oral Testimonies

Three case narratives will be conducted in each county. These will be case narratives of women entrepreneurs, who will be interviewed, their businesses observed and their stories and experiences with access to credit and business growth documented. The selection criteria for women entrepreneurs in case narratives will be as follows:

- i. Women who are running enterprises that may be classified as start-ups (thus the age of the business should be below one year);
- ii. Women who are running established micro enterprises (the age of the business should be more than one year, and the business should employ at 1-10 people);
- iii. Women who are running established small enterprises (the age of the business should be more than one year and it should employ 11-50 people)

There will be a total of 15 Case Narratives conducted from all the five study counties. Guidelines for case narratives interviews are presented in Annex 5.

5. Debriefing/validation Workshop

A debriefing workshop (one) of 20 participants will be conducted in each study counties after the interviews. The composition of the participants for debriefing will be; A few women and men from FGDs, 1 woman from Oral Narrative interviews, Community Leaders Officials of business associations, members of Civil Society Organizations and Government Officials in the County. The purpose of the debriefing workshop is to highlight interim key findings to the participants for concurrence and any additions to enrich the study.

2.2 Quantitative data collection

2.2.1 Study Design

The study will employ the Observational/non-experimental study design. A questionnaire will be administered to collect the data.

2.2.2 Sampling strategy

Stratified sampling (stratify by business size and ownership (male/female) will be used to ensure inclusivity and random selection within each stratum to identify the target respondents.

2.2.3 Sample size

Below is a table presenting population sizes and sample size (large enough) to conduct statistically robust analyses with levels of precision at a minimum 7.5% precision for 90% confidence intervals.

Formula used to generate the table: $n = (1/N + (N-1)/N * 1/PQ(k/Z\alpha/2)^2) - 1$

Where,

- n is the sample size
- N is the population size
- P is the proportion of occurrence/phenomenon in the population e.g. proportion of business owned by women
- Q=1-P - proportion of non-occurrence/phenomenon in the population e.g. proportion of business owned by men
- K is the precision
- Z is the z-score for the level of confidence (α)

Proposed sample Sizes with 7.5% Precision and 90% Confidence

Population size (Number of business/firms in a county)	Sample Size (recommended sample size is ..)
100	55
200	75
300	86
400	93
500	97
600	100
700	103
800	105
900	106
1000	107
1250	110
1500	111
1750	113
2000	113
2500	115
3000	116
5000	117
10000	119
50000	120
100000	120

Using this formula, the following are the sample sizes for each study county:

Kajiado- 243

Kirinyaga- 303

Kitui- 310

Nakuru- 362

Nairobi- 270

Total sample size- 1,488

KNBS has provided sample frame/list of business in each county and this has been used to select specific enterprises to interview. Using a random selection criteria, KNBS has selected the businesses that will be sampled from their sampling frames. The list of the businesses, together with their locations and contact details have been provided to the enumerators who will then visit the businesses to administer the questionnaire.

Quasi experimental study

The project will have a second phase that will assess uptake and impact of CGS on business enterprises. The study will employ a quasi experimental design whereby the beneficiary firms will be interventional group while business that have not benefitted will serve as the contrafactual/control group.

In this study, all interventional business will be selected and for each, one matching control business will be identified and surveyed.

2.3 Research Team

1. Project advisory team, including the WEE Hub Leader; WEE Hub Director of Research; WEE Hub statistics and data analysis expert; National Treasury advisory Team; KNBS advisory team.
2. Project leader
3. 2 co-researchers from the WEE Hub
4. 2 co-researchers from the National Treasury
5. 4 research assistants
6. Kenya National Bureau of Statistics enumerators

Annex 1: Key Informant Guide for the Implementing CGS banks

Introduction

My name isand my colleagues are..... We are from the UON- Women Economic Empowerment Hub. We are going to be asking you a few questions about the operationalization of the CGS. During the discussion _____ will be taking notes and reminding me if I forget to ask something. However, so that s/he does not have to worry about getting every word down on paper, we would also like to tape record the whole session. The recording will just help me remember what you said but it won't be shared. Are you ok with me recording this? Thank you!

Date of interview: [__|__ / __|__ / 2 | 0 | 2 | 1]

Time of interview: Start [__|__:__|__] End [__ |__:__|__]

County:

Sub-County:

Venue of Interview:

Gender:

Organization where Informant works:

Interviewing team details

1. Interviewer's name: _____ Mobile: _____
Signature: _____

2. Research Assistant's
name: _____ Mobile: _____ Signature: _____

3. Research Assistant's
name: _____ Mobile: _____ Signature: _____

<i>Themes</i>	<i>Guiding questions</i>	<i>Guidance notes</i>
Warm up questions	- How are you today? Do you have any questions you would like to ask first?	
1. Implementation of the Credit Guarantee Scheme	-What is the Credit Guarantee Scheme? -What are its benefits? -What are the requirements that a borrower needs to have in order to qualify for a loan under the CGS? - How is the CGS currently being implemented? -How are borrowers able to access the CGS scheme through your institution?	<i>Probe for the specific internal procedures which are followed in the roll out of the CGS</i> <i>Probe for specific ways in which gender issues are included in the implementation of the Credit Guarantee scheme.</i>
2. Uptake of CGS by women entrepreneurs	- What is the proportion of women among those who considered for the Credit Guarantee scheme from your bank? (Probe the % of women	<i>Probe on challenges, including issues on both the</i>

	<p>compared to men)</p> <ul style="list-style-type: none"> - Are women entrepreneurs who are considered for the scheme meeting the qualification criteria? -What is the average size of credit that these women entrepreneurs are seeking? -What are some of the limitations that women entrepreneurs face when in their credit applications? -What are some of the challenges the women entrepreneurs experience in accessing the guaranteed credit?(Access to information, fear of loans etc) 	<p><i>substance of the CGS (e.g. the interest rates) and also issues on the procedure (e.g. the time it might take to complete the application process).</i></p>
<p>3.Repayment</p>	<p>-How is the repayment of CGS by women's enterprises?</p>	<p><i>Probe on specific challenges with regard to repayment.</i></p> <p><i>Probe on whether there are differences between repayment by women's enterprises and men's enterprises.</i></p> <p><i>Probe whether women use the loans for the intended purposes (e.g. spent on emergencies such as sickness, school fees, consumption among others)</i></p>
<p>4.Monitoring and Documentation</p>	<ul style="list-style-type: none"> -Is there a system of monitoring how credit obtained through the scheme is used? -Is there a mechanism of assessing and documenting the impact of the CGS on businesses that access the scheme? 	<p><i>Probe on how gender issues are addressed in the monitoring and documentation process.</i></p> <p><i>Probe on the gender issues that are being identified through the process of monitoring the use of the CGS.</i></p> <p><i>Probe on gender issues that are being identified in the assessment of the impact of CGS on business that are</i></p>

		<i>able to access the scheme.</i>
5.Design of the Credit Guarantee Product	<p>-Is the current design of CGS enabling women entrepreneurs access credit</p> <p>What needs to be done by Government for aspects of the Guarantee that are not enabling for women enterprises.</p>	<i>Probe this in terms of a. Guarantee Coverage ratio b. Loan size c. Loan tenure....</i>
Conclusion	<p>Is there any other relevant information that you would like to provide concerning the CGS?</p> <p>THANK YOU FOR COMING FOR THE INTERVIEW</p>	

Annex 2: Key informant interviews with Community Leaders

Target: Government, Women’s Organizations and Local Leaders Key Informant Interview
Question Guide

Introduction

My name isand my colleagues are..... We are from the UON- Women Economic Empowerment Hub. We are going to be asking you a few questions about access to and use of credit among entrepreneurs in this community. During the discussion _____ will be taking notes and reminding me if I forget to ask something. However, so that s/he does not have to worry about getting every word down on paper, we would also like to tape record the whole session. The recording will just help me remember what you said but it won’t be shared. Are you ok with me recording this? Thank you!

Date of interview: [__|__ / __|__ / 2 | 0 | 2 | 1]

Time of interview: Start [__|__:__|__] End [__ |__:__|__]

County: _____

Sub-County: _____

Venue of Interview:

Gender: _____

Organization where Informant works:

Interviewing team details

1. Interviewer's name: _____ Mobile: _____
Signature: _____

2. Research Assistant's
name: _____ Mobile: _____ Signature: _____

3. Research Assistant's
name: _____ Mobile: _____ Signature: _____

<i>Themes</i>	<i>Guiding questions</i>	<i>Guidance notes</i>
Warm up questions	- How are you today? Do you have any questions you would like to ask first?	
2. Access to credit	<p>- Are women entrepreneurs around here able to access credit to run their businesses?</p> <p>-Where do they access such credit from?</p> <p>-What is the level of credit women are able to access?</p> <p>-Is this different from the level of credit men are able to access?</p> <p>-Are women able to apply for the credit?</p> <p>-Are there differences in how men and women are able to access credit? (Probe on differences).</p> <p>-Is there anyone who assists women in applying for credit?</p> <p>-What have you heard about the application process for credit?</p> <p>-How easy is it for women to meet requirements that different lenders give for one to access credit? Probe</p>	<p><i>Probe on the reasons why, whether yes or no</i></p> <p><i>If yes, probe further on the following issues:</i></p> <p><i>Probe on whether this is the preferred choice</i></p> <p><i>Probe on differences</i></p> <p><i>Probe on ease or difficulty of the application process</i></p> <p><i>Probe on whether women and men</i></p>

	<p>on whether there are differences in how men and women are able to meet the requirements.</p> <p>-What are your views on the level of credit that is accessible through various lenders?</p> <p>-What are your views on the requirements one must meet in order to qualify for a loan?</p>	<p><i>access different levels of credit from different lenders).</i></p> <p><i>probe on whether these requirements limit the extent women are able to access credit</i></p>
<p>2.Use of credit</p>	<p>-What are some of the purposes for which women apply for credit?</p> <p>-How about men, for what purposes do they apply for credit?</p> <p>-If women get the credit, do they use it for the purpose for which it is intended? (Probe for reasons for answer, whether yes or no).</p> <p>-What about men, do they use credit for the purposes for which they applied for it?</p> <p>-Do applicants have to explain to the lending institutions the reasons for which they need credit?</p>	<p><i>Probe for reasons for answer, whether yes or no).</i></p>
<p>3. Autonomy in Decision Making</p>	<p>-Do women make decisions on what on what and when to borrow credit?</p> <p>-Do women make decisions on what the loan should be used</p> <p>-Who makes decisions on expansion of business</p>	<p><i>Probe for self, spouse, relatives etc</i></p>
<p>4.Repayment</p>	<p>-What are your views on repayment under different available credit institutions</p>	<p><i>Probe on whether some institutions are more friendly and whether this determines the extent to which women decide to go to those institutions for credit).</i></p> <p><i>Probe on whether there are specific challenges faced by women in the repayment process.</i></p> <p><i>Probe on whether there are specific challenges faced by men in the repayment process.</i></p> <p><i>Probe on whether women able to make timely repayments</i></p> <p><i>Probe on whether men are able to make timely repayments</i></p>

<p>4. Impact of the credit on women's business</p>	<p>-What are some of the benefits that the women get from credit/loans?</p> <p>-Has the credit helped to improve women's businesses?</p> <p>Has the credit helped to improve men's businesses?</p>	<p><i>Probe on the reasons for either positive or negative responses.</i></p> <p><i>Probe on the specific ways in which credit has either helped or not helped to improve the women's businesses</i></p> <p><i>Probe on the reasons for either positive or negative responses.</i></p> <p><i>Probe on the specific ways in which credit has either helped or not helped to improve the men's business</i></p>
<p>5. Challenges</p>	<p>-What are some of the challenges that women may face when they apply for credit?</p> <p>-How do women navigate these challenges?</p> <p>How about men, do they face any challenges when they apply for credit?</p> <p>How do men navigate these challenges?</p>	<p><i>Probe on the strategies that women use to address challenges</i></p> <p><i>Probe on the strategies that women use to address challenges</i></p>
<p>6. Mobilization</p>	<p>-Have you heard of any meetings or trainings about business training?</p> <p>-Do women entrepreneurs around here attend such trainings?</p> <p>-How about men entrepreneurs? Do they attend such trainings? -Who has convened the meetings/trainings?</p> <p>-Have the meetings/training useful?</p> <p>-Have enterprises around here improved as a result of such trainings</p>	<p><i>Probe on reasons for answer whether yes or no?</i></p> <p><i>Probe on reasons for answer whether yes or no)</i></p> <p><i>Probe on the benefits gained from attending such meetings/trainings. ?</i></p> <p><i>Probe on how enterprises may have benefitted).</i></p>
<p>7. Collective Agency</p>	<p>Let's talk about some of the groups that you know exist in your community (give examples like chamas, business groups, investment groups, welfare groups etc)</p> <p>-Do women belong to any of these groups?</p> <p>-How about men?</p> <p>-What is the proportion of men and women in these</p>	

group?

- What activities do the groups engage in?
- What is the leadership composition in those groups in terms of gender
- Let's discuss the extent to which men and women influence decisions in these groups. Do you think men and women have the same influence in group decisions?

<p>Conclusion</p>	<p>Is there any other relevant information that you would like to provide that we have not discussed?</p> <p>THANK YOU FOR COMING FOR THE INTERVIEW</p>	
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Annex 3: Focus Group Discussion Guide (Men Focus Group Discussion Guide)

Date of FGD: [__|__ / __|__ / 2|0|2|1]

Time of FGD: Start [__|__:__|__] End [__|__:__|__]

County: _____

Sub-County, Village: _____

Instructions for Interviewers

Note to the interviewers: The focus group is a chance for us to see how participants share memories and meanings. As you know, there are strong hierarchies of age. We really want for everyone to speak in the focus group. If anyone is doing all the talking you can try to invite others to speak. In some cases, due to cultural reasons, women may not talk a lot. It is important to create some rapport and trust in order to put participants at ease. [L] [SEP]

The important consideration here is to set the norm for participation: be sure that everyone participates, even if that means calling on them, and encourage lengthy comments that explore issues in depth. [L] [SEP]

We want to get concrete details and move beyond rhetorical responses. We are not happy with answers like "everybody is happy." Prompt their answers by asking, for example, What exactly would happen if they didn't? or Exactly who would they talk to?

[L] [SEP]

Introduction

I would like to thank you all for coming to this group. My name is _____. I am working with the University of Nairobi, Women Economic Empowerment Hub.

I would like to say that there are no right or wrong answers in this discussion. We will simply be discussing your views, opinions and experiences on a range of topics. So please feel comfortable to say what you honestly feel. During the discussion _____ will be taking notes and reminding me if I forget to ask something. However, so that s/he does not have to worry about getting every word down on paper, we would also like to tape record the whole session. Please do not be concerned about this. The recording will just help me remember what you said but it won't be shared. Is everyone ok with me recording this?

We don't want to miss anything that is said so it's important that only one person talks at a time. Remember we want to hear as many different points of view as possible, so feel free to disagree with

someone else and share your own opinions. We would like you all to have the chance to express your opinions, so please let everyone have their say. We would like to spend about 60 to 90 minutes with you. We brought some things to drink and eat while we talk. Please also help yourselves to these things.

Business is an important part of social life and important means of generating income for individuals and families. We would like to understand how women participate in business and entrepreneurship, and specifically how they are able to access credit.

Are there any questions before we start?

Let's begin

Focus Group Protocol

Introduction question: As an introduction, let us go around the group and perhaps each person could give their first name and tell us what kind of business you engage in?

Follow up questions: Let us go round the group again and allow each persons to indicate the size and age of the businesses they operate.

Thank you! We are going to be talking about the businesses that you operate and whether you are able to access credit.

<i>Themes</i>	<i>Guiding questions</i>	<i>Guidance notes</i>
Warm up questions	- How are you today? Do you have any questions you would like to ask first?	
Access to credit	-Do you access any form of credit to run your businesses? -If yes, where do you access such credit from? -What is the level of credit are you (men) comfortable applying for? -What is the level of credit you are able to access from the lending institutions?	<i>Probe on the reasons why, whether yes or no.</i> <i>Probe on whether this is the preferred choice</i> <i>Probe on the factors that influence women to choose the level of credit that they apply for</i>

	<p>-Are men able to apply for the credit?</p> <p>-What have you heard about the application process for credit?</p> <p>-What are your views on the requirements one must meet in order to qualify for a loan</p> <p>What are your views on the level of credit that is accessible through various lenders?</p>	<p><i>Probe on the factors that influence the level of credit you are able to access; also probe on whether the level of credit given by lending institutions is different from the level that women apply for).</i></p> <p><i>Probe on reasons for answer, whether yes or no).</i></p> <p><i>Probe on whether there is anyone who assists men in applying for credit?</i></p> <p><i>Probe on ease or difficulty of the application process</i></p> <p><i>Probe on how easy is it to meet requirements that different lenders give for one to access credit)</i></p>
<p>2.Use of credit</p>	<p>-What are some of the purposes for which men apply for a loan?</p> <p>-If they get the loan for their businesses, do they use it for the purpose for which it is intended</p> <p>-Do men have to explain to the banks the reasons for which they need credit?</p>	<p><i>Probe on reasons for answer if no; if men do not use the business loan for their businesses,</i></p>
<p>3. Autonomy in Decision Making</p>	<p>-Do you make decisions on what on what and when to borrow credit?</p> <p>-Do you make decisions on what the loan should be used</p> <p>-Who makes decisions on expansion of business</p>	<p><i>Probe for self, spouse, relatives etc</i></p>
<p>4.Repayment</p>	<p>-What are your views on repayment of loans offered by different institutions?</p>	<p><i>Probe on whether it is easier to repay loans from banks, SACCOs, chamas, affirmative action funds etc.</i></p> <p><i>Probe on whether there are specific challenges faced by women in the repayment process.</i></p> <p><i>Probe on whether ease of repayment determines the choice</i></p>

		<i>of institutions that women go to for loans.</i>
5. Impact of the credit on women's business	-What are some of the benefits that men get from credit/loans?	<i>Probe on the reasons for either positive or negative responses.</i> <i>Probe on whether credit has helped to improve your businesses?</i> <i>Probe on the specific ways in which credit has either helped or not helped to improve the business.</i>
5. Challenges	-What are some of the challenges that men may face when they apply for credit? -How do men navigate these challenges?	<i>Probe on the strategies that men use to address challenges</i>
6. Mobilization	- Have you heard of any meetings or trainings about business training? -Have you attended any such meetings or trainings? -Who convened the meetings/trainings? -Were the meetings/training useful? -Have you shared information about the trainings with others?	<i>Probe on the benefits gained from attending such meetings/trainings.</i> <i>Probe on reasons for negative or positive answer.</i>
7. Collective Agency	Let's talk about some of the groups that you know exist in your community (give examples like chamas, business groups, investment groups, welfare groups etc) -Do you belong to any of these groups? - What activities do your group engage in? -How has group contributed to your growth or advancement of your business? -What is the proportion of men and women in your group? -What activities do you engage in your group?	<i>If no, probe on reasons for answer; also if yes, probe on which groups they belong to and why they belong to those groups</i> <i>Probe for the activities that different groups engage in</i> <i>Probe on the factors that influence this- eg if there are more women than men, probe on the reasons for this).</i>

	<p>-What is the leadership composition in those groups in terms of gender</p> <p>Let's discuss the extent to which you can influence decisions in these groups. Do you think men and women have the same influence in group decisions?</p>	
<p>Conclusion</p>	<p>Is there any other relevant information that you would like to provide that we have not discussed?</p> <p>THANK YOU FOR COMING FOR THE INTERVIEW</p>	

Annex 4: Focus Group Discussion Guide (Women Focus Group Discussion Guide)

Time of FGD: Start [__|__:__|__] End [__|__:__|__]

County: _____

Sub-County, Village:

Instructions for Interviewers

Note to the interviewers: The focus group is a chance for us to see how participants share memories and meanings. As you know, there are strong hierarchies of age. We really want for everyone to speak in the focus group. If anyone is doing all the talking you can try to invite others to speak. In some cases, due to cultural reasons, women may not talk a lot. It is important to create some rapport and trust in order to put participants at ease.

The important consideration here is to set the norm for participation: be sure that everyone participates, even if that means calling on them, and encourage lengthy comments that explore issues in depth. {[?][?][?]}
{SEP:SEP}

We want to get concrete details and move beyond rhetorical responses. We are not happy with answers like "everybody is happy." Prompt their answers by asking, for example, what exactly would happen if they didn't? or Exactly who would they talk to?

Introduction

I would like to thank you all for coming to this group. My name is _____. I am working with the University of Nairobi, Women Economic Empowerment Hub.

I would like to say that there are no right or wrong answers in this discussion. We will simply be discussing your views, opinions and experiences on a range of topics. So please feel comfortable to say what you honestly feel. During the discussion _____ will be taking notes and reminding me if I forget to ask something. However, so that s/he does not have to worry about getting every word down on paper, we would also like to tape record the whole session. Please do not be concerned about this. The recording will just help me remember what you said but it won't be shared. Is everyone ok with me recording this?

We don't want to miss anything that is said so it's important that only one person talks at a time. Remember we want to hear as many different points of view as possible, so feel free to disagree with someone else and share your own opinions. We would like you all to have the chance to express your opinions, so please let everyone have their say. We would like to spend about 60 to 90 minutes with you. We brought some things to drink and eat while we talk. Please also help yourselves to these things.

Business is an important part of social life and important means of generating income for individuals and families. We would like to understand how women participate in business and entrepreneurship, and specifically how they are able to access credit.

Are there any questions before we start?

Let's begin

Focus Group Protocol

Introduction question: As an introduction, let us go around the group and perhaps each person could give their first name and tell us what kind of business you engage in?

Follow up questions: Let us go round the group again and allow each persons to indicate the size and age of the businesses they operate.

Thank you! We are going to be talking about the businesses that you operate and whether you are able to access credit.

<i>Themes</i>	<i>Guiding questions</i>	<i>Guidance notes</i>
Warm up questions	- How are you today? Do you have any questions you would like to ask first?	
4. Access to credit	-Do you access any form of credit to run your businesses? -If yes, where do you access such credit from? -What is the level of credit women are comfortable applying for? -What is the level of credit you are able to access from the lending institutions? -Are women able to apply for the credit?	<i>Probe on the reasons why, whether yes or no.</i> <i>Probe on whether this is the preferred choice</i> <i>Probe on the factors that influence women to choose the level of credit that they apply for</i> <i>Probe on the factors that influence the level of credit you are able to access; also probe on whether the level of credit given by lending institutions is different from the level that women apply for).</i>

	<p>-What have you heard about the application process for credit?</p> <p>-What are your views on the requirements one must meet in order to qualify for a loan</p> <p>What are your views on the level of credit that is accessible through various lenders?</p>	<p><i>Probe on reasons for answer, whether yes or no).</i></p> <p><i>Probe on whether there is anyone who assists women in applying for credit?</i></p> <p><i>Probe on ease or difficulty of the application process</i></p> <p><i>Probe on how easy is it to meet requirements that different lenders give for one to access credit)</i></p>
2.Use of credit	<p>-What are some of the purposes for which women apply for a loan?</p> <p>-If they get the loan for their businesses, do they use it for the purpose for which it is intended (Probe on reasons for answer if no; if women do not use the business loan for their businesses,</p> <p>-Do women have to explain to the banks the reasons for which they need credit?</p>	<p><i>Probe on reasons for answer if no; if women do not use the business loan for their businesses,</i></p>
3. Autonomy in Decision Making	<p>-Do you make decisions on what on what and when to borrow credit?</p> <p>-Do you make decisions on what the loan should be used</p> <p>-Who makes decisions on expansion of business</p>	<p><i>Probe for self, spouse, relatives etc</i></p>
4.Repayment	<p>-What are your views on repayment of loans offered by different institutions?</p>	<p><i>Probe on whether it is easier to repay loans from banks, SACCOs, chamas, affirmative action funds</i></p>

		<p><i>etc.</i></p> <p><i>Probe on whether there are specific challenges faced by women in the repayment process.</i></p> <p><i>Probe on whether ease of repayment determines the choice of institutions that women go to for loans.</i></p>
5. Impact of the credit on women's business	<p>-What are some of the benefits that women get from credit/loans?</p>	<p><i>Probe on the reasons for either positive or negative responses.</i></p> <p><i>Probe on whether credit has helped to improve your businesses?</i></p> <p><i>Probe on the specific ways in which credit has either helped or not helped to improve the business.</i></p>
5. Challenges	<p>-What are some of the challenges that women may face when they apply for credit?</p> <p>-How do women navigate these challenges?</p>	<p><i>Probe on the strategies that women use to address challenges</i></p>
6. Mobilization	<p>- Have you heard of any meetings or trainings about business training?</p> <p>-Have you attended any such meetings or trainings?</p> <p>-Who convened the meetings/trainings?</p> <p>-Were the meetings/training useful?</p> <p>-Have you shared information about the trainings with other women?</p>	<p><i>Probe on the benefits gained from attending such meetings/trainings.</i></p> <p><i>Probe on reasons for negative or positive answer.</i></p>
7. Collective Agency	<p>Let's talk about some of the groups that you know exist in your community (give examples like chamas, business groups, investment groups, welfare groups etc)</p> <p>-Do you belong to any of these groups?</p> <p>- What activities do your group engage in?</p> <p>-How has group contributed to your growth or</p>	<p><i>If no, probe on reasons for answer; also if yes, probe on which groups they belong to and why they belong to those groups</i></p> <p><i>Probe for the activities that</i></p>

	<p>advancement of your business?</p> <p>-What is the proportion of men and women in your group?</p> <p>-What activities do you engage in your group?</p> <p>-What is the leadership composition in those groups in terms of gender</p> <p>Let's discuss the extent to which you can influence decisions in these groups. Do you think men and women have the same influence in group decisions?</p>	<p><i>different groups engage in</i></p> <p><i>Probe on the factors that influence this- eg if there are more women than men, probe on the reasons for this).</i></p>
<p>Conclusion</p>	<p>Is there any other relevant information that you would like to provide that we have not discussed?</p> <p>THANK YOU FOR COMING FOR THE INTERVIEW</p>	

Annex 5: Case Narrative

Aim: Documentation of Women Experiences with Credit and Business Growth

Objective of the Study Tool

1. To assess the extent to which women run enterprises are able to access credit
2. To examine the extent to which acquired credit is used for expansion of women business enterprises
3. To examine growth of women business enterprises
4. To examine the extent to which access to credit empower women

Introduction

My name isand my colleagues are..... We are from the UON- Women Economic Empowerment Hub. We are going to be asking you a few questions about the business that you operate and how you access credit. During the discussion _____ will be taking notes and reminding me if I forget to ask something. However, so that s/he does not have to worry about getting every word down on paper, we would also like to tape record the whole session. The recording will just help me remember what you said but it won't be shared. Are you ok with me recording this? Thank you!

<i>Themes</i>	<i>Guiding questions</i>	<i>Guidance notes</i>
Warm up questions	- How are you today? Do you have any questions you would like to ask first?	
Demographic Characteristics	- Would you kindly tell us about your: - Age..... - Marital Status..... - Level of Education..... -Kindly tell us what type of business you operate -Is your business registered? If no, do you plan to register? Do you have a bank account for your business? If no, what mode of banking do you use?	<i>Collect information on demographic characteristics of the respondent</i> <i>Probe whether business is retail, wholesale or and main trade items</i> <i>probe for mobile banking like “kapu la biashara”, table banking, group banking</i>
Basic information	Now let us talk briefly about your business: -For how long has your business been in	<i>Probe for when business started and how many years of operation</i>

<p>about business enterprise</p>	<p>operation? -How many people does your business employ?</p>	<p><i>Probe whether employees are also family members and whether they are remunerated. If they pay themselves and how much</i></p>
<p>Access to Credit</p>	<p>-Have you ever applied for /loan for your business? What were your experiences</p> <p>-If you need credit, where would go to? Why?</p> <p>- What is the level of loan do you normally apply for?</p> <p>-Looking at your business and its performance, does it qualify you for the amount requested above?</p> <p>- Are there specific challenges that women entrepreneurs like yourself face in applying for these loans?</p> <p>What are some of the priority areas you use this acquired loan for??</p> <p>-What are some of the reasons that have hindered you from acquiring credit/loan?</p> <p>What are some of the reasons that will hinder a woman from acquiring credit/loan?</p>	<p><i>Probe for: where the credit was sourced, processes and success or failure to acquire</i></p> <p><i>Probe for the various sources of credit, both formal and informal and reasons for preference .Probe for affirmative action funds ;WEF,UWEZO, YOUTH FUND, NGAAF e.tc.</i></p> <p><i>Probe for amount and why</i></p> <p><i>Probe for self-efficacy and capacity to acquire loans/credit</i></p> <p><i>Probe requirements like collaterals; household challenges, institutional challenges and business related challenges, probe even what happens after acquiring the loan</i></p> <p><i>Probe for the uses of the acquired loan</i></p>
<p>Use of Credit and Repayment</p>	<p>-What do you normally use the loan for?</p> <p>- What are your views on loan repayment terms and repayment period?</p>	<p><i>Probe other usage other than initial reason and the reasons</i></p> <p><i>Probe for any difficulties, which ones and causes</i></p>
<p>Autonomy in Decision Making</p>	<p>-Who makes decision on what on what and when to borrow credit?</p> <p>- Who makes decision on what the loan should be used</p> <p>-who makes decisions on expansion of business</p>	<p><i>Probe for self, spouse, relatives etc</i></p>

<p>Credit and Business Growth</p>	<ul style="list-style-type: none"> - In your opinion, can you say that your business has grown since you got the loan ? - According to your experiences are there specific challenges to the growth of women's businesses? Are these cross-cutting for all women businesses? What differences do you observe? - What would be your recommendations to help women grow/expand their businesses? 	<p><i>Probe for turnover, increase in stock, increase in number of employees etc.</i></p>
<p>Collective Agency</p>	<p>-Now, let's talk about some of the groups that exist in your community (give examples like / chamas, business groups, investment groups, welfare groups etc)</p> <ul style="list-style-type: none"> - Are there women empowerment groups in this area? Are you part of any of these groups? What are the activities of your group? - In what way do you think these help women's empowerment journey? - Do you hold any leadership position in this group? a committee leader, advisor...what does your role entail - Let's discuss the extent to which you can influence decisions in these groups. Do you think the group appreciates your inputs? Why do you say so? 	
<p>Vision and Dreams</p>	<p>-What are your dreams about this business?</p>	

Annex 6: Survey Questionnaire

Study Objectives: The purpose of this study is to assess access to credit by women-owned enterprises.

Introduction:

Good day. My name is We are conducting a survey on access to credit by women entrepreneurs for a study with African Women Studies Centre, University of Nairobi, Women's Economic Empowerment Hub in partnership with the National Treasury and Kenya National Bureau of Statistics. I do not represent the government. Your opinion is important for this study. There are no right or wrong responses to the questions you will be asked. All responses will be kept anonymous and confidential. Your responses will not be shared with any members of your community or used for any other purposes other than for this study. Your participation in this survey is voluntary. There will be no reimbursement for your participation in this study. Your participation will contribute to Women Economic Empowerment. The interview will last approximately 30 minutes. You may cancel the interview at any moment if you are uncomfortable to continue with the interview. Are you willing to participate?

1. Yes [Interviewer: Continue with survey questions]
2. No [Interviewer: Thank respondent for their time and proceed to the next respondent in survey]

Date of interview: [__|__ / __|__ / 2|0|2|1]

Time of interview: Start [__|__: __|__] End [__|__: __|__]

County: _____

Sub-County, Village: GPS

Location _____

A. Demographic Characteristics of the respondents

A1. Sex

1. Male
2. Female

A2. Age:

1. 18-24
2. 25-34
3. 35-49
4. 50-60
5. Above 60

A3. Marital Status:

1. Single
2. Married
3. Separated
4. Widowed

A4. Level of Education:

1. Primary
2. Secondary
3. Tertiary (Specify)

A5. Do you have a personal KRA pin?

1. Yes
2. No

A6. Do you have a bank account?

1. Yes
2. No

B. Basic information about the business

B1. What type of business do you operate?

1. Retail (specify)_____
2. Wholesale (Specify)_____
3. Service Industry (specify which service)_____
4. Production (Specify)
5. Other (specify)_____

B2. Which sector is the business in (Research assistant to fill without asking the respondent?)

1. Agriculture
2. Building and Construction
3. Energy and Water
4. Financial Services
5. Manufacturing
6. Personal/Household
7. Tourism, Restaurant and Hotels
8. Trade
9. Transport and Communication
10. Others (Specify)

B3. How long has your business been in operation? (Input No. of years)

B4. How many people does your business employ? (Input No. of employees)

**zero is not a viable answer*

B5. What is your average annual sales value in KShs?

B6. Do you keep business records?

1. Yes
2. No

B7. Does your business have a bank account?

1. Yes
2. No

B8. Do you have a business plan?

1. Yes

2. No

B9. Does your business have a KRA pin?

1. Yes
2. No

B10. Do you have an operating license from the county?

1. Yes
2. No

B11. Is your business registered?

1. Yes
2. No

C. Access to credit

C1. Do you normally need credit for your business? (Specify) (1=Yes 2=No)

If yes, specify what you need credit for:

- 1.
- 2.
- 3.

If no, specify why you don't need credit

- 1.
- 2.
- 3.

C2. Have you applied for credit in the last 6 Months?

1. Yes
2. No

C3. If YES in **C2 above**, from which lender did you apply the credit?

1. Banks (specify which bank)
2. Micro-finance institutions (specify)
3. SACCOs (specify)
4. Women's Groups/Table Banking (specify)

5. Digital lenders (specify)
6. Relatives
7. Shylocks
8. NGOs (specify)
9. Others (specify)

C4. Were you personally able to complete the application form?

1. Yes (go to C6)
2. No (go to C5)

C5. If your answer is NO in C4, who completed the application form for you?

1. A consultant at a fee
2. Cybercafé assistant
3. A Bank representative
4. A family member
5. Other (Please specify): _____

C6. Was your application successful?

1. Yes (Do not ask question C9)
2. Yes but the amount approved was lower than what I applied (Go to C9)
3. No (Go to C9)
4. Have not yet received feedback on my application

C7. What level of credit were you able to access in KShs?

1. 500,000 or less (Specify)
2. 500,001-1,000,000
3. 1,000,001-3,000,000
4. 3,000,001-5,000,000

C8. What difficulties did you experience in applying for the credit?

1. I did not meet the requirements (specify)
2. I did not understand the application process
3. I could not access the application forms
4. The application process took too long
5. Other (specify): _____

C9. Were you given reasons as to why your credit application was unsuccessful/Lower amount than applied? (Skip if answer to C6 is yes).

1. Yes (specify reasons given)
2. No

C10. Why did you choose the specific credit provider in C3 above?

1. Fast Turnaround time

2. Favorable interest rates
3. Low Collateral
4. Other (Specify

C11. Please indicate your preferred choice of credit in order of preference (1= most preferred, 9 = least preferred)

Banks	<input type="checkbox"/>
Micro-finance institutions	<input type="checkbox"/>
SACCOs	<input type="checkbox"/>
Women's Groups/Table Banking	<input type="checkbox"/>
Digital lenders (specify)	<input type="checkbox"/>
Relatives	<input type="checkbox"/>
Shylocks	<input type="checkbox"/>
NGOs	<input type="checkbox"/>
Others (specify)	<input type="checkbox"/>

C12. Please explain the reason for the most preferred source of credit provider as per C11 above?

D. Use of the credit obtained

D1. For what purpose did you apply the credit? (Tick all applicable options)

1. Business recovery after suffering effects of COVID-19
2. Business expansion by opening other branches
3. Off-setting other debts incurred before obtaining credit under the scheme
4. Increasing stock
5. Other (specify)

D2. Did any other factors affect the use of the credit that you obtained (1= Yes 2= No)? If Yes what was it?

1. Some pressing/emergency needs arose (specify)
 - i. School fees
 - ii. Health
 - iii. Rent
 - iv. Food
2. Repayment of other credit
3. Gender Based Violence
4. My spouse took the money
5. Other (Please specify) _____

E. Loan Repayment

E1. Have you started making repayments?

1. Yes (go to question E2)

2. No (go to question E3)

E2. Are you able to make the repayments with ease?

1. Yes
2. No (specify reasons).....

E3. Why haven't you started making repayments?

1. Lack of funds (Specify)_____
2. My business has been closed (Specify)
3. Repayment period has not yet commenced
4. Other (specify)

E4. **Currently, do you have any loans that are not yet paid?**

If yes, who are the person(s) or institution(s) you owe money to?				
No.	Original Amount Borrowed	Lender	Balance Outstanding	Full Payment Due on (Date)
1				
2				
3				
		Totals		

E5. Are you aware of the consequences of failing to repay the credit?

1. Yes (specify consequences)
2. No

F. Business Capacity Development

F1. Have you received any information about business trainings?

1. Yes (what was it on).
2. No (go to Part G).

F2. Have you attended any such trainings?

1. Yes (what was the training on (indicate).....
2. No (specify reasons for not attending).

F3. Who convened the training?

1. Government institutions (specify which one)
2. Banks (Specify which bank)
3. WEE Hub
4. Other (specify).

F4. Were the trainings useful? (Do not ask if answer to F2 is no)


1. Yes (specify how meetings were useful)
2. No (specify why meetings were not useful)

F5. Have you shared information about the training with other women?

1. Yes (specify why respondent has shared information)
2. No (specify why respondent has not shared information)

G. Collective Agency

Now I'm going to ask you about groups in the community. These can be either formal or informal and customary groups.		Is there a [GROUP] in your community?	Is this group composed of all male or female or mixed-sex members?	Are you an active member of this [GROUP]?	Are you able to influence decisions in this [GROUP]?	Does this [GROUP] influence life in the community beyond the group
GROUP CATEGORIES		H1	H2	H3	H4	H5
i	Credit or microfinance group (including SACCOs / merry-go-rounds / VSLAs)	YES..... NO..... DON'T KNOW.....	ALL MALE.....1 ALL FEMALE.....2 MIXED SEX.....3 DON'T KNOW.....97	YES.....1 NO.....2	YES.....1 NO.....2	YES.....1 NO.....2 DON'T KNOW.....97
ii	Mutual help or insurance group (including burial societies)	YES..... NO..... DON'T KNOW.....	ALL MALE.....1 ALL FEMALE.....2 MIXED SEX.....3 DON'T KNOW.....97	YES.....1 NO.....2	YES.....1 NO.....2	YES.....1 NO.....2 DON'T KNOW.....97
iii	Trade and business association group	YES..... NO..... DON'T KNOW.....	ALL MALE.....1 ALL FEMALE.....2 MIXED SEX.....3 DON'T KNOW.....	YES.....1 NO.....2	YES.....1 NO.....2	YES.....1 NO.....2 DON'T KNOW.....97

			KNOW.....97			
iv	Civic group (improving community) or charitable group (helping others)	 YES..... NO..... DON'T KNOW.....	ALL MALE.....1 ALL FEMALE.....2 MIXED SEX.....3 DON'T KNOW.....97	YES.....1 NO.....2	YES.....1 NO.....2	YES.....1 NO.....2 DON'T KNOW.....97
v	Other (specify): _____ _____	YES..... NO..... DON'T KNOW.....	ALL MALE.....1 ALL FEMALE.....2 MIXED SEX.....3 DON'T KNOW.....97	YES.....1 NO.....2	YES.....1 NO.....2	YES.....1 NO.....2 DON'T KNOW.....97

I would appreciate if you have any other information that has not been captured in this questionnaire that you would wish to share:

Thank you for taking time to participate in this survey and for the information you have shared. This is the end of the survey.

Record End Time: