African Journal of Emerging Issues
Peer reviewed | Double blind | Interdisciplinary

African Journal of Emerging Issues (AJOEI)
Online ISSN: 2663 - 9335
Available at: https://ajoeijournals.org

DEVELOPMENT STUDIES

EXPLORING THE SOCIO-DEMOGRAPHIC CHARACTERISTICS AND SOCIO-ECONOMIC BENEFITS OF THE WOMEN ENTERPRISE FUND FOR WOMEN IN KITUI COUNTY, KENYA

[1*]Nzuki Evaline Njeri, [2]Dr. Eliud Wekesa & [3]Prof. Harrison Maithya Musyoka Kilila

[1]Student, School of Education, Humanities and Social Sciences, South Eastern Kenya University

[2&3] School of Education, Humanities and Social Sciences, South Eastern Kenya University

***Email of the Corresponding Author: enjeri295@gmail.com**

Publication Date: August, 2025

ABSTRACT

Purpose: The study sought to examine the socio-demographic characteristics of women accessing the Women Enterprise Fund (WEF) and to evaluate its socio-economic impact on beneficiaries in Kitui Central Sub-County, Kenya.

Methodology: The study used a concurrent mixed methods design, collecting data from 64 women in eight WEF-supported self-help groups in Miambani Ward, Kitui Central Sub-County, selected using Nassiuma's formula, PPS, and simple random sampling. Structured questionnaires captured quantitative data. Quantitative data were analyzed using SPSS version 24, employing descriptive statistics, while qualitative data were analyzed thematically.

Results: Findings showed that the majority of beneficiaries were married women over 30 years old with limited formal employment and secondary education or below. Most engaged in casual labor and had school-going children. The WEF significantly improved beneficiaries' socio-economic status: 60.8% could meet household needs, 61.1% started small businesses, and 62.4% paid school fees on time. Additionally, 66.9% reported increased respect from their spouses due to income contributions. Structural challenges were also evident, including loan access restrictions due to group quorum requirements (80.8%), loan defaults from absconding members (82.4%), high interest burdens, and insufficient loan amounts.

Conclusion: The Women Enterprise Fund has positively enhanced the socio-economic well-being of rural women in Kitui County, though its impact is limited by structural and operational challenges.

Recommendation: The Fund should adopt individual-based lending, strengthen field monitoring, and expand outreach to include more young women for broader and sustainable impact.

Keywords: *Women Enterprise Fund, socio-demographic characteristics, socio-economic impact, microfinance, women empowerment, Kitui County, Kenya*

INTRODUCTION

Women's empowerment has long been recognized as a pivotal driver of inclusive economic development, particularly in low-income and agrarian economies where poverty disproportionately affects women (UN Women, 2010; IFC/World Bank, 2006). Globally, institutional frameworks such as the Commission on the Status of Women (2012) and regional efforts like the African Women Development Fund (AWDF) emphasize the need to address structural inequalities that limit women's access to credit, assets, and entrepreneurial opportunities. In many contexts, especially in sub-Saharan Africa, women remain at the periphery of economic systems due to entrenched socio-demographic constraints such as low education levels, informal employment, and cultural norms that define gendered access to productive resources (Baden & Reeves, 2000; Batliwala, 1994). Consequently, interventions targeting women must account not only for the financial capital they require, but also for their demographic characteristics and socio-economic realities that shape fund utilization and outcomes.

The establishment of the Women Enterprise Fund (WEF) in Kenya in 2007 through Legal Notice No. 147, under the Ministry of Gender, was a strategic response to gendered economic exclusion. The Fund was designed to provide low-interest, collateral-free loans to women, particularly in rural areas, to facilitate enterprise development, enhance income generation, and foster financial independence (Odhiambo, 2013; Githinji, 2016). Despite this well-structured policy intent, recent evaluations suggest that access to WEF remains uneven and shaped by women's socio-demographic profiles—such as age, marital status, education, and employment—factors which either enable or constrain the effectiveness of fund utilization (Kariuki, 2011; Ngelechei, 2014). Understanding these characteristics is thus central to evaluating the fund's real-world impact, particularly in marginalized rural counties such as Kitui.

Kitui County presents a unique and compelling case for examining the WEF's effects due to its socio-economic structure: a largely agrarian economy with limited formal employment, where over 60% of women are engaged in informal labor or remain unemployed (KNBS, 2019). In such a setting, microfinance initiatives such as the WEF are not merely tools for business expansion but lifelines that influence women's ability to meet basic needs, educate their children, and improve their households' resilience to economic shocks. Recent research in Kitui Central's Miambani Ward revealed that over

85% of WEF beneficiaries are aged 30 and above, primarily married, and largely engaged in casual labor—factors which shape both their motivation for joining women's groups and their ability to repay loans or sustain microenterprises.

While existing literature provides broad evaluations of microfinance and gender empowerment (Yunus, 2014; Mayoux, 2012; Kabeer, 2016), empirical studies that explicitly examine the linkage between women's socio-demographic profiles and the socio-economic outcomes of targeted credit schemes like WEF remain scarce. Notably, many past studies either emphasize structural limitations to fund access (Ijaza et al., 2014) or focus on loan repayment performance, overlooking how demographic factors mediate both access and impact. This study, therefore, departs from generalized assessments and focuses specifically on the socio-demographic characteristics of women accessing WEF and the resulting socio-economic effects of the fund in Kitui County.

In narrowing the scope to these two core dimensions, the study aims to generate targeted evidence that informs more responsive and context-sensitive program design. By analyzing how women's age, education, marital and employment status relate to fund uptake and economic outcomes—such as ability to pay school fees, afford basic needs, and start microenterprises—this research contributes to a deeper understanding of how public financial interventions intersect with rural women's lived realities. The findings are especially critical for refining Kenya's gender-focused financial inclusion frameworks and scaling interventions under the Sustainable Development Goals (SDG 1, 5, and 8).

Statement of the Problem

Despite decades of policy commitments toward gender equity, Kenyan women continue to face structural barriers to full economic participation. In response, the government established the Women Enterprise Fund (WEF) in 2007 as a flagship initiative under its broader economic inclusion agenda and Sustainable Development Goal 5 on gender equality. The fund provides low-interest, collateral-free loans specifically targeted at women, especially those in rural and low-income settings, to promote entrepreneurship and household financial resilience (Ablorh, 2011). While the program is notable for its accessibility and design—1% interest, group-based lending, and community-based mobilization—persistent socio-economic disparities raise concerns about its long-term efficacy.

This study is premised on the observation that despite significant allocations to WEF, evidence on its tangible socio-economic impact remains limited and inconclusive. Although intended to uplift women through microenterprise development, emerging critiques suggest that for some, the fund has become a source of financial strain rather than empowerment, with microloans leading to debt cycles rather than economic advancement (Mandago, 2013). Moreover, there is insufficient analysis linking individual women's demographic backgrounds to their economic outcomes, particularly in rural areas such as Kitui County. This study therefore seeks to fill that gap by critically examining how the Women Enterprise Fund affects women's socio-economic status, focusing specifically on their demographic profiles and the fund's real-life outcomes.

Objectives of the Study

The study was guided by general and specific objectives. They are as presented in the following subsections;

General Objective

To assess the relationship between socio-demographic characteristics of women and the socio-economic outcomes associated with access to the Women Enterprise Fund in Kitui County, Kenya.

Specific Objectives

i. To describe the socio-demographic profile of women who access the Women Enterprise Fund in Kitui County.
ii. To examine the effects of the Women Enterprise Fund on the socio-economic status of women beneficiaries in Kitui County.

Scope of the Study

This study was conducted in Kitui County, with a specific focus on Miambani Ward in Kitui Central Sub-County. The area was selected due to its high concentration of women's self-help groups actively engaged with the Women Enterprise Fund (WEF), making it an ideal setting for evaluating the Fund's socio-demographic reach and socio-economic impact. The target population comprised women who are registered in WEF-supported self-help groups, as well as those who have accessed WEF loans within the past three years (2021–2023).

The scope of the study was deliberately narrowed to investigate two key dimensions: (i) the socio-demographic characteristics of women who access the Fund, and (ii) the socio-economic effects of the Fund on these beneficiaries. By focusing on this defined population and geographic area, the study offers a context-specific assessment of the effectiveness of WEF as a financial inclusion tool for rural women in a low-income, agrarian setting. While the findings provide valuable insights for similar rural contexts, they are not intended to be generalized to the entire country without further comparative research across counties.

THEORETICAL FRAMEWORK

This study is grounded in Zimmerman's Empowerment Theory, which provides a comprehensive lens for understanding how access to financial resources, combined with social and psychological factors, can lead to enhanced agency and improved life outcomes for marginalized populations—particularly women. Zimmerman (1995; 1998) conceptualizes empowerment not as a single outcome but as a multi-dimensional construct involving intrapersonal, interactional, and behavioral components. The intrapersonal component relates to how individuals perceive their competence, control, and efficacy, while the interactional domain emphasizes understanding one's environment and navigating it effectively. The behavioral component, which is critical in development contexts, relates to actions taken to exert control and influence outcomes (Zimmerman & Warschausky, 2015).

Within the context of this study, the Women Enterprise Fund (WEF) serves as a vehicle through which psychological and economic empowerment may be actualized, particularly for rural women who historically lack access to mainstream financial systems. Zimmerman and Warschausky (2016) argue that empowerment occurs when individuals have access to the resources, skills, and decision-making capabilities necessary to influence their economic and social environments. These capabilities are often mediated by socio-demographic factors such as education, marital status, age, and employment, which affect both women's ability to access credit and their capacity to transform that credit into tangible socio-economic gains (Zimmerman, 2013). Thus, examining women's socio-demographic profiles becomes essential in understanding variations in WEF's outcomes.

Moreover, Zimmerman (2000) contends that empowerment processes are context-dependent and shaped by values, structures, and available institutional support. In the case of Kitui County, where the economic landscape is largely informal and agrarian, access to microcredit alone may not yield meaningful empowerment unless accompanied by relevant knowledge, entrepreneurial skills, and enabling socio-demographic conditions. The theory thus provides a robust framework for analyzing how women's characteristics influence their ability to translate WEF resources into improved welfare—such as increased household income, education for children, or better health outcomes—thereby reinforcing the need for targeted and inclusive economic development policies.

