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THE ROLE OF THE FAMILY IN WOMEN'S ACCESS TO WOMEN ENTERPRISE FUND AS A TOOL FOR SOCIOECONOMIC EMPOWERMENT: A MIXED METHOD STUDY OF NJORO SUB-COUNTY, NAKURU COUNTY, KENYA

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ABSTRACT

Women economic empowerment is one of the important strategies in a country for increasing family income and improving the standards of living. The Government of Kenya established Women Enterprise Fund (WEF) in 2007 to address women's exclusion from formal credit markets. Though the intention was to improve access to credit, actual lending still falls short of demand, particularly among rural women. The study explored the factors that hinder women in accessing WEF as a socio-economic tool in Njoro Sub-County, Nakuru County, Kenya. Drawing on a mixed methods design guided by the Financial Capital Theory (FCT) and Joint Liability Theory (JLT), the study sampled 192 respondents. The respondents (190) are women in women only registered self-help groups in Kihingo and Lare Wards and two officers from the WEF office. Structured questionnaires, Focus Group Discussions (FGDs) and an in-depth interview for the officers was used for data collection. Quantitative data was analyzed using Statistical Package for Social Sciences (SPSS) while qualitative data was analyzed using Qualitative Data Analyzer (QDA) miner lite. Regression analysis revealed that the role of the family significantly influenced access to WEF ($F=24.804$, $B=0.337$, $p<0.0001$, $R=0.507$) with financial decision-making being the strongest single predictor ($b=0.421$, $t=4.563$, $p<0.001$). Diverting funds to other family matters, unequal household decision making, spousal disapproval, the double burden of productive house chores and running enterprises, and post-conflict trauma collectively contributed as both direct and indirect barriers to women's access to WEF. The study concludes that the family rather than being a supportive institution, functions as a structure that constrains rural women's financial access. The study recommends that WEF develop flexible repayment schedules for rural women and products for rural women specific financial literacy. It also recommends further gender transformative training to address the unspoken influence of family in accessing funds and enhanced collaboration between policy makers, faith-based organizations and civil society.

Keywords: Women Enterprise Fund, Women Empowerment, Financial Decision Making, Family Influence and Access to Credit.

1 INTRODUCTION

Globally, access to financial funding is recognized as a catalyst for economic growth and household transformation. Isaga [1] highlights that financial funding reduces income poverty and improves living standards. Poor women with limited resources find themselves trapped in economic poverty for to a lack of financial resources required to operate productive investments. Access to funds can help rural women increase their income and reduce their vulnerability to economic risk. Mrindoko [2], argues that microfinance dos not significantly impact on household welfare due to high interest rates, small loan sizes, and short repayment periods. As such, some borrowers get caught in a vicious cycle of debt, borrowing primarily to repay existing debts rather than investing into productive activities. Often, women in the rural areas have to balance debts and the family's financial demands.

Women economic empowerment is fundamentally a social equity issue. It contributes to overall poverty reduction; it is critical to the survival of low-income families. The WEF has prioritized policies and interventions meant to help women improve economic strength. Bandiera et al. [3], while analyzing the World Bank Research Policy Paper 8760, indicated that these policies and interventions inadequately addressed the challenges that female entrepreneurs faced. Khan et al. [4], comments that researchers had expressed a strong interest in women's roles and activities in economic growth and development, particularly in the area of micro, small and medium enterprises (MSMEs). Global research conducted by the United Nations Department of Economic and Social Affairs (UNDESA) indicates that women engage in a variety of entrepreneurial endeavors worldwide. Considering Rosca et al. [5], women's entrepreneurship is a crucial precursor to the country's economic development. In addition to helping create national wealth, they increase family income. Tryphone and Mkenda [6] assessed the growth and innovations of MSMEs, discovered that women-owned enterprises accounted for 25% to 33% of all worldwide businesses, demonstrating their major contribution to national development.

In Canada, a study carried out by Woodwark et al. [7] indicates that some women received family support in the startup stages of their enterprises; later, the support is reduced and finally withdrawn. Social capital has over the years been used by women who need a substantial startup capital. Women Only Networks (WON) has been key to women; it has increased entrepreneurial diversity. It also offers founder reputation; women get funds which they can easily access informally.

In Africa, women unemployment has been blamed on social and cultural barriers. Women were previously denied job opportunities due to their family responsibilities. They do, however, contribute significantly to local economies. As a result, Msimanga and Sekhampu [8] observe that women are excited about their businesses, but the social environment in which they operate contains specific flaws that have a significant impact on their growth.

Surveys conducted in Zimbabwe by Malanga and Banda [9], cited inadequate funding as a core barrier to African women beginning and operating small enterprises. The study discovered that government funding policies impacted on people's lack of access to finances.

Mrindoko [10] demonstrated how in Tanzania, improved access to financial resources allowed smallholder farmers' households to engage in economic activities that drive dynamic growth. Chomen [11] observed that in Ethiopia, very few women applied for loan facilities due to fears of discrimination, uncertainty, and high interest rates. Women also lacked collateral and business management skills. They were apprehensive about the risk of obtaining a loan to buy equipment or rent space due to lack of technical and administrative expertise. The survey also found out that women were more likely to start small enterprises with inadequate funding. This means that the financial barrier must be overcome if women were to engage in growth-oriented enterprises that had the potential to generate jobs and revenue.

Women entrepreneurs are amongst Kenya's fastest-growing business groups. The number of women who establish and manage businesses has significantly increased in recent decades. Amran and Mwasiaji [12] note that the types of ventures that women own are changing. As a result, the GoK has been actively promoting women entrepreneurship in order to achieve Kenya's Vision 2030 by enhancing WEF. Despite such WEF enhancements, actual lending does not match with the growth of women-owned businesses, with only 7% of the 48% able to secure formal credit, and 1% using land as formal collateral to secure credit.

Maheshwari et al [13] reckon that despite having WEF, research showed that the funds were poorly utilized, contributing to the failure of women-owned enterprises. Isaga [14] established that women SMEs performed dismally due to their immobility for business purposes, as well as poor attitudes and support from members of society, such as husbands. Furthermore, Kabui [15] notes that education and the lack of role models determine how well women-owned

businesses performed. According to Johnen and Mußhoff [16], legal and regulatory factors such as collateral, limited access to credit from lending organizations engender gender disparity.

Kihingo and Lare wards in Njoro Sub-County, Nakuru County were established after Kenya gained independence in 1963 through settlement schemes. High demand for settlement led to land-buying schemes in which people pooled together to purchase land and subdivide it into equal parcels for sale. The parcels were one hectare, which equated to one share. The number of shares was determined by the financial ability of each household. Majority of the households could only afford one share, hence the emergence of smallholder farmers in this community.

Since the early 1990s, this land has been further subdivided to accommodate the growing population. The increased population has also driven the need for goods and services, resulting to village kiosks, roadside vegetable vendors, and other small businesses. The 2007 disputed presidential elections led to the infamous post-election violence (PEV), spanning from December of 2007 to February of 2008. They adversely impacted on the population in Njoro. Over 1000 people died and many more others displaced. Mutahi and Ruteere [17] note how the period saw internally displaced persons (IDPs), people who left their homes to the camps established in churches and schools.

During the PEV, homes and businesses were burned and looted while farms were destroyed. This resulted to gross loss of livelihoods. There were colossal economic losses for small holder farmers and traders. Unemployment rates shot up for the youth and the displaced population. The effects of the PEV are still evident today because it left an indelible mark of trauma, displacement, economic hardship and deepened ethnic divides. Barasa and Njagi [18] indicate that smallholder farmers who were forced to sell their livestock and could not produce crops; violence was still reigning high, since the area became polarized and the fear of recurring violence always remains a possibility.

Women in this area were engaged in subsistence farming. Over time, land productivity dwindled due to degradation. Other factors contributed to low production, including the further subdivision of land to meet the shelter needs of the ever-increasing population as noted by the Kenya National Bureau of Statistics - KNBS [19]. Women, therefore, engaged in entrepreneurship to supplement their income. Over the years, these women had formed SHGs, merry-go-rounds (MGRs) and village lending schemes now known as table banking; these had not met the financial needs required to sustain and improve their businesses. While WEF was established to meet women's growing financial needs, women may not have fully benefitted from this facility. Against this backdrop, the researcher sought to investigate factors that hindered access to WEF as a socio-economic empowerment tool for women in Njoro Sub-County, Nakuru County.

In Kenya, women face challenges that differ from those faced by men. Such comprise access to credit and training. Some rural communities in Kenya may not support women's participation in mainstream enterprises. The women have no active role in their husbands or households' advancement especially in investments. Therefore, they have no voice in the family plans and businesses. Where men are the breadwinners, women's ability to contribute to productive activities are influenced by family dynamics that usually prioritize men's investments as stated by Migliori et al. [20]. These dynamics limits women's ability to access funds. Studies show that spouses do not have information about each other's savings and loans. The decision to consume or save depends on how much the spouse knows. This greatly affects the family inputs.

The bargaining position of spouses and their ability to control home behavior is determined by how their respective economic and social fallback situations compare as expressed by Chawla and Svec [21]. The ability of each spouse to influence these decisions determines what the household borrows, invests, produces, consumes, spends, and saves. Where spouses hold divergent views, it is not easy to move financially in the same direction. Those with much more access and control over resources than their wives will be able to exert more pressure and influence on their households' decisions in favor of their preferred economic activities and allocations. Data does not support the notion that women with male partners need aid to overcome gender-specific hurdles in financial markets, as previously thought. In this study, the researcher investigated the influence and function of the family in women's access to finance to help them grow their enterprises.

While studies have examined legal, financial and regulatory barriers to WEF access, the specific role of the family dynamics remains underexplored especially in post-conflict, smallholder farmer contexts as Njoro Sub-County. Many studies focus on urban, formal settings or semi-urban contexts, ignoring rural women in small entrepreneurial engagements. There is limited literature on the informal financing of women entrepreneurs in rural areas. This study addresses this gap by examining how rural women's access to WEF is influenced and shaped by the family financial decision-making.

2 METHODS

The study explores the factors that hinder access to WEF as a socioeconomic empowerment tool in Kihingo and Lare wards of Njoro subcounty, Nakuru County in Kenya. It employed a pragmatist philosophy that emphasizes the use of different methods to understand real-world problems. The study adopted a mixed method descriptive survey design integrating both quantitative and qualitative approaches. The use of mixed method allowed the exhaustive examination of the research questions and in understanding the lived experiences of the respondents. Kihingo and Lare wards were selected because the rural women in this area were small holder farmers who were also engaged in small enterprises to improve the household income. These enterprises include shops, grocery, food kiosks, tailoring, salon and village kiosks. The study sought to provide insights that could inform measures to improve women's access to the fund.

2.1 Data Collection

Data was gathered from women in self-help groups (SHG) through questionaries, FGDs and an interview with the WEF officers. A total of 190 women participated in the questionaries. Out of these, 50 participated in FGDs. The other two respondents were officers from WEF office who participated in the interview. The respondents were women who apart from being small holder farmers, operated small enterprises to complement the family income. The questionnaires were administered during the groups' biweekly meeting. These women provided insights on how families affect their enterprises.

2.2 Data Analysis

The quantitative data was analyzed using SPSS and was used to generate basic demographic data and inferential statistics. The demographic data includes age bracket, marital status, number of children, level of education, type of enterprise the participants were involved in and the number of years the enterprises has been in operation. The demographic data was used to contextualize the independent variables. Level of education for rural women improves their view of the enterprise they are engaged in as an income generating vehicle which they can purposefully improve. Marital status influence decision making while the number of children influence the time women allocate to operating their enterprise so as to balance the chores of the household. The quantitative data had three sub variables; financial decision making, family support to the enterprise and family influence in access to WEF.

The qualitative data was analyzed through thematic analysis. The data collected during the FGDs and the interview was analyzed through QDA miner Lite and triangulated to generated different themes. Themes were identified based on the study's objectives that guided the development of the FGD and interview guide. Key themes included family support, financial autonomy and perceptions towards debt, household responsibilities and family priorities.

3 RESULTS

The data collected generated four main themes. These were financial decision-making and financial autonomy, family influence and its perception to debt, family support, and the household responsibilities, priorities and influence to access to funds.

3.1 Financial Decision Making and Enterprise Outcomes

The family plays a key role in enhancing the socio-economic empowerment of the rural woman. Financial contribution for starting an enterprise, encouragement, support and repayment of loans can increase the women's capacity and confidence in actively participating in the group and further have access to the disbursed funds.

The data collected indicated that decision making in the rural population was predominantly influenced by husbands with 108(57%) respondents reporting that husbands made the key decisions. There were 61(32%) of the respondents who stated they make decisions independently, suggesting a growing but still limited level of financial autonomy among women. On the other hand, 21(11%) respondents indicated that decisions were made jointly by both husband and wife. This reflected that a shared or collaborative decision making within households remained relatively low. These figures highlight the persistent imbalance in financial decision-making in the rural setting where men continue to hold greater authority.

The demographic data collected indicated that 112(59%) respondents were in marriage and the husbands were the main decision makers. The respondents confirmed that they required permission from their husbands who were adamant on access to the fund. This hinders most of the women from expanding their enterprises.

The respondents during the FGDs confirmed that the proceeds from their enterprises majorly ended in household consumables especially food. This reduced the ability of women to seek credit, manage and make financial plans for their enterprises. The women commented that those from supportive families were able to be active members of the

women groups. They were able to get a share of the loan because the families would support in repayment by ensuring that the loan was used to improve their enterprise. One woman commented that she was able to build her kiosk because the family supported her in different ways and now it had become the village shop.

Some women commented that there was a high dependency by the family once they established their enterprises. This hinders the expansion of the enterprise which initially was established to increase the household income. The other aspect of dependency was when the women relied on family credit to expand their business. This leads to a vicious cycle of borrowing to refund to the initial creditor. This leads to family conflict and may lead to the collapse of the enterprise.

Some of the women commented that there was a high dependency by the family once they established the enterprise; this hindered the expansion. This defeats the original intention of the enterprise boosting the family income. Some women also relied on the family credit to improve the enterprise. This translates into a vicious cycle of borrowing to refund the family credit. It may stir conflict in the family and spell the collapse of the enterprise.

3.2 Family Influence and Perception to Debt

Family related responsibilities hindered access to WEF and fund utilization for the enterprise. This came from 142 (74%) of the respondents from different backgrounds. Some were from male-headed families where they had limited control over family resources. In such households, women required spousal consultations or approval when they intended to apply for funds. Their ability to apply and utilize funds was constrained.

WEF has strict repayment requirements which could strain the rural women. Participants commented that most of their families had unpredictable income amounts. Rural enterprises usually generate low, seasonal or irregular income. Reliance on this income creates uncertainty of repayment. This creates fear of debt in many families and can lead to potential family disagreements. Overall factors can make women shy off from WEF financing.

During the FGDs, some women lamented that funds secured would end up being used for some unplanned family requirements. This pushed them to revert back to informal borrowing from table banking and MGRs among others. These options had their own challenges including, limited amount with high interests. In one of the FGDs, respondents indicated conflicting priorities especially on their children's health and education. They liquidated their enterprises to address family concerns. Some women admitted failing to apply for the disbursed funds; they ended up being diverted to other issues other than improve their enterprises.

3.3 Family Support as an Enabler

Family support refers to the direct or indirect contribution of the family in starting or operating the enterprises. This includes startup capital, construction of the kiosks and securing a space within the shopping center. Respondents also commented on getting information on funds, grants and training opportunities from their spouses and the children.

The women also expressed that the family supported with household responsibilities. Women in the rural families often had the caregiving duties and heavy domestic responsibilities leaving them little time to attend to their enterprises. Some respondents commented that the family supported in catering for the children in the evening while they go about their enterprises. They also commented that they get assistance while paying back the loan due to the fact that the loan ended up being utilized for other family priorities rather than what it was initially intended for.

Though some women cited support, 127 (67%) of the respondents reported not receiving support from the families. They complained of their spouses' lack of trust in the financial institution, especially those offered to women only. Some women also cited cultural reasons, especially where the family head was in charge of family finance. While others expressed that the families feared the risks involved in loans especially during loan recovery, others explained that lack of sufficient information from WEF hindered the access. Some participants commented that due to lack of support, they did not request for the loan; they would struggle in the repayment hence defaulting. They did not want to make the group lose credibility in WEF.

The women also noted the family support in running the enterprise indirectly. This could be through older children taking care of their siblings while their mothers were working at the enterprise. Women with food kiosks and village kiosks, confirmed that the children were trained to assist in some chores such as selling. The role of the family in the enterprise was mainly to support its operations.

Participants indicated that sometimes the amount disbursed by WEF is not sufficient to be shared amongst the members. This amount ended up being used for other family requirements. This led the women to revert back to borrowing from the informal table banking and MGRs. The table banking option had its own challenges because the amount a member can borrow was limited and the interests are high.

The women participating in the FGD in Lare on 13th November 2025, further raised key challenges they faced in the family. This included conflicting priorities, especially where education of the children was involved and when one family member was sick. These leads to liquidation of their enterprise to address family financial issues. Funds meant for expanding an enterprise would be re-directed. Some respondents from Kihingo in FGDs, underlined this as a key reason for not securing the loan, fearing that the money would end up being utilized for other family activities rather than the intended purpose.

3.4 Household Responsibilities and Family Priorities

Family support comprised facilitation in starting up an enterprise. This covered start-up capital, construction of the kiosks and securing a space within the shopping center. Respondents also commented on getting information from their spouses and children on funds, grants and training opportunities. Training opportunities were announced in schools, from the chief's office, thus the children came home with the information.

The women also expressed that the family supported with household responsibilities. Women in the rural families often had the caregiving duties and heavy domestic responsibilities, leaving them little time to attend to their enterprises. Some respondents averred that the family supported in caring for the children in the evening while they attended to their enterprises. Families also assisted in paying back the loan due given that the loan ended up being directed to other family priorities.

Domestic responsibilities, childcare and competing household needs and responsibilities can reduce the time women participate in WEF programs such as training. Feeble financial capacity of women compromised their active membership in the women groups, hence hindering them in accessing funds. Women indicated that they were always seeking for information on grants. This is because, unlike the loan, they were not required to pay back a grant. They wished that WEF introduced products that would benefit individual women in the rural areas. A case in point would be a more flexible personal loan products and tailor-made training. Amounts of loan disbursed to the groups were often could hardly be adequately shared among all the members.

A participant from Lare raised concerns about enterprise mismanagement. She noted that she often lacked enough time to focus on the enterprise, causing it to stagnate and become a burden to the owner. Competing household responsibilities coupled with childcare can reduce the time women participate in WEF programs and training. The participants proposed that WEF design more products accessible to individuals rather than groups, including flexible personal loan products and tailor-made training. The women also expressed concerns that loans disbursed to women's groups are sometimes insufficient to share among group members.

4 DISCUSSION

The study indicates that the family contributed significantly to the success of the enterprises, even by influencing decisions women made on taking loans. Family responsibilities and needs prioritization affect the utilization of funds in the family. This adversely affects their contribution in the group in terms of the decisions made by the members.

Table 1: Regression Coefficients

Predictor	β	t-value	p-value
Financial Decision making	0.421	4.563	0.0001
Family Support	0.286	3.214	0.002
Family influence	0.304	3.487	0.001

The family significantly influenced access to the WEF. The overall analysis concluded that family financial decision making had the highest significance ($\beta = 0.421$, $t = 4.563$, $p < 0.001$) making it the strongest predictor. The findings show that the family determined access of rural women to the WEF. These factors contributed positively, suggesting the need to enhance family support systems and encourage shared financial decisions to improve access to WEF for women in the rural areas.

Women faced challenges that differed from those of men, for instance, access to information, credit, and training. In Kenya, some rural communities may not readily support women's participation in mainstream enterprises. The women did not play active roles in their husbands' advancement, particularly regarding property investments. Hence, women lacked say in the family plans and businesses. In settings where men were the main breadwinners, women's ability to

make financial decisions to invest in productive activities were influenced by family dynamics that were likely to prioritize men's investments.

Sallah and Caesar [22] comment that women's economic opportunities are shaped not just by their individual access to financial resources but also as to whether or not those women have a conducive environment in the family and community to operate their enterprises. Feedback from qualitative data indicated that other factors, particularly family perceptions towards debt, household responsibilities, and family priorities, played a significant role in shaping the success of women-led enterprises. Family decisions and support largely determines whether an enterprise thrives or stagnates. Family priorities often hindered enterprise growth because household finances were directed towards meeting family needs rather than re-investing in the enterprise. The women commented that if they were given the opportunity to manage family finances, they would be in a position to allocate the available funds more strategically and share the finances across household and enterprise needs.

5 CONCLUSION

Family influence was found to play a significant role in determining access to WEF. Respondents illustrated that family influence was a source of enterprise success or failure. Whereas the enterprise was used to improve the family income, the inputs of the family was profoundly instrumental. The policies and procedures of the WEF significantly influenced access to fund. This includes the amount of fund disbursed to the groups, the payment period and the grace period between disbursement and repayment.

Finally, to enhance the success of the enterprises by the rural women, the recommendations raised on information asymmetry, the role of the family, the policies and procedures of WEF need to be further addressed. The researcher concluded that the role of the family in financial decision making, its perception to debt and household responsibilities and priorities had a significant effect in accessing the WEF as a socio-economic tool for women empowerment in Lare and Kihingo Wards of Njoro Sub- County, Nakuru County, Kenya.

The Church plays an important role in addressing the issues that affect rural women access to funds. A major challenge in the rural area is access to funding information and capacity building in utilization of available funds. Church meetings, seminars and community projects can be used to deliver this information on funding. The Church can provide platforms for capacity building by including information sharing on available funding opportunities and empowerment programs during their seminars.

The Church can also address social and cultural barriers that limit women's access to financial resources. During church seminars on families, the Church could introduce teachings on the principles of equality and equity.

The Church could also participate in creating awareness to the young women in the church, capitalizing on topics on access to funding. Providing financial literacy and enterprise education in younger women in the church. Young women were more proactive and were in a better position to be more flexible in the types of enterprises they were involved in.

The final recommendation focused on advocacy for social transformation. The women expressed a need for soft skills including communication and negotiation to improve their interaction within the groups and the community. Another aspect of transformation involves community dialogues, grassroots mobilization, and partnerships with local organizations. Advocacy efforts encourage women to voice their needs, influence decision-making processes, and drive sustainable development. Ultimately, such advocacy not only uplifts individual women but also strengthens the entire communities by fostering inclusion, resilience, and equitable progress.

STATEMENTS ON COMPLIANCE WITH ETHICAL STANDARDS

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The authors declare no conflicts of interest regarding this manuscript.

Statement of ethical approval

The research was approved by the National Commission for Science, Technology and Innovation in Kenya through issuance of a Certificate

Statement of informed consent.

The sample population signed a statement of informed consent before participating in the research

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