ROLE OF MASS MEDIA CAMPAIGNS IN UPTAKE OF GOVERNMENT
EMPOWERMENT PROGRAMS BY WOMEN: THE CASE OF UWEZO FUND

by

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DECLARATION

ROLE OF MASS MEDIA CAMPAIGNS IN UPTAKE OF GOVERNMENT EMPOWERMENT PROGRAMS BY WOMEN**:** THE CASE OF UWEZO FUND

I declare that this thesis is my original work and has not been submitted to any other college or university for academic credit

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LIST OF ABREVIATIONS AND ACRONYMS

AGPO	Access to Government Procurement
AST	Agenda Setting Theory
DU-ERB	Daystar University Ethics Review Board
ELM	Elaboration Likelihood Model
FGDs	Focus Group Discussions
HIV/AIDS	Human Immunodeficiency Virus/Acquired Immunodeficiency Syndrome
IGAs	Income Generating Activities
KBC	Kenya Broadcasting Corporation
NACOSTI	National Commission for Science, Technology and Innovation
PWDs	Persons with Disabilities
SHGs	Self-Help Groups
TV	Television
WEF	Women Enterprise Fund
YEDF	Youth Enterprise Fund

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ABSTRACT

This study sought to establish the role of media campaigns in the uptake of government empowerment programs by women in Embakasi North Constituency, with reference to Uwezo Fund. The objectives of the study were; to find out the contribution mass media has made in creating awareness about Uwezo Fund, assess the perception of women on mass media as the channel of communication for Uwezo Fund, and to find out the challenges faced by women in the communication of Uwezo Fund information, through mass media. The study used two theoretical foundations - the Agenda Setting Theory and the Elaboration Likelihood Model. The research used descriptive research design and the target population was leaders drawn from 124 registered women groups which had benefitted from the Uwezo Fund in Embakasi North Constituency. Data was collected using focus group discussions (FGDs) and was analysed using NVivo. The findings showed that mass media campaigns played pivotal role in the uptake of government empowerment programs. The findings also showed that radio and television were perceived as being more effective as opposed to newspapers. Challenges such as the cost of newspapers, Language barrier, education levels, limited time to watch TV, and delayed communication processes, were highlighted by research participants. The study concluded that mass media campaigns play pivotal roles in the uptake of government empowerment programs. The study recommended the need for use of simple language that resonates with the target audience for each of the campaigns, language that can easily be understood by the different age, geographical, and social class. The study recommends further studies on government empowerment programs such as Women Enterprise Fund (WEF), Youth Fund and Uwezo fund especially in rural areas of Kenya.

CHAPTER ONE

INTRODUCTION AND BACKGROUND TO THE STUDY

Introduction

Mass media campaigns are usually used with the aim of influencing the audience targeted, to behave in a particular way (Pavlik & McIntosh, 2017). Mass media campaigns can reach huge populations within a short time. Therefore, governments often use them since they are theoretically accessible to all people. According to Pavlik and McIntosh (2017), the mass media can be categorized into four, according to the goal and the intended audience. The first category is informative media; newspapers and objective news programs; the second category is educational media; books, educational videos and the third category is persuasive media; that comprises of advertisements, newspaper editorials, websites, and television infomercials among others. The last category is entertainment media - movies, quizzes, thematic music.

Campaigns often focus on persuasive media, different from other types of mass media (Shinkafi, 2016). This arises from the fact that the targeted audience ought to be fully persuaded by the mass media campaign. It is worth noting that government mass media campaigns are chosen because people are mostly, wholly dependent on the media for information about the world (Hoekstra & Wegman, 2011). Examples of government campaigns include; road safety campaigns; drug and alcohol prevention campaign; public health and safety awareness campaign; antiterrorism campaigns and government programme awareness campaign.

Obtaining information about major occurrences around the world is untenable, away from the mass media, therefore it is the only available option (Shinkafi, 2016). In this regard, governments utilize what the audience thinks is informative media for

persuasive media to realize their own goals. In Kenya for example, the government has often used mass media with the aim of countering political and tribal conflict in Kenya (Mwendia, 2013).

In addition to using the mass media for persuasion, the government also uses media scheduling for impact. Media scheduling entails ensuring that the best message for an audience, and in the best suitable media is presented. This is in line with Delhomme, De Dobbeleer, Forward, and Simoes (2009) who are of the view that mass media campaigns should take cognizance of the differences in the target audience. Media scheduling is important for mass media campaigns. In this accord, a mass media campaign must define precisely the target audience that it sets to influence (Peden, 2010).

The characteristics of the audience should also be explored for understanding of forms of media appeal to apply. In order to achieve that, media consumption surveys can be used, among other methods. For example, the best media for the elderly may not be suitable for the youth and vice versa (Wolf, 2010). Secondly, what one wants to campaign for, must be matched with the right media. Advertising a new product on radio, may not be a good choice because the audience will not have the mental visualization of the product. Government empowerment products require investigation of the right form of media to be used in campaigns for specific groups in Kenya (Wolf, 2010).

This study, therefore, sought to examine the role of mass media campaigns in the uptake of government empowerment programs, using the case of Uwezo fund. Chapter one gives the background to the study, the statement of the problem, purpose of the study, objectives and research questions, justification and significance,

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assumptions of the study, scope of the study, limitations and delimitations of the study, definition of terms and the chapter summary.

Background to the Study

In the last decade, new media such as the internet and mobile telephony have revolutionized communication globally (Al-rahmi & Othman, 2013). The capacity of mobile telephony to provide radio, television and computer aided communication has made it easier to universally access various mass media. The internet has moulded the consumption patterns by providing various channels and platforms for content, goods and services. However, traditional media remains a fundamental part in the socio-economic development of the society and democracy (Wilson, Warnock & