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Transforming Women's Lives Through Economic Empowerment: The Case of The Women's Enterprise Fund in Laikipia County (2007-2020)

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Abstract: This study explored women's experiences with the Women's Enterprise Fund (WEF) in Laikipia County, Kenya, from 2007 to 2020, focusing on the fund's role in advancing women’s economic empowerment. The research aimed to answer key questions regarding women’s experiences, the impact of WEF design on fund uptake, its contributions to transformative change, and lessons for policy and future women’s funding initiatives. Guided by Grounded Theory and a Feminist perspective, the study collected qualitative and quantitative data through in-depth interviews, Focus Group Discussions (FGDs), and Key Informant Interviews. Thirty women from two constituencies and six WEF credit officers were interviewed, with purposive sampling used to select fund recipients and managers. The WEF funds were invested in diverse projects, including farming, poultry, land acquisition, and business startups. Findings indicated that the fund significantly empowered women both economically and socially. It provided access to funds to previously difficult due to collateral requirements and stringent regulations in the formal banking sector. Additionally, training enhanced their entrepreneurship skills, improving financial management. Women’s groups facilitated mutual learning and strengthened social capital. The study found that the WEF led to transformative changes, including improved living standards, business growth, and increased economic independence. However, challenges in WEF procedures, such as inadequate training, delays in loan disbursement, small loan limits, and short grace periods, hindered full economic transformation. The study recommends improving communication, adopting more flexible lending policies, increasing loan amounts, diversifying loan products, and enhancing the number of WEF officers and training programs for better resource management and loan accessibility.

Keywords: Economic Empowerment, Laikipia County, Women’s Enterprise Fund, Microfinance, Gender Equality, Rural Development.

Introduction

The conceptualization of the economic empowerment model for women in societies around the world was meant to increase women’s influence on diverse socioeconomic paradigms. The United Nations Department of Economic and Social Development (2009) defines Women’s Economic Empowerment as the “enhancement of women’s capacity for strategic choice and agency in the sphere of the economy and to the possibilities this opens up for change in other spheres of their lives”. The United Nations Department of Economic and Social Development (2009) has written extensively about economic empowerment, particularly in the context of women's self-actualization. She emphasizes the importance of enhancing women's capabilities, agency and access to resources to achieve economic empowerment (United Nations Department of Economic and Social Development, 2009). United Nations Department of Economic and Social Development (2009) further discusses the multi-dimensional nature of economic empowerment, which goes beyond increasing income or financial resources but considers factors such as education, health, social networks and decision-making power as integral components of economic empowerment.

Globally, it is recognized that women’s economic empowerment is central to promoting equality and sustainable development (KNBS, 2020; UN Women, 2012). Eradication of poverty and empowerment programmes that supplement income generation activities for women perform better when public and private financial institutions expand access to microcredit services (Faraizi et al., 2014). According to the World Bank, sub-Saharan Africa lacks research on women's economic empowerment, even though it has the highest gender inequality and poverty rates globally, particularly among women (World Bank 2024). UN Women (2012) also notes that while the need for evidence-informed policy making is critical, there has been a gap in data availability and in analytical rigour of existing data, which is made worse by a disconnect between researchers and policymakers in sharing research findings and integrating such into the policy making process. Although there is a wide range of research on microfinance institutions and women's economic empowerment (Kabugi & Kariuki, 2020; Muthini & Ndede, 2022), scholarship on government-led economic affirmative action initiatives is limited. In addition, studies examining the success of such programmes from women's lived experiences are even fewer. Yet, it is essential to understand how these programmes impact women's lives if they are to be improved and strengthened to effectively empower women economically. Part of the problem is that monitoring and evaluation are not mainstreamed in Kenya's WEE programs and projects, and the lack of baselines makes it difficult to set realistic targets (Masinjila 2020). Masinjilia further notes that systematic documentation is critically inadequate, making the results of these initiatives on women's economic empowerment hard to discern (ibid). Success in evaluations of WEF is often measured quantitatively: amounts of money disbursed, repayment rates, and the number of women "reached". They therefore fail to measure the specific empowerment value of a given initiative. The Kenya National Bureau of Statistics' annual Economic Survey includes a chapter on gender and empowerment of women, but it still focuses more on disbursement numbers than impacts. Impact evaluations of programs and interventions are limited, making it challenging to pinpoint empirical evidence of what works, what does not, what is scalable, and what knowledge gaps remain (ibid). Most of the research done on WEF is in the academic arena, and assessments focus more on project management than on the impact on women's economic empowerment.

Since its independence, the Kenyan government has focused on gender equality and women's empowerment through various measures, which were reinforced by the Constitution of Kenya, 2010, emphasizing gender equality and participation in development. The Economic Survey Report highlights that the 2019 national policy on gender and development recognizes gender equality and women's empowerment as vital for enhancing the participation of all groups in sustainable development. Thus, women's empowerment is essential for poverty reduction and social transformation.

Despite efforts for economic empowerment in Kenya, women still face significant challenges compared to men. Persistent gender economic gaps in Kenya are driven by a complex interplay of factors across the life cycle, including key areas such as early childhood development, education, age at family formation, sexual and reproductive health, and social norms (European Commission, 2024). These factors are central to understanding women's economic outcomes and achieving lasting progress in women's economic empowerment; therefore, they require a comprehensive, multisectoral approach that addresses the interconnected challenges women face throughout their lives. (Ibid). Factors such as lower education levels and relegation to lower-paying jobs result in insufficient savings for business startups. Cultural norms and patriarchy further disadvantage women, as men typically own property needed for loan collateral. The WEF addresses these barriers by providing collateral-free loans to support disadvantaged women.

Research Problem

The WEF was developed to offer women-specific financial services that are lacking in the conventional markets in Kenya. The fund has grown from Ksh. 2 billion in 2007 to more than Ksh. 20 billion in 2022. Nevertheless, women still lag behind men in achieving economic empowerment (Kiraka et al., 2015). Secondly, despite its growth in monetary terms, the WEF appears to have taken a minimalist approach in creating growth opportunities because the loan amounts provided to borrowers are small and without significant increments, consequently denying the women the opportunity to broaden their businesses for sustainable economic growth.

Examining women's experiences with WEF is important because studies have shown that enhancing women's economic empowerment improves national economies, household productivity and living standards, and increases women's agency and overall empowerment. The World Bank Kenya Economic Update (2024) highlights the importance of women's economic empowerment for alleviating Kenya's socioeconomic challenges. The report further notes that empowering women can significantly boost productivity and inclusive growth, enabling them to participate in, control, and benefit from income-generating activities while building their voice and agency. Further closing gender gaps in education and labour market access could increase Kenya's GDP by up to 10 percent, drive gender equality, reduce poverty, increase government revenues, and improve social outcomes (ibid).

The Government of Kenya (2007) established the WEF to support women's economic activities and empowerment programs and, as such, attaining gender equality. The study, therefore, focused on examining the factors that have affected women's uptake of the WEF and its contribution to their economic transformation to use the findings to improve the uptake and increase women's economic empowerment.

Studies have shown that although women have benefited in accessing funds to build businesses for economic growth (Kabugi & Karori, 2020), little is known about how effectively women's lives have been transformed economically. There is also limited knowledge on how the legislation, policy and regulations governing these funds and programmes impact women's capacity to access and use the funds in Laikipia County. This study provided an in-depth understanding of women's experiences accessing and using the WEF. Laikipia County is one of the counties that have received affirmative action funds, including the WEF, YEDF and UWEZO, among others. This study should, therefore, add value in providing information on the county for future programming.

Research Focus

This research is about understanding the Women's Enterprise Fund's contribution to women's economic empowerment. It uses their experiences to illustrate how women’s lives have been transformed through borrowing from the fund to establish and grow their businesses for income that has been used to contribute to their livelihoods.

To promote women's economic empowerment, the Government of Kenya (2018) has established several funds to address economic empowerment and gender equality. While this paper focuses on the Women Enterprise Fund, there are other funds such as the National Government Affirmative Action Fund (NGAAF) which targets women's activities; the Youth Enterprise Development Fund (YEDF), which primarily targets the youth (18-35 years); and the UWEZO fund, which aims to facilitate enterprises with affordable capital. These Affirmative Action Funds (AAFs) are also designed to support beneficiaries to undertake business with the government through the Access to Government Procurement Opportunities Programme (AGPO), whose regulations require that 30 percent of all public tenders be awarded to women, youth and Persons with Disabilities.

This paper, therefore, investigates women's economic empowerment through their experiences with the Kenya Women Enterprise Fund (WEF) in Laikipia County. The WEF, an initiative by the Government of Kenya, aims to improve access to credit and financial services for women-owned ventures, facilitating market opportunities and job creation. Established to provide micro-credit to poor women facing barriers in accessing traditional financial institutions, the WEF addresses disparities in performance between female and male entrepreneurs. The study emphasizes the Fund's role in promoting growth and development for marginalized groups, focusing specifically on loans for women's groups.

Research Aim and Questions

The objectives of the study were:

i. To examine women’s experiences with the WEF.

ii. To examine how the design of the WEF has affected women’s uptake of the loans.

iii. To examine how the WEF has contributed to women’s transformational change.

iv. To document lessons learned and the implications for policy formulation and future funding of women.

The following research questions guided this study:

i. What have women's experiences been with the WEF in Laikipia County?
ii. Has the design of the WEF affected women’s uptake of the Fund?
iii. Based on women’s experiences with the WEF, how much has the fund contributed to transformative change for women?
iv. What are the lessons learnt and implications for policy formulation and future women’s funding mechanisms?

Literature Review

History of women's empowerment in Kenya

The genesis of current efforts to economically empower women in Kenya can be traced to the pre-independence women’s movement (Kabira & Kimani, 2012; Chitere, 1988). The colonial government created Self-help women’s groups, where European women trained Kenyan women in crafts such as weaving and spinning. These activities were strengthened during World War II because of the transportation challenges that arose from the war, which prevented the movement of goods from Europe. The Kericho Spinning and Weaving Centre was created to produce socks, pullovers, blankets, and towels for the colonial government. Chitere notes that the centre became profitable because of the high product demand. Similar centres were initiated nationwide, but the Jeanes School was the leading institution, which started in Kabete in 1925. From 1946, the school trained local leaders, including chiefs and ex-servicemen, who were expected to attend school with their wives. The women would be trained in housewifery and childcare. This division perpetuated the subjugation of women and confinement to the domestic role while the men got employment in the then colonial government (Chitere, 1988).

Gradually, the training schools started training some women in leadership skills. These pioneer women went on to form welfare groups in their communities. From these initial group formations, women’s self-help groups grew to become strong economic empowerment groups in independent Kenya. In Kenya, self-help groups continue to be the main means through which field workers of development and welfare agencies practice the community development approach. This approach emphasizes the participation of members of communities and self-help groups in development and welfare activities seeking to improve their lives (Chitere, 1988). Chitere further notes that these groups were instrumental in initiating development projects, including the construction of houses in the 1950s when free movement of Africans was allowed, and people could move to individual dwellings (1988). The culmination of the women’s groups was establishing a national women’s organisation, the Maendeleo ya Wanawake Organisation (MYWO). Although women formed it when Kenya was a colony of Britain, MYWO would continue to be a powerful grassroots women’s movement in independent Kenya (Chitere, 1988; Kabira & Kimani, 2012).

According to Chitere (1988), the emergence of the women’s movement in independent Kenya can be traced to these early developments. Between 1963 and 1965, traditional forms of women's groupings emerged in the then Central Province, and Machakos and Kitui districts, which dominated the self-help movement. He notes that the groups in Central Province had begun contributing money to buy home essentials and to support each other in farm work and house construction. The 1960s saw the empowerment of women through self-help groups. This growth was inspired by the socio-economic marginalization of women (Kabira et al., 2018). Further studies by the Women Economic Hub (University of Nairobi) note that data from 1963 to 1975 is scant on self-mobilization triggers. Still, respondents indicated that women’s struggle to attain improved living standards, away from extreme poverty from landlessness in the postcolonial era, was a key driver of women's self-mobilisation. Others included a desire to acquire education and to diversify income sources (ibid). The study further noted that women's poverty and the desire for self-improvement were core triggers for self-mobilization. This included the desire for economic emancipation from dependence on their spouses and the community (self-determination) and the desire for political leadership and freedom from gender discrimination and Sexual and Gender Based Violence. Most importantly, most respondents placed economic empowerment at the top of the priority list across all time seasons (ibid).

A study by Kabira et al. (2018) also notes that individual women, such as Terry Kantai, initiated self-help groups such as the Mabati Women's Group in Nyeri. Together with Jerioth Kamau, the local community development officer, they effectively marketed the idea to the whole province, and the group constructed houses and marketed their milk produce. In doing this, the Mabati Women's Group was propelled by the desire for grassroots women's empowerment (Chitere, 1988; Kabira et al., 2018). Thereafter, the GoK's Special Rural Development Programme (SRDP) provided farm implements and seedlings to women in some districts and encouraged them to grow farm produce for subsistence and sale (Chitere, 1988).

The broader strategy to make more substantive contributions to women's empowerment was genesis in the 1975 Declaration of the United Nations Women's Decade (Nzomo, 1989; Republic of Kenya, 2019). Nzomo notes that as part of the decade's activities, UN member states were challenged to make changes and introduce policies and programmes geared towards the accelerated advancement of women. In response to the UN challenge, the GoK created the Kenya Women's Bureau to coordinate women's programmes (Chitere, 1988; Kabira et al., 2018; Nzomo, 1989). The Bureau had three key strategies. The first was to mobilize, organize, create awareness, equip grassroots women with lobbying and advocacy skills, and promote income-generating activities to raise women's social profiles (Kabira et al., 2018).

According to Kabira et al. (2018), the second strategy is intended to strengthen and give voice to women's organizations. The third strategy was to engage other government ministries and departments in developing approaches to promote women's socio-economic empowerment by ensuring that women were part of the development process. However, Nzomo (1989) notes that the Kenya Women's Bureau did not have a significant impact as it could not push for radical change to influence the women's agenda. This, she argues, is because the Women's Bureau was not a fully-fledged government ministry but a department within the Ministry of Social Services, and it, therefore, did not have the requisite power. Secondly, the Bureau depended on donor funding and was not included in the government's budget.

The Bureau is, however, credited with changing the women's clubs created during the colonial period to the now-known women's groups by encouraging and enabling every woman who wished to join organized groups for socio-economic development (Kabira et al., 2018). It also got donor funding for women's economic empowerment projects such as posho mills, chicken rearing and water harvesting. It is evident from the kind of projects that the Bureau initiated that the focus was still on keeping women in the welfare realm and not introducing women to the macroeconomic realm where they could compete effectively with men. However, the development of women's groups focusing on socio-economic empowerment laid the groundwork for future initiatives geared towards women's economic empowerment, particularly during the UN Decade for Women.

In addition to the advocacy during the UN Women's Decade, Kenya's move towards inclusion of women in economic development was given a further push by the ILO in its 1972 report on 'Employment, Incomes and Equality' in which the GoK was requested to begin to address the problem of access and equity for women (Nzomo, 1989). This demand pushed the government to integrate women's issues into policy documents. Further impetus to women's inclusion was provided in 1992 when the National Council of Women of Kenya and African Women's Development and Communication Network (FEMNET) called women together to organize strategies to access political power just before the 1992 general elections in the country. This process led to a 20-year struggle for women's empowerment that culminated in the establishment of national and institutional gender policies such as the National Gender Commission, a Ministry in charge of Women's Affairs, Children and Social Services and an inclusive constitution-making process, among others (Kabira & Kimani, 2012).

The GoK, in the Kenya Vision 2030 economic blueprint, further reinforced its support for women's economic empowerment strategies. The Social Pillar noted that the WEF would enhance access to credit facilities and possibly upgrade the welfare status of families. In doing so, women's bargaining power would be uplifted, giving them more leverage and power in making decisions regarding social and economic surroundings (Republic of Kenya, 2012). Affirmative Action Funds are a key intervention in the GoK development strategy and are meant to foster social and economic equity among marginalized and vulnerable populations. As such, if the funds are used effectively for women's empowerment, women will likely be able to develop themselves in line with the UN SDGs, particularly concerning poverty alleviation and gender equality.

The Women's Enterprise Fund

The WEF was a product of Legal Notice No. 147 of 2007 (Republic of Kenya, 2012). According to the WEF strategic plan 2013-2017, the fund aims to enhance access to financial services for disfranchised womenfolk. For this reason, the organization's strategies revolve around providing affordable credit for female-led business start-ups to enable them to expand in production and job creation (Kamanza, 2014). According to the WEF Credit Policy, WEF targets women in business or intending to start a business in Kenya. The women must be 18 years and above to be eligible for funding. The policy further states that the focus is on micro and small enterprises owned by individual women, women's groups, sole proprietors, partnerships, and companies.

Four strategic plans (2009-2012; 2013–2017; 2019-2024;2023-2027) have guided the fund's operations since its inception. However, the latter document notes that despite advancements in this cause, many women remain unable to utilize the organization's financial services owing to limitations in fiscal freedoms and opportunities and, as such, are still marginalized economically

(Republic of Kenya, 2012). In addition, inherent socio-cultural discrimination against women is still a significant impediment to the realization of gender equality goals such as equal rights in property ownership, property inheritance and acquisition, ownership of bank accounts and access to financial credit and facilities. The major assumption at the inception of WEF was that the Fund could address hurdles women face in growing and sustaining enterprises (The Kenya Vision 2030, 2013). Through its products and services, the WEF supports marginalized women in building their businesses to enable them to actively participate in economic development by providing loans.

Research on the Women Enterprise Fund (WEF) in Kenya highlights its contributions to women's economic empowerment. Maina (2015) found that WEF's credit services significantly improved the performance of women's agribusiness groups. However, challenges such as restrictive loan conditions, inadequate training and limited market access were evident. Women entrepreneurs expressed a need for larger loan amounts and enhanced training in management and marketing.

Small and medium-sized enterprises (SMEs) are vital to economic growth, but their access to financial support is uneven, and there are greater challenges in developing countries like Kenya. Consequently, the Kenyan government provides favourable loans through initiatives like WEF and Youth Funds. Despite these efforts, loan acceptance rates remain low, leaving vulnerable populations economically disadvantaged.

WEF and microcredit lending

The Women Enterprise Fund's objective is to contribute to the economic empowerment of Kenyan women and their families by providing low-cost credit to Kenyan women. Several studies have been done on different affirmative action programmes in Kenya. In 2019, the GoK, through the National Treasury and State Department of Planning, commissioned an evaluation of the National Government Affirmative Action Fund (NGAAF) and the WEF Fund (Republic of Kenya, 2019). The assessment, which was conducted as a pilot on the implementation status and impact of the funds, was conducted in Nairobi, Mombasa, Kisumu, Kakamega, Nakuru, Nyeri, Embu and Garissa counties. The findings from the assessment suggest that the WEF is a crucial factor in the achievement of the Sustainable Development Goals in terms of reducing the burden of poverty and inequality among Kenyan women. In doing so, four areas of targeted interventions are prioritized: Opportunities, Empowerment, Capabilities and Vulnerabilities. As such, the fund will be able to mobilize resources with the aim of sustaining the components of access, affordability, and support services (Republic of Kenya, 2019).

Women's Experiences with WEF in Laikipia County Microcredit programs have been vital in empowering women small-scale vendors in regions such as Soko Mjinga and Kware in Ongata Rongai, Kajiado North Sub-County, Kenya. According to Kiunga (2019), women running microbusinesses in this area have found the loan eligibility requirements of microfinance institutions, like Kenya Women Finance Trust (KWFT), easy to meet. Despite the high illiteracy levels among these women, the loan application process is manageable for them. Access to these loans enables women to invest in and expand their businesses, thus improving their ability to make key entrepreneurial decisions. As a result, these women not only gain greater control over their businesses but also experience increased empowerment in household decision-making.

A study by Wambui and Anthony (2021) examined the challenges women-owned SMEs in Thika Town face when accessing Women Enterprise Fund (WEF) loans. The researchers found that many women entrepreneurs struggled due to inadequate financial literacy, limited knowledge about funding opportunities, and difficulties managing accounting requirements, which are mandatory for loan applications. Poor credit rating was also a significant challenge, while high lending costs further discouraged loan uptake. Despite these challenges, the study highlighted that financial literacy, though beneficial, did not play a critical role in determining access to WEF loans. Instead, access to information about the fund and flexible loan terms were critical factors influencing uptake. The researchers recommended providing financial education to women entrepreneurs, increasing information outreach, offering flexible loan amounts, and implementing alternative repayment strategies to ensure broader access to loans. These measures aim to empower women-owned businesses and enhance their financial inclusion.

A study in Laikipia by Kabugi and Karori (2020) evaluated the impact of microcredit programs on women's empowerment in Laikipia County, using a descriptive research design with a sample of 219 participants. Their findings indicated that 72.6% of women relied on table banking through women's groups for funding, while 96.4% acknowledged that saving groups facilitated credit access for the poor. Additionally, Catholic Women's Association microcredit initiatives contributed to 11.2% of the variation in women's empowerment. The study demonstrated a strong correlation between microcredit programs and women's empowerment and concluded that collaboration between religious organizations, NGOs, private entities, and the Kenyan government could enhance microcredit programs' role in achieving Sustainable Development Goals (SDGs).

Examined the impact of the Women Enterprise Fund (WEF) on the performance of women-owned SMEs in Isiolo County, Kenya. Their study assessed how training, networking, market opportunities and access to credit provided by WEF influenced business success. Using a descriptive survey design, they sampled 140 women's groups from 215 active WEF beneficiaries in the county. Findings revealed that WEF's training programs were instrumental in equipping women entrepreneurs with business management skills, enhancing record-keeping practices and promoting networking with successful businesswomen. The training also raised awareness about the fund, facilitated access to capital and provided timely market pricing information. Networking opportunities further enabled women to learn from others' experiences and build connections with financial institutions. The study recommended expanding training initiatives to improve awareness of the fund and strengthen networking opportunities for women entrepreneurs, thereby enhancing their access to capital and business growth potential.

Highlighted the transformative impact of microcredit from institutions like the Kenya Women Finance Trust (KWFT) on women entrepreneurs in Kenya. Their study found that businesses receiving microcredit had a 95% likelihood of achieving higher sales and profits, which highlights the role of microfinance in fostering business growth. This is important as women entrepreneurs often face structural challenges that limit access to traditional financing. Provision of credit by microfinance institutions enables women to expand their businesses, create jobs and contribute to economic development within their communities. Beyond business growth, microfinance enhances women's economic and social empowerment.

Additionally, Maru and Chemjor (2013) noted that microfinance programmes lead to increased income, asset ownership, food security and decision-making power for women, granting them greater control over their financial resources and household management. Furthermore, women involved in these programs report higher self-confidence, improved social status and a greater influence in family and community decision-making processes. In patriarchal societies, this empowerment challenges traditional norms, allowing women to assert themselves as vital contributors to their households' well-being and economic progress.

Contribution of Women's Economic Empowerment

Studies reveal that promoting women's economic empowerment contributes to the family's overall well-being.

Undertook a study on the perspectives of women's economic empowerment in rural Kenyan communities and its effects on mental wellbeing. The researchers used purposive sampling to identify women who were pregnant or had a child less than two years old and married men who were residents of the community. They also conducted two Focus Group Discussions with the women and men separately. They also interviewed eleven key informants. In addition, they conducted a four-month participant observation with the twenty women who were pregnant and/or had a child of less than one year. The study revealed that economically empowered women had greater decision-making power and self-efficacy. Drawing from their findings, the study concluded that women's economic empowerment can impact on their lives both positively and negatively. This is because it empowers them to make decisions and achieve their goals. However, due to the cultural issues, empowerment can also lead to increased gender violence if the spouse feels that the woman is doing better. However, findings from my study create a different picture as women interviewed noted that their economic empowerment reduced gender-based violence because the women could contribute to the financial obligations of the family and were independent financially, thus reducing fighting over the resources that their spouses brought home.

Other studies also brought out the difference that economic empowerment made in women's lives.

Muhumbwa et al. (2022) examined the effect of the Women Enterprise Fund (WEF) on food security among women in Karapul Sub-location, Siaya Sub-County. Guided by Amartya Sen's Capability Theory, which underscores the importance of social and environmental variations in assessing program outcomes, the study employed a cross-sectional research design. Between

2011 and 2014, the study targeted 551 women who had benefited from WEF, selecting a sample of 155 respondents (30%) through simple random sampling. Key informants included the Chief Township location and the Constituency Women Enterprise Fund Officer. Data collection methods combined surveys, focus group discussions, and interviews with key informants. Quantitative data was analyzed using SPSS version 21, with results displayed through tables, pie charts, and bar graphs, while qualitative data was categorized and presented narratively.

The findings revealed that women's food security improved significantly, influenced by their social and environmental contexts. For instance, 67% of women in formal employment and 38% of those running established businesses reported eating three meals a day. However, delayed loan disbursement negatively affected female farmers who were reliant on seasonal cycles and those strategically timing their sales for peak periods. Collaborative ventures contributed positively, with 38.1% of women reporting increased food availability in group assignments due to higher profits from their enterprises. The study also observed a shift in dietary patterns, with an increase in the consumption of grains and animal-based foods, contributing to healthier diets.

The researchers recommended enhancing the timeliness of WEF disbursements. They called on the Government of Kenya (2018) to incorporate increased provision of farm inputs for women into its Food Security and Nutrition policy. This would ensure the WEF's effectiveness in boosting food security for women in agriculture while leveraging group tasks to maximize profits and improve economic outcomes.

Similarly, Ndwiga, Mwaura and Karugu (2017) investigated how microfinance programs like the Women Enterprise Fund (WEF) empower women, emphasizing that such programs can shift power dynamics by providing resources that enhance women's decision-making and control over their lives. Their study focused on the relationship between the length of involvement in the WEF program and women's empowerment in Nairobi County. Using a descriptive approach, the researchers surveyed 385 women from 167 active self-help groups that received WEF microcredit and financial services. Information was collected through structured questionnaires and focus group discussions. Findings indicated that participation in the WEF program positively influenced various aspects of empowerment, including decision-making and economic independence. However, the duration of involvement in the program had a minimal impact on the level of empowerment achieved. The study highlighted the potential of microfinance to empower women while noting a contextual gap due to its focus on Nairobi County, suggesting the need for further research in diverse regions.

Investigations by Ndwiga, Mwaura and Karugu (2017) revealed that the WEF programme significantly impacted women's financial incomes in the first year of membership compared to later years. After the third year, the minimal impact was attributed to uncomplimentary gender roles within the family that make it difficult for women to pursue entrepreneurship. The authors recommended that more exploratory research be done to understand the weight of cultural factors on women enrolled in the WEF empowerment programmes (Ndwiga, Mwaura & Karugu, 2017).

Kyalo (2016) assessed factors influencing the performance of women entrepreneurs in Bungoma South, Kenya. The research focused on the effects of education levels, property ownership, competition from established enterprises, and domestic commitments on women's entrepreneurial success. The study found that women entrepreneurs face significant challenges due to traditional roles and societal expectations, such as domestic responsibilities, which negatively impact their business performance in income, profit margins, and business types. Low education levels, lack of property ownership, and a limited drive to pursue opportunity-based entrepreneurship further constrained their success. Although the study did not exclusively explore women's entrepreneurial experiences, it highlighted recurring barriers such as traditional gender roles, resource inadequacies and the importance of education in fostering women's economic empowerment. These findings align with discussions on addressing structural challenges to improve women's entrepreneurial outcomes.

Research Methodology

General Background

The study used a feminist research methodology. Indeed, feminism takes diverse forms, and there is no singular feminism. The modern context of feminist perspectives, such as greater emphasis on common experiences among women and related influences in shaping socio-economic norms, is considered in the generation of knowledge. In addition, respect for the role of reflexivity in the research process, as well as rejection of the conventional subject-object dualism and attending to gender, power and transformative social action are considered (Plummer & Young, 2010; Ramazanoglu & Holland, 2002). Feminist research methodology differs from traditional research in that it actively seeks to remove power imbalances between the researcher and the subject and takes the position that both the researcher and the interviewees learn from each other (Kimani & Kimani, 2012; Spender, 1985). It involves making a political commitment to produce useful knowledge that impacts women's lives by using the findings to transform them (Kabira et. al., 2018).

Feminist researchers have the power to alter oppressive situations and provide a means of social transformation. Knowledge generated through speaking directly to women unlocks areas largely taken for granted when research is done without women being active participants. Spender (1985) notes that when Betty Friedan decided to talk to women about their lives, she discovered that the women, who were housewives, were very unhappy. Yet they had been portrayed in publications written by men as happy. Those who generated the knowledge on women were men, and they assumed that women were happy with their situation as housewives. Yet, they had never asked them about their life experiences (Spender, 1985).

The generation of knowledge by men over centuries has contributed to the skewed structuring of society, where socio-economic and political arrangements deny women equal opportunity, as the development and design of these structures are informed by knowledge generated by men and designed by men. Feminist scholars have argued that knowledge is a powerful resource that serves an explicit or implicit purpose and should be a resource of and for the people who create, hold, and share it (Sielbeck-Bowen et al., 2002). Thus, the limited generation of knowledge about women and by women leads to the continued exclusion of women in development and all aspects of decision-making.

The use of feminist research methodology in this study was important because women shared their experiences, thus generating knowledge that could inform the revision of the policies guiding the WEF and the programme design, as well as other economic empowerment programmes targeted at strengthening women's economic empowerment. Speaking about their experience led to a better understanding of the interconnections of women's concerns and aspirations in developing and implementing the funds. It will, hopefully, lead to more effective economic empowerment processes. This is because feminist research acknowledges that women may not want the same things as men and that their needs must be documented and used to inform policy and legislative frameworks. Feminist research also recognizes the need to be sensitive when collecting data because there are different ways of knowing, and it is important to listen to the different voices of women and provide them with spaces to be heard (Sielbeck-Bowen et al., 2002).

Participants / Sample

In-depth interviews were conducted with 15 individual women per constituency. Two FGDs were held in each sub-county based on the groups that had received funding from the WEF. In addition, one case study in each sub-county was undertaken. The case study was selected from women who were part of the groups but had excelled in their businesses. The idea was to understand what worked for them and to use the lessons to inform policy and programme development. Researchers indicate that case studies can be used when conducting exploratory research, where the field of enquiry is novel and under-researched, or if there is minimal foundation of previous research evidence (Fitzgerald, 1999). Case studies can also enrich and extend the available evidence and knowledge base.

Six key informants were interviewed to get information on the WEF policies and programme. These included the Regional Credit Manager and his deputy, two credit officers in the two sub-counties and two chiefs in the two sub-counties. Purposive sampling was done to identify participants based on their engagement with the WEF**.** Table 1 below shows the target population.

Table 1

Target Population

Data Collection Method	Laikipia East	Laikipia West	Total
In-depth Interviews	15 individual women	15 individual women	30 women
Focus Group Discussions (FGDs)	2 FGDs with WEF-funded groups	2 FGDs with WEF-funded groups	4 FGDs
Case Studies	One case study with a high-performing WEF participant	One case study with a high-performing WEF participant	2 case studies
Key Informant Interviews	3 key informants (2 Credit Officers, 1 Chief)	3 key informants (Regional Credit Manager, Deputy, 1 Chief)	6 key informants
Qualitative Interviews by Age	7 women (ages 25-34)	7 women (ages 25-34)	14 women
	19 women (ages 35-44)	19 women (ages 35-44)	38 women
	18 women (ages 55+)	18 women (ages 55+)	38 women

Instrument and Procedures

Table 2

Sampling and Interview Matrix

Level	Constituencies	Sampling method	Rationale
County			
Laikipia	Laikipia	Random based on the WEF global status on loans disbursement and repayment.	Laikipia represents both agro and pastoral-based communities. It also has an urban and rural population, and it is multi-ethnic.
Constituencies	Laikipia East/Nanyuki	Purposive	Based on repayments, Laikipia East is 100, West is 102, and North is 97.
	Laikipia West/Nyahururu		
Methodology			
Qualitative	7 women aged between 25 and 34 years.	Purposive and snowballing.	The study focused on women who have had access to and utilized the WEF. Data were obtained from the WEF. Out of the list of funded groups, the best performers were selected.
	19 aged between 35 and 44 years.		
	19 aged 45 to 54 years.		
	18 aged 55 years and above.		

	2 FGDs per constituency.	Purposively selected.	Based on the interviews held with the 30 women who provided information on their groups, which was used for triangulation.
	Six Key informants.	Purposively selected.	Two Regional Coordinators, one deputy regional coordinator, and two credit officers were directly involved in managing the WEF.
Quantitative data	Based on secondary data.	Literature review.	There is no single document that provides data on WEF in Kenya. Various studies were analysed to get this information. We focused on government documents and statistics based on KNBS and WEF policy guidelines.

Data Collection and Analysis

The study used multiple analyses given that the data was qualitative and quantitative. Qualitative data analysis can be defined as a process of bringing order, structure and meaning to the mass of collected data and pursuing the relationship between categories and themes of data, seeking to increase the understanding of the phenomenon (AlYahmady & Al Abri, 2013; Zamawe, 2015). The NVivo software was used to easily analyze qualitative data because it can help organize data documents, including interview transcripts, surveys, observation notes and published documents (AlYahmady & Al Abri, 2013).

Before beginning the field work, research assistants and the researcher were trained on using NVivo because the software does not analyse data but aids in the analysis process, which the researcher must always remain in control of (Zamawe, 2015). This was important for the study because Grounded theory was the main research methodology. In this regard, data analysis using Grounded theory involved finding repeated themes by thoroughly reviewing the data and coding the emerging themes with keywords and phrases. Coding means that labels are attached to segments of data that depict what each segment is about and distil the data to enable comparisons (Charmaz, 2014). It also involved hierarchically grouping the codes into concepts and then categorizing them through relationships (Charmaz, 2014).

The data was collected using an interview guide. The researcher recorded the conversation after seeking authority from the participants. Thereafter, the information was transcribed and then analysed using NVivo.

NVivo enables these processes to support the creation of themes more concretely, which can then be arranged and rearranged as more data is gathered. Quantitative data was mainly used to analyze women's categories and socioeconomic status.

Results

Women's Economic Empowerment in Laikipia County

An exploration was conducted to understand the range of businesses in which women in Laikipia East and West sub-counties were engaged. This is shown in Tables 1 and 2 below. This examination aimed to gather information on using the WEF loans in the County. Analysis reveals that most women beneficiaries from the WEF, comprising approximately 15 respondents, were actively involved in many economic activities. These included crop farming, animal husbandry, trading in animal products such as live animals (poultry or goats), and related items like beef, milk and honey. These findings align with those of Kabugi and Kariuki (2020), who assessed the effect of microcredit programs on women's empowerment in Laikipia County. The study found that 72.6% of participants believed women rely on table banking from women's groups for small funds. The research also found a significant correlation between women's initiatives and their empowerment.

Demographic profile

Table 3

Laikipia East sub-county. Bio Data

		Count	Column N %
Age Category	25-34 years	3	10.0%
	35-44 years	10	33.3%
	45-54 years	5	16.7%
	55+ years	12	40.0%
Marital Status	Married	22	73.3%
	Single	6	20.0%
	Widowed	2	6.7%
Education Level	A- Level	1	3.3%
	Completed mid-level college	3	10.0%
	Primary education completed	6	20.0%
	Secondary education completed	10	33.3%
	Some mid-level college	2	6.7%
	Some Primary Education	4	13.3%
	Some Secondary Education	3	10.0%
	Some University Education	1	3.3%
Religion	Catholic	5	16.7%
	Evangelical	7	23.3%
	Mainstream Protestant	14	46.7%
	Muslim	1	3.3%
	Other Christian	3	10.0%
	SDA	0	0.0%

Table 4

Economic Activities in which women in Laikipia East were involved

	Count (N)	Column N %

Economic Activity	Charcoal selling	1	2.5%
	Dairy farming	2	5.0%
	Fashion and Design	1	2.5%
	Retail Shop	5	12.5%
	Kiosk	1	2.5%
	Crop Farming	1	2.5%
	Agri-business	5	12.5%
	Livestock Farming	3	7.5%
	Selling Clothes,	1	2.5%
	Poultry Farming	6	15.0%
	Making and selling porridge	1	2.5%
	Making and selling flowerpots	1	2.5%
	Transport (motorbike lease)	1	2.5%
	Cake selling	1	2.5%
	Farming	5	12.5%
	Cash Crop Farming	1	2.5%
	Beef Farming	1	2.5%
	Tree Nursery	3	7.5%
		40	100%

Table 5

Laikipia West Sub-County. Bio Data

		Count	Column N %
Age Category	25-34 years	4	12.1%
	35-44 years	9	27.3%
	45-54 years	14	42.4%
	55+ years	6	18.2%
Marital Status	Married	28	84.8%
	Single	4	12.1%
	Widowed	1	3.0%
Education Level	A- Level	0	0.0%
	Completed mid-level college	4	12.1%
	Primary education completed	15	45.5%
	Secondary education completed	9	27.3%
	Some mid-level college	0	0.0%
	Some Primary Education	2	6.1%
	Some Secondary Education	3	9.1%
	Some University Education	0	0.0%
Religion	Catholic	5	15.2%
	Evangelical	8	24.2%
	Mainstream Protestant	17	51.5%
	Muslim	0	0.0%
	Other Christian	2	6.1%
	SDA	1	3.0%

Table 6

Economic Activities in which women in Laikipia West were involved

		Count (N)	Column N %
Economic Activity	Embroidery	2	4.5%
	Salon	3	6.8%
	Butchery	1	2.3%
	Market Trade	4	9.1%
	Poultry Keeping	2	4.5%
	Cash Crop Farming	3	6.8%
	Livestock Farming	2	4.5%
	Horticulture	1	2.3%
	Mpesa	1	2.3%
	Photocopy business	1	2.3%
	Hotel Business	1	2.3%
	Retail Shop	1	2.3%
	Agribusiness	2	4.5%
	Selling sacks	1	2.3%
	Green grocery business	1	2.3%
	Textile sales	1	2.3%
	Farming	17	38.6%
		44	100%

Source: Author's development.

Challenges Faced by Women in Business

The study sought to understand the challenges the women faced in their businesses. The challenges identified included a lack of markets, drought, COVID-19 pandemic shocks, livestock diseases, lack of trust in hired assistants and lack of enough capital and training to add value to their business skills. Lack of equipment was also mentioned.

Improvement of Women's Incomes and Livelihoods

Beneficiaries of WEF narrated about the positive ripple effect of transformational changes in their lives resulting from the loans received from the WEF. This included business growth, cultivated land expansion, milking cow ownership, contributing to additional income, and land acquisition, which was subsequently subdivided among group members. Others were able to build homes for their families and investments. The funds facilitated easy payment of school fees for their children, showcasing the far-reaching positive effects on the beneficiaries' economic and familial well-being. The women felt more independent to pay their bills, including buying health insurance cover and to invest in meaningful ventures.

Diversification

Based on the discussions, most women had expanded into various business ventures, ensuring their income originated from diverse sources. This diversification proved crucial for their businesses' holistic development and income sustainability. The well-performing business units could support the less successful ones in terms of capital and credit, mitigating the risk of potential shutdowns and collapse. The women emphasized that the sustainability of their enterprises would be significant in the event of any setbacks in the WEF. This is because, with diversified income streams, they could continue operating their businesses without the looming concern of financial depletion. Some gave examples of COVID-19 during which they could not travel to sell their wares. However, those with agricultural products could sell and were more food secure because they could farm.

Changes in Business Practice due to training

The women benefited not only financially but also in terms of acquiring new skills. They learned how to explore new markets for their products, and the increased stock made them more visible, attracting new customers. Some women even embraced technology, using online platforms to market their products. This adaptability to modern marketing methods contributed to their business success and improved visibility in the market. Acquiring new skills contributed to the transformation of women in Laikipia. These skills included bookkeeping, better inventory management, money management, and identifying and correcting business loopholes. A key element for transformation is the capacity to sustain oneself after the funding is over. Most participants expressed confidence that their businesses could endure even if support from the WEF were to cease, although they acknowledged that they would still face challenges. While resilient, their businesses were not yet sufficiently stable to sustain themselves independently.

Access, Control and Agency

Women noted that WEF has increased their capacity to control household resources and bargaining power. The women expressed that they gained greater control over their households as they no longer relied on men for household purchases. Many of them owned the residences they lived in, granting them both control and earning them respect from their male counterparts. Due to the WEF funds and the expansion of their businesses facilitated through WEF training, the women indicated that they had gained increased confidence to express themselves and interact with others. Consequently, community members, including their husbands, started to listen to them. Some indicated that they were very reserved before and that now they can openly discuss issues without fear of discrimination and provide solid solutions to the problems. The women are more confident now and can negotiate certain needs with their spouses.

Reduced Violence and Abuse from Family and Relatives

The women observed a decline in gender-based violence, attributing it to their newfound financial independence. With their income, they no longer relied on men, eliminating the primary source of conflict at home. The absence of financial disputes led to a significant reduction in reasons for quarrels. Moreover, men acknowledged and respected the financial contributions made by the women to the family, hence a more harmonious environment

Discussion

There is an emphasis on the importance of enhancing women's capabilities, agency, and access to resources to achieve economic empowerment (United Nations Department of Economic and Social Development, 2009).

Affirmative Action means taking positive steps to increase the representation of minorities in areas such as employment, education, and culture from which they have been historically excluded (Fullinwider, 2018). Positive intervening factors enhance chances of entry, participation, and survival in market settings (Fairlie & Marion, 2012). The measures include expanding the scope and access to educational institutions, the labour force, public procurement schemes, and land to underrepresented and discriminated groups. Affirmative action policies, therefore, focus on demographics historically underrepresented in all spheres of life, including leadership, professional roles, and economic development.

Empowerment encompasses strategies and initiatives that aim to boost access to resources and control and utilization factors for the womenfolk, thereby increasing their capacities to acquire and control resources in both commercial and private settings (Taylor & Pereznieto, 2014).

Women’s economic empowerment involves increasing their economic agency and power, enabling them to participate more fully in economic activities and decision-making processes (Reshi & Sudha, 2023). This process can take several forms, such as access to financial resources, education, and training opportunities and removing legal and social barriers that prevent women from participating fully in economic activities (ibid).

Eradication of poverty and empowerment programmes that supplement income generation activities for women perform better when public and private financial institutions expand access to microcredit services (Faraizi et al, 2014). Scholars emphasise that when microfinance schemes are effectively designed, their contribution to women's economic empowerment becomes significant (Ndwiga, Mwaura & Karugu, 2017). Although there is a wide range of research on microfinance institutions and women’s economic empowerment (Kabugi & Kariuki, 2020; Muthini & Ndede, 2022; SNV, 2017), scholarship on government-led economic affirmative action initiatives is limited.

Evidence from the research findings

The study found that the women beneficiaries and groups interviewed had positive experiences with the WEF. The positive experiences were based on their capacity to apply and access funds and acquire skills to improve their businesses. The Fund enabled the women to acquire social capital through the women’s groups and used this as a base to get credit, which would otherwise not have been possible, as they lacked collateral to access loans from the mainstream financial institutions. WEF's investment strategy involves targeted training, building collaboration and networking to learn and exchange business ideologies. Women felt that the training support they received from WEF improved their financial and investment capacities. This is in line with a study on the impact of microfinance on women's economic empowerment, corroborating this, revealing significant positive effects on women's independent income, asset possession, monthly saving amounts, entrepreneurship development, and business exposure.

> *"Let me use myself as an example. Before the funds, I was financially unstable, as was my business. However, after receiving the funds, things got better. I boosted my business so that another retail shop was born from the profits attained. I was also able to put some of the amount into farming."* (FGD_LEC-2.docx)

However, the study identified challenges with the procedures and administration of WEF that inhibited women's significant economic transformation. These included the inadequate training on business skills targeted to their specific needs, which reduced their capacity to build sustainable businesses, delays in loan disbursement, unfavorable grant conditions/policies, small loan limits, short grace period for loan repayment and fear of borrowing based on past experiences with other funding institutions. A study on 'Women Owned MSMEs' in the Maldives revealed similar challenges related to limited knowledge about rules and regulations, staff shortages, and the unavailability of low-interest loans for expansion (Ahmed & Hassan, 2023).

> *"Well, the business has grown large... It was even bigger than you can see now, but it has recently decreased over the past two years. When the pandemic struck, it hit our business quite hard. You know it's about dressing; that is not a priority when people are broke, so the business plunged. Before the pandemic, the growth was excellent."* (IDI-LEC-NG.docx)

In terms of design, the study found that though the Women Enterprise Fund had noble ideas on women's economic and social empowerment, there were challenges in its implementation and support provided to women. There was limited evidence on the involvement of women in policy formulation, meaning that the policy did not consider women's lived experiences. The Fund lacked a clear communication and information sharing strategy, thus limiting the number of women accessing it due to a lack of knowledge. This lack of involvement in decision-making aligns with Moser's (1989) findings, emphasizing the importance of end-users participating in such processes.

> *"Most of the time, when policy changes, we get them when we go for some training. That is when we are told that these have changed and what is coming. However, we always feel like sometimes they must come on the ground to these women and ask them, even in their vernacular, what they would want to do and what they would want changed. I always feel like there is that gap between us and the women in terms of understanding the workings of the Fund and its impact on the women."*

The study found that the WEF implementation was limited in the design because women were not grouped based on their business interests. This meant that women were involved in diverse businesses that needed different funding methods to be productive. Those in agriculture, for example, had different needs from those in retail businesses. This should have been considered to enable business clustering and consequently more efficient utilization of the loans.

"… working with a group or several people always has the challenge of differing opinions. Some people derail the group by probably not giving consent to an idea the group wants to implement, derailing the process." (IDI-LEC-BW.docx)

The training offered was limited to the application process and financial bookkeeping. It therefore lacked targeted training in the different businesses in which the women's groups were involved. There was also inadequate follow-up from the credit officers on the groups' performance, which was only gauged by the repayment, as the focus was on ensuring that the women's groups paid their dues.

"Yeah, during the training, there is some information we are given, such as how you are supposed to run a business. Some people can start projects and businesses independently; others have learned to keep business records. The training we are given helps balance the books and gives people an idea of how they should do things" (IDI-LWC-RG.docx)

The study therefore found that there is a need to resolve the limitations if the Fund is to be efficiently and effectively managed. In addition to the above, there is a need to improve the application process, the loan duration, and the disbursement process. Similar findings from other studies, such as those by Opil (2020), Kiraka et al. (2015), and Obiero (2020), echoed the detrimental impact of delayed loan disbursement on women's ability to invest.

Conclusion

i. WEF has contributed to women's transformational change.

The study found that the Women Enterprise Fund led to economic advancement to a certain extent. It led to transformative changes that included improved living standards, business performance and growth, entrepreneurship, sustainability and women's economic independence. It increased women's participation in economic and livelihood activities. This was supported by acquiring new skills, which translated into increased productivity and improved livelihoods for the women and their families.

In addition to economic advancement, the women gained power and agency, resulting in increased participation in community activities. It also enhanced their morale and dignity and increased their decision-making capacity within the family and the community. The increased financial independence strengthened their capacity to control resources at a personal and household level. The unintended consequence of this empowerment was a reduction in Gender violence. While both power, agency, and economic empowerment were achieved, it was at a micro level with a capacity to move into the macro level.

ii. Lessons learned and the implications for policy formulation and future women's funding.

Some of the lessons learnt for policy formulation and design for women friendly funding mechanisms include the need for more effective communication, flexible lending policies such as individual loans as opposed to strictly women groups lending, increasing of loan amounts and broadening and varying the loan products, loan disbursement on a timely basis, increased deployment of WEF officers and regular training on resource management as well as offering alternative opportunities for borrowing more funds.

iii. Generally accepted knowledge

The literature review on studies done in Kenya on affirmative action shows that affirmative action as an approach to supporting women's economic empowerment has been significantly entrenched at both the national and county levels. Literature also reveals that studies have been done on the Women Enterprise Fund, mainly focusing on the repayment processes using quantitative approaches. This study focused on women's experiences and went deeper to understand the overall funding process to better understand women's constraints and challenges in accessing, utilizing, and managing funds from the WEF. The study assumed that women lag economically because of the limited access to finance and collateral that could enable them to grow economically. The study found that the lack of finances and collateral were hindrances to women's economic empowerment. However, despite its low lending rate, the WEF was the preferred choice for most women in Laikipia County because it did not have as stringent requirements as those in banks and other lending institutions. While it was not perfect, the study found that women had used the funds effectively to transform their lives. The interpretation is that affirmative action funds, such as WEF, can effectively advance women's economic empowerment if managed well.

The second component of the study was to examine the WEF policy and process and its capacity to encourage borrowing by women. Based on the information from the beneficiaries, the research findings on WEF's access and use in Laikipia County reveal that the funds play a critical role in changing women's lives, as evidenced in the narratives told by women beneficiaries. While the funds were minimal compared to loans available in the banks, most beneficiaries demonstrated the changes they experienced after access to the funds, which made them more economically independent and empowered. They were able to lead better lives and support their families, and in some cases, members of their communities. Another important finding is that those who had acquired WEF for longer showed more sustainable progress in investments. This could be attributed to several factors, including the fact that the groups who had stayed together longer were more cohesive and had learnt to be more efficient in managing WEF. The study also found that the design of WEF is crucial in ensuring the uptake of the fund by women's groups to enhance women's economic empowerment.

In terms of women's transformation, the study findings revealed that financial independence, as women's status changed because of income, was sufficient to cater for their living standards without depending on their spouses, and was achieved. Women now have independent income streams separate from their spouses; hence, they are economically empowered. Financially stable and independent women tend to feel more secure and respected, irrespective of their socio-economic background. WEF funds, training on financial management and networking opportunities significantly enabled women to grow businesses and buy land and household properties, pay school fees, and meet household needs without waiting for their spouses to provide. Thus, women’s livelihood standards improved in rural and urban settings as part of the WEF program’s transformative goals.

Through WEF, the women’s capacity to be productive has been enhanced, and they are equipped with skills to manage business effectively. Through training offered by the credit officers, the women learnt new skills such as record keeping, saving, and working as a team. The study revealed that women acquired new business management skills in communication, problem solving and decision making, effectively enabling them to manage their enterprises.

The conceptual framework derived from Golla et al. (2011) was adopted to measure women’s economic empowerment. Golla et al. provide two axes of Power and Agency and Economic Advancement to measure the level of impact. They argue that the two interrelated components are necessary to improve women's and their families' lives (ibid). They further note that economic gain and success (economic advancement) promote women’s power and agency, arguing that when a woman can control and share in resource use (power) and define and make choices (agency), she is better off to advance economically. The interplay of these two concepts was found in the study as women explained how their increased income increased their stature within the family households and the community. The study found that women who advance economically could negotiate for space within the household and community and took up leadership roles in the community. An unintended outcome was that there was a reduction in Gender violence because women could cater for some of the needs that brought friction within the family.

Suggestions for Future Research

Studies examining the success of such programmes from women’s lived experiences are limited. Yet, it is essential to understand how these programmes impact women’s lives if they are to be improved and strengthened to effectively empower women economically. More studies on the effectiveness of government-led affirmative action funds are necessary, specifically from women’s perspectives.

Detailed research on government economic empowerment programs, such as affirmative action funds, remains limited. Studies should be undertaken to assess the effect of these AAFs and other public programs in strengthening women's economic agency, financial independence, and household decision-making power. This can employ mixed-methods using qualitative narratives of beneficiaries with quantitative assessments of income growth, business sustainability and social impact.
Most evaluations focus on short-term financial indicators, failing to document empowerment

indicators such as gender role changes, increased self-esteem or reduced dependency. Longitudinal studies tracking women beneficiaries over five to ten years to ascertain business sustainability, social mobility and overall well-being must be carried out to enable systematic documentation and impact analyses. This would help understand the needs of women to tailor more efficient and effective programmes.

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