RESEARCH METHODOLOGY

This study employed a concurrent mixed methods research design, integrating both quantitative and qualitative approaches to provide a comprehensive analysis of the socio-demographic characteristics and socio-economic effects of the Women Enterprise Fund (WEF) in Kitui County. The rationale for adopting a mixed methods approach was to enhance the robustness of the findings by leveraging the strengths of both datasets—quantitative data offered statistical generalizability while qualitative data provided deeper contextual understanding (Creswell & Plano Clark, 2011). Data were collected concurrently through structured questionnaires administered to 64 women beneficiaries and a key informant interview conducted with a WEF officer in Kitui, allowing for triangulation and validation of findings.

The study was carried out in Miambani Ward, Kitui Central Sub-County, selected for its high concentration of WEF-funded women's groups. The target population comprised women in self-help groups that accessed WEF loans between 2018 and 2023. A sample size of 64 respondents was scientifically determined using Nassiuma's (2008) formula. Participants were selected through Probability Proportional to Size (PPS) sampling, with subsequent simple random sampling used to identify individuals within each group. Structured questionnaires captured data on demographics, loan utilization, and socio-economic outcomes using Likert-scale items, while qualitative insights were gathered via an interview guide. Instrument validity was ensured through expert review, and reliability was tested through a pilot study conducted in Machakos County, with Cronbach's alpha applied to assess internal consistency.

Quantitative data were coded and analyzed using SPSS version 25, leveraging descriptive statistics such as frequencies and percentages. Qualitative data from the key informant interview were transcribed and subjected to thematic analysis, highlighting common patterns and narratives. Ethical considerations included obtaining approvals from relevant authorities, securing informed consent, and assuring participants of confidentiality and voluntary participation throughout the study process.

FINDINGS

This section presents the findings of the study. In part, some of the key areas covered include the socio-demographic patterns, and the impact of the enterprise fund on the underlying status. The section also presents a detailed discussion of these findings.

Response Rate

The researcher administered 64 questionnaires to the women who had received funds from WEF between the period 2018 and 2023.

Table 1: Response Rate

	Number of informants	Percent
Response	54	84.4
Non- Response	10	15.6
Total	64	100.0

From the results, out of the 64 administered questionnaires, 54 were collected fully filled. This gave a response rate of 84.4%. This implies that the response rate obtained was good and enabled generalization of the findings as it is in line with Sproul (2011) who holds that a response rate

Socio-demographic Characteristics

This section presents the socio-demographic characteristics of the women who have accessed the Women Enterprise Fund (WEF) in Kitui Central Sub-County. These characteristics are critical to understanding the profile of WEF beneficiaries and the underlying factors influencing fund access and utilization. Key variables analyzed include age, level of education, marital status, employment status, and duration of group membership. The age demographics are as presented below;

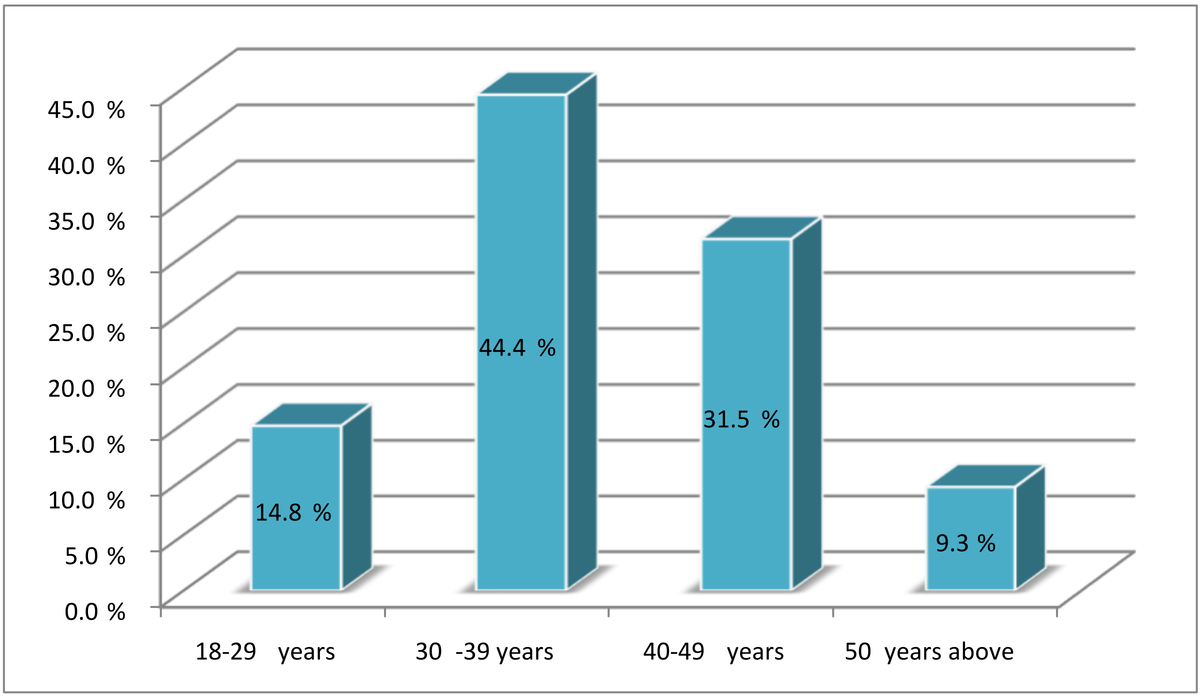

Figure 1: Age of the Respondents

Age distribution among WEF beneficiaries reveals important insights into the life stage and potential economic responsibilities of the women who access the fund. Age is also an indicator of financial maturity and risk aversion.

Figure 4.1 indicates that a majority (44.4%) of the respondents were aged between 30–39 years, followed by 31.5% in the 40–49 age bracket. Women aged 18–29 accounted for 14.8%, while only 9.3% were 50 years and above. These findings suggest that 85.2% of WEF beneficiaries are aged 30 and above, reflecting a demographic likely to have familial responsibilities and a stronger motivation to secure income through small enterprises. The lower representation of younger women may point to barriers such as limited financial literacy or hesitation to take on credit.

Education levels provide context to women's capacity for enterprise management, financial planning, and ability to navigate loan processes.

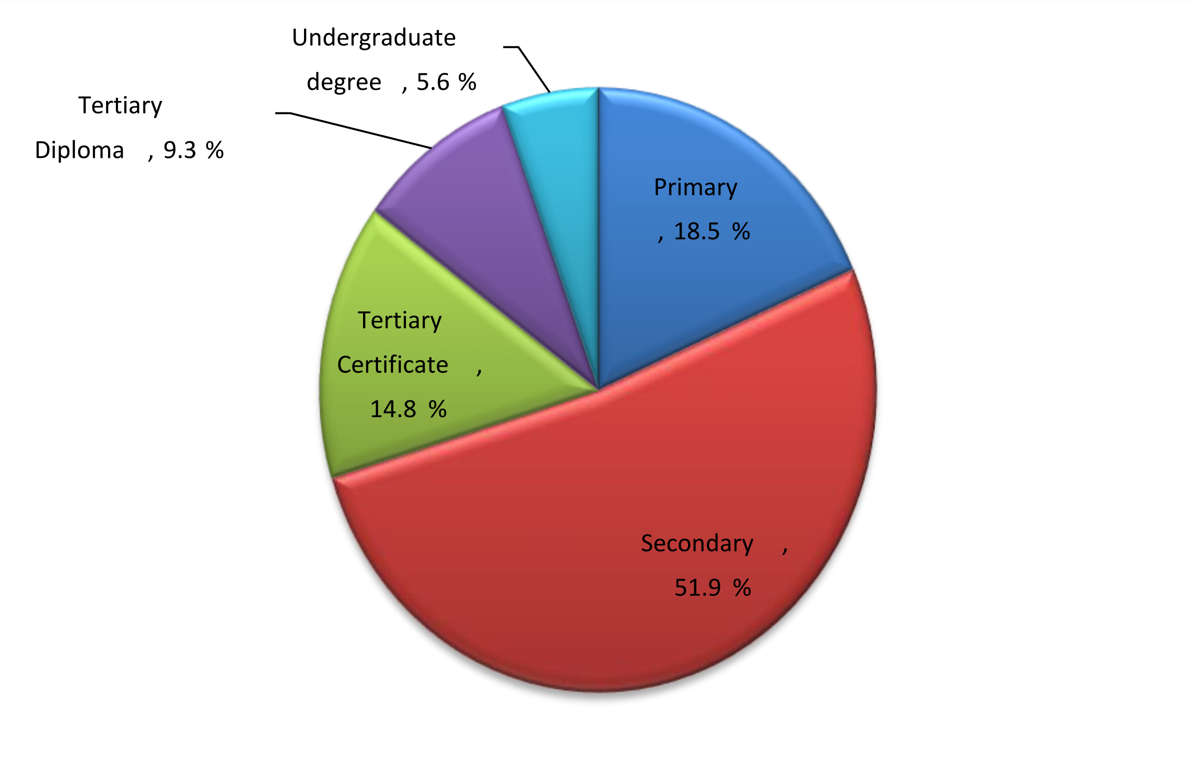

Figure 4. 2: Highest Level of Education

As illustrated in Figure 4.2, the majority of respondents (51.9%) had attained secondary education, while 18.5% had only primary-level education. Those with tertiary certificates comprised 14.8%, followed by diploma holders (9.3%) and university degree holders (5.6%). Overall, 81.6% of the respondents had attained at least secondary education, which provides a solid educational foundation for basic business management. However, the 18.5% with only primary education may face limitations in areas such as financial reporting, marketing, or growth strategy, potentially affecting the sustainability of their enterprises.

Marital status can influence women’s access to credit, decision-making autonomy, and support systems within the household.

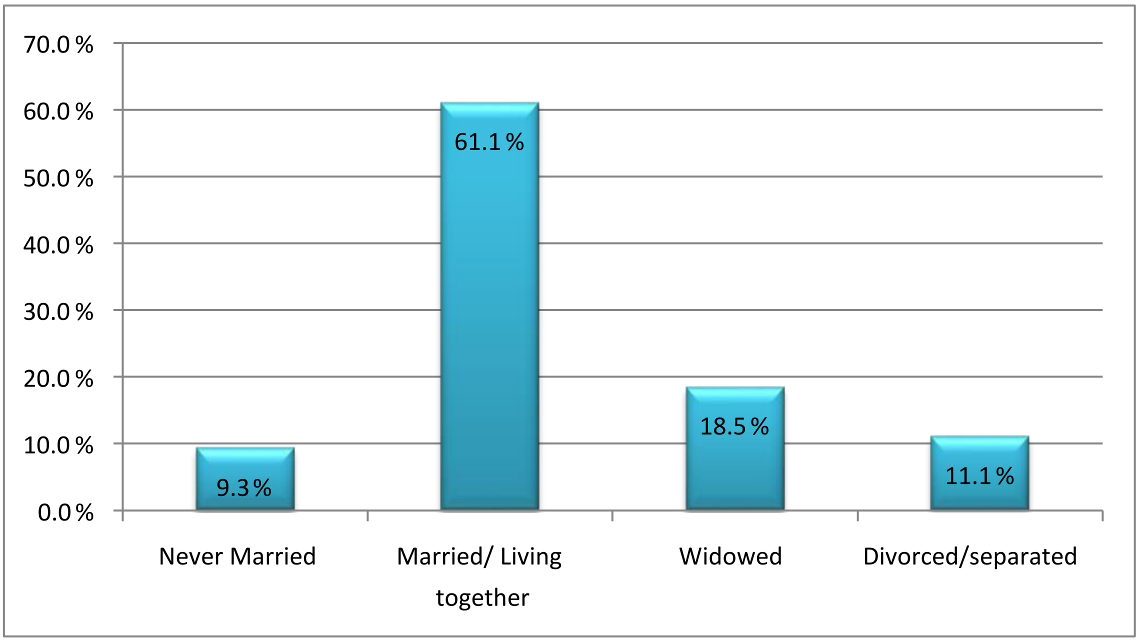

Figure 4. 3: Marital Status

According to Figure 4.3, 61.1% of the women were married, 18.5% were widowed, 11.1% divorced or separated, and 9.3% had never married. The dominance of married women among WEF beneficiaries suggests that spousal support or household needs could be a motivating factor in seeking loans. Previous studies (Huis et al., 2017) have shown that married women often face dual dynamics—benefiting from shared household resources but also encountering patriarchal control in financial decision-making. Conversely, the 38.9% who were widowed, divorced, or never married may enjoy greater autonomy in credit use but could also lack a financial safety net.

Employment status is a key determinant of loan repayment ability and financial vulnerability.

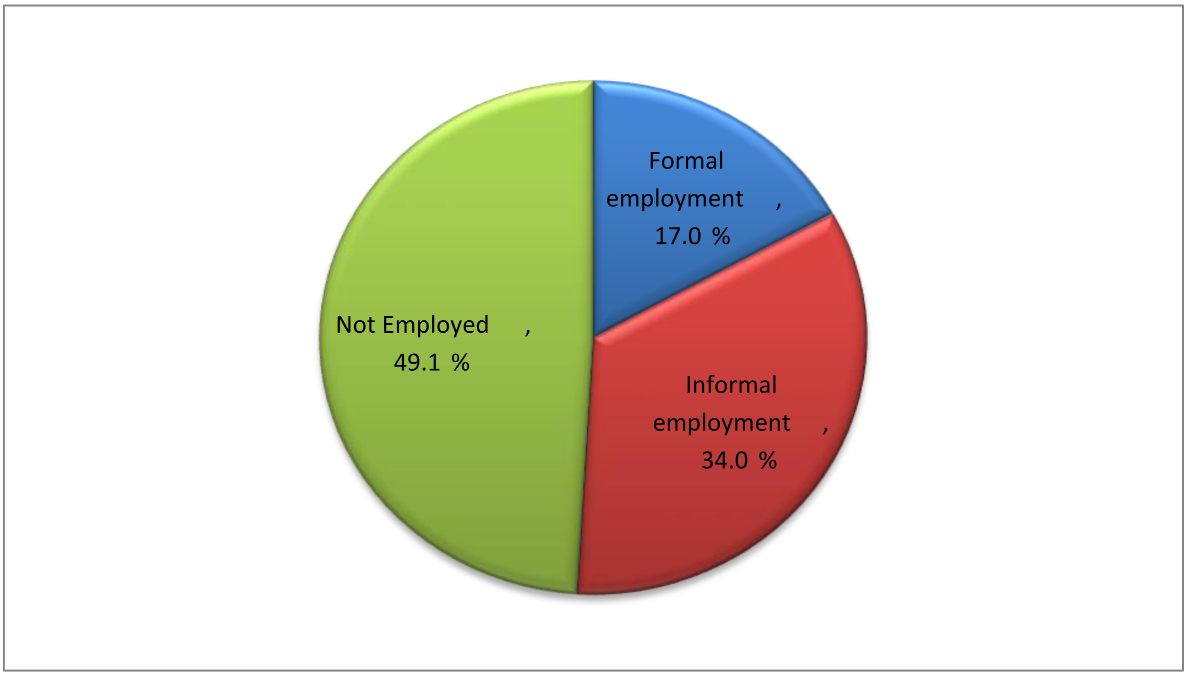

Figure 4: Employment Status

Figure 4.4 shows that 49.1% of the respondents were not employed, 34.0% had informal employment and 17.0% had formal employment. Given that majority of the beneficiaries (83.1%) are either not employed/ or engaged in informal employment, their ability to pay WEF loans may face difficulties due to inconsistent income and the uncertainty of their business ventures. A significant number (17.0%) of women in formal employment may be better positioned to repay their loans due to regular salaries which ensure steady cash flow for loan repayment.

The length of time women have been members of WEF-linked groups may affect their familiarity with fund requirements and peer support mechanisms.

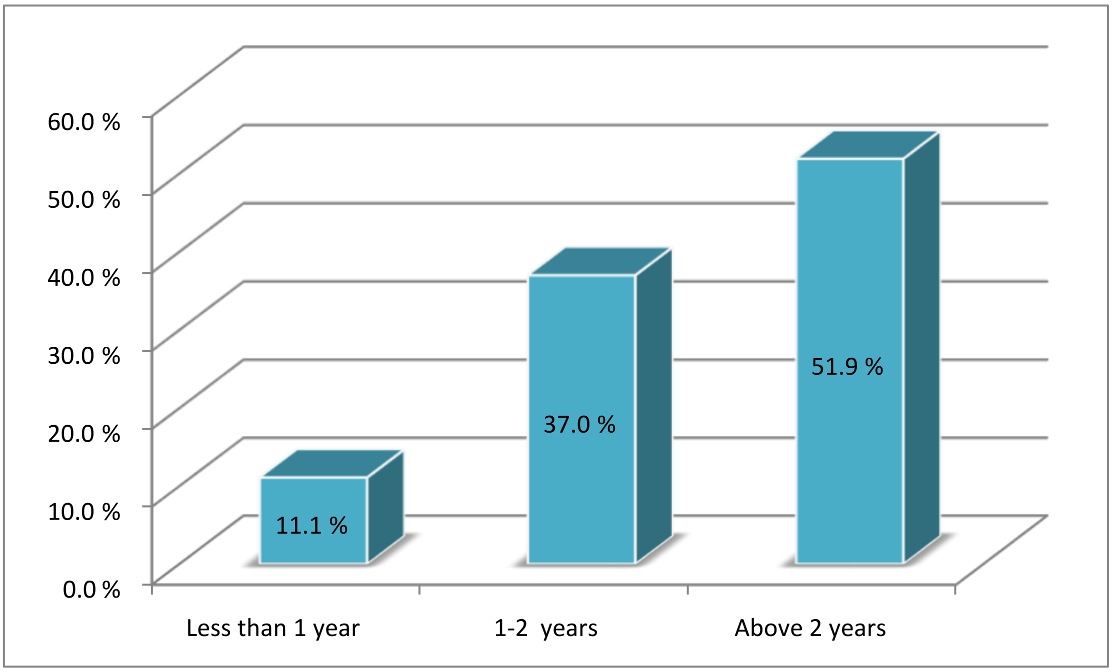

Figure 5: Duration Enrolled in The Group

As shown in Figure 4.5, over half of the respondents (51.9%) had been enrolled in their groups for more than two years, 37.0% for between one and two years, and only 11.1% for less than a year. This suggests that most women have had sufficient time to learn about WEF procedures, understand group dynamics, and build confidence in loan use. Longer duration in groups also reflects continuity in participation, which is essential for fostering trust and accountability in loan cycles.

Demographic Profile

The study further investigated the socio-demographic profile of women who access Women Enterprise Fund using Likert scale questions. The findings are presented in table 1.

Table 1: Socio-demographic profile

Statements	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
Majority of women who join the groups are married.	44.6	16.2	0.0	21.0	18.0
We have very small number of young women	40.2	36.2	0.0	16.4	7.2
Most of us have lost our husbands	14.2	6.9	16.6	39.4	22.9
We are not employed	33.1	28.4	2.6	30.2	5.8
We do casual jobs to raise our contributions to the group	46.2	36.2	2.6	11.4	3.8
We don't restrict membership to religion	66.1	23.3	2.6	5.4	2.6
Most of us have school going children	64.2	22.4	0.0	9.6	3.8

The findings from Table 1 reveal key social dimensions of women participating in Women Enterprise Fund (WEF) groups in Kitui County. A combined 60.8% of respondents affirmed that the majority of group members are married, which aligns with the age distribution data showing that most beneficiaries are above 30 years. This suggests that WEF participation is largely driven by women with existing family obligations, possibly seeking supplemental income to support their households. Notably, 76.4% of respondents agreed that very few young women join these groups—an observation corroborated by only 14.8% of respondents being under 30. This underrepresentation of younger women may be attributed to barriers such as limited financial literacy, lack of awareness about WEF, or cultural hesitancy toward youth-led borrowing.

On employment status, 61.5% of the women reported being unemployed, while 82.4% indicated that they engage in casual labor to meet group contribution requirements. This suggests that a significant proportion of WEF beneficiaries operate outside formal employment structures, reflecting the broader challenge of informal and unstable income sources among rural women. Income instability among beneficiaries affects loan sustainability, business growth, and repayment consistency. Most respondents affirmed WEF's inclusive approach, with 89.4% noting no religious restrictions in group membership. Additionally, 62.3% refuted the assumption of widespread widowhood, highlighting that most participants are married women with dependents.

These findings align well with Gender and Development (GAD) Theory, which asserts that women's economic roles are often constrained by social norms and structural inequities that position them within unpaid or underpaid labor sectors. The concentration of married, unemployed women with school-going children within WEF groups illustrates how economic participation is deeply embedded in reproductive roles and household obligations. These women are not only seeking financial relief but are also operating within patriarchal frameworks that influence decision-making around credit, enterprise, and income control.

Simultaneously, the data resonates with Social Capital Theory, particularly in its emphasis on the collective agency fostered through inclusive and trust-based networks. The high percentage of respondents noting religious inclusivity and mutual support within groups suggests that WEF groups function not just as financial mechanisms, but also as critical platforms for solidarity and shared responsibility. This collective structure is essential for resource pooling, risk mitigation, and strengthening repayment culture—especially among women in vulnerable employment categories.

The findings further mirror global evidence on the role of microfinance in poverty reduction and women's empowerment. As Letkiewicz and Fox (2014) point out, microfinance can offer low-income households, especially women, a pathway to increased agency, self-employment, and improved livelihoods. Additionally, Huis et al. (2017) emphasize that married women's participation in credit schemes must be understood within the broader power dynamics of household decision-making. In this regard, the WEF appears to play a dual role—not only supporting economic uplifting but also subtly reshaping gender norms by enhancing women's autonomy over financial resources. As echoed by a WEF officer: *"Many women's family living conditions are now much better; this fund has changed their lives."* This illustrates the transformative potential of microfinance when embedded in supportive social systems and responsive program designs.

Impact of the Women Enterprise Fund on Socio-Economic Status

In addressing the second specific objective, this section sought to establish the impact of the Women Enterprise Fund on economic status of women.

Table 2: Impact of the Women Enterprise Fund on Socio- Economic Status

Statement	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
We are able to cater for our needs	24.6	36.2	6.2	18.6	14.4
My children school fees is normally paid on time	30.2	32.2	6.2	22.4	9.0
I have been able to start a small business.	44.2	16.9	4.6	32.2	2.1
We are able to access personal loans	32.6	28.4	4.6	30.2	4.2
I can afford more than two square meals a day	32.2	36.2	2.6	26.4	2.6
My husband respects me more due to my income from the group	28.6	38.3	2.6	30.2	0.3
I have been able to cater for my family sickness expenses	18.2	32.4	4.6	36.2	8.6

The study findings indicate that the Women Enterprise Fund (WEF) has had a measurable and positive influence on the socio-economic status of its beneficiaries in Kitui County. A majority of the respondents reported tangible improvements in their ability to meet household needs, with 60.8% stating they could now afford basic necessities, while 62.4% affirmed their ability to pay school fees on time. Furthermore, 61.1% had successfully established small businesses, and 61.0% reported access to personal loans, suggesting increased financial inclusion. Notably, 68.4% of the women indicated that they could now afford more than two meals a day, while 66.9% acknowledged that they had earned increased respect from their husbands due to their income-generating contributions. Additionally, 50.6% reported improved capacity to manage family health-related expenses. These findings are corroborated by testimonials from WEF officials who observed that beneficiaries are now able to support their families without appearing financially desperate, underscoring the fund's real-world impact on household welfare.

These outcomes strongly align with the core principles of Empowerment Theory, particularly as articulated by Rappaport (1987), which posits that empowerment arises when individuals gain control over the decisions and resources that shape their lives. Access to capital through WEF has enabled these women to enhance their economic agency, reflected in their improved ability to provide for their families and engage in income-generating ventures. Critically, the reported increase in intra-household respect—particularly from spouses—indicates not just financial improvement but also a shift in traditional gender power dynamics. This aligns with Zimmerman's (1995) conceptualization of empowerment as comprising intrapersonal, interactional, and behavioral components, where women gain confidence, knowledge, and the ability to influence their own economic outcomes.

Moreover, these findings reinforce key assertions of Gender and Development (GAD) Theory, which emphasizes the need to dismantle structural barriers that restrict women's participation in economic systems. Traditionally, women in rural Kenya are confined to unpaid or low-paid domestic roles, limiting their visibility and influence in household and community decision-making. The fact that over 61% of respondents were able to start small enterprises demonstrates that microfinance initiatives like WEF serve as critical enablers of economic participation, thereby challenging entrenched gender norms. As women gain financial independence, they are better positioned to support their families, manage health expenditures, and make autonomous decisions—each of which contributes to broader objectives of gender equity and sustainable development.

SUMMARY OF FINDINGS

Based on the findings, the study concludes that the Women Enterprise Fund (WEF) plays a vital role in supporting economically disadvantaged women in Kitui County, particularly those aged 30 and above, who are largely married, have limited formal education, and are engaged in informal employment or are unemployed. The fund has positively influenced beneficiaries' socio-economic status by enabling them to meet basic needs, pay school fees, access personal loans, and start small businesses. It has also improved their self-worth and enhanced their role in household decision-making. Nonetheless, several challenges hinder full realization of these benefits, including quorum requirements, insufficient loan amounts, rising interest rates, poor business performance, and harsh repayment conditions. These obstacles often lead to loan defaults and weakened group stability. Therefore, while WEF has demonstrated impact in fostering women's empowerment and household welfare, a more tailored, supportive, and flexible funding approach is necessary to address the structural and economic barriers faced by women borrowers.

CONCLUSIONS

The study concludes that while the Women Enterprise Fund (WEF) has significantly enhanced the economic well-being and social standing of women in Kitui County—particularly those who are married, unemployed, and from low-income households with school-going children—it also presents notable structural challenges that limit its full potential. Women have used WEF loans to meet essential needs, start small businesses, and gain household respect through financial contributions, thereby improving both their economic independence and agency. However, issues such as stringent quorum requirements, high interest rates, inadequate loan amounts, default risks from group members, and punitive repayment terms have constrained the fund's impact. These challenges have caused some beneficiaries to drop out or default, undermining group cohesion and long-term sustainability. The findings suggest an urgent need for policy adjustments to make WEF more responsive, supportive, and flexible—by revising loan conditions, increasing financial literacy, and strengthening group management structures—so that it can more effectively serve its core objective of empowering economically vulnerable women.

RECOMMENDATIONS

Based on the findings, the study recommends that the Women Enterprise Fund (WEF) prioritize making loans more affordable, accessible, and tailored to individual women's business needs to enhance scalability and sustainability of their enterprises. There is a need for WEF to strengthen its field operations by deploying officers to regularly follow up with beneficiary groups, monitor fund utilization, offer business advisory support, and address emerging challenges—particularly group instability and loan default. Additionally, increased awareness campaigns targeting younger women should be initiated to boost their participation in WEF programs, thereby promoting intergenerational empowerment. For future research, it is recommended that similar studies be conducted across multiple counties with larger, more diverse samples to enhance generalizability and provide broader insights into the national impact and effectiveness of the Women Enterprise Fund.

REFERENCES

Baden, S., & Reeves, H. (2000). *Gender and development: Concepts and definitions*. BRIDGE (development - gender), Report No. 55. Brighton, UK: Institute of Development Studies.

Batliwala, S. (1994). *The meaning of women's empowerment: New concepts from action*. Boston: Harvard Center for Population and Development Studies.

Creswell, J. W., & Plano Clark, V. L. (2011). *Designing and conducting mixed methods research* (2nd ed.). Thousand Oaks, CA: Sage.

Githinji, P. (2016). An evaluation of women enterprise fund in empowering rural women: A case of Murang'a County. *International Journal of Business and Social Science*, 7(5), 88–97.

Huis, M. A., Hansen, N., Otten, S., & Lensink, R. (2017). A three-dimensional model of women's empowerment: Implications in the field of microfinance and future directions. *Frontiers in Psychology*, 8, 1678. https://doi.org/10.3389/fpsyg.2017.01678

Ijaza, P., Mwangi, S. M., & Ngetich, P. (2014). Challenges faced by the Women Enterprise Fund in Kenya: A survey of Hamisi Constituency, Vihiga County. *Research on Humanities and Social Sciences*, 4(14), 48–54.

Kabeer, N. (2016). Money can't buy me love? Re-evaluating gender, credit and empowerment in rural Bangladesh. *IDS Discussion Paper No. 363*. Brighton: Institute of Development Studies.

Kariuki, C. (2011). Women empowerment and economic development in Kenya: A case study of Women Enterprise Fund. *Journal of Emerging Trends in Economics and Management Sciences*, 2(6), 474–479.

KNBS. (2019). *2019 Kenya Population and Housing Census: Volume IV—Distribution of population by socio-economic characteristics*. Nairobi: Kenya National Bureau of Statistics.

Mandago, J. (2013). Women empowerment through microfinance: The role of Women Enterprise Fund in Kenya. *International Journal of Current Research*, 5(10), 3055–3060.

Mayoux, L. (2012). Women's empowerment and microfinance programs: Strategies for increasing impact. *Development in Practice*, 22(2), 222–233.

Ngelechei, R. (2014). Influence of Women Enterprise Fund on socio-economic empowerment of rural women: A case of Moiben Sub-County, Uasin Gishu County, Kenya (Master's thesis). University of Nairobi.

Odhiambo, A. (2013). The impact of Women Enterprise Fund on economic empowerment of women: A case study of Women Groups in Nairobi County. *International Journal of Social Sciences and Entrepreneurship*, 1(5), 89–104.

Rappaport, J. (1987). Terms of empowerment/exemplars of prevention: Toward a theory for community psychology. *American Journal of Community Psychology*, 15(2), 121–148.

UN Women. (2010). *Progress of the World's Women 2008/2009: Who answers to women? Gender and accountability*. New York: United Nations.

Zimmerman, M. A. (1995). Psychological empowerment: Issues and illustrations. *American Journal of Community Psychology*, 23(5), 581–599.

Zimmerman, M. A. (1998). Empowerment theory: Psychological, organizational and community levels of analysis. In J. Rappaport & E. Seidman (Eds.), *Handbook of community psychology* (pp. 43–63). New York: Springer.

Zimmerman, M. A. (2013). Psychological empowerment: A theoretical framework for understanding and action. In J. L. H. Lasker & R. H. Wolff (Eds.), *Community and* *public health psychology: Theoretical perspectives and practical approaches* (pp. 71–88). London: Palgrave Macmillan.

Zimmerman, M. A., & Warschausky, S. (2015). Understanding empowerment: Implications for theory and practice. In R. L. Fisher & D. R. B. Hatcher (Eds.), *Community psychology: A critical perspective* (pp. 89–112). Hoboken, NJ: Wiley.

Zimmerman, M. A., & Warschausky, S. (2016). Empowerment theory and practice: Implications for community development and social justice. *American Journal of Community Psychology*, 58(3–4), 413–423. https://doi.org/10.1002/ajcp.12089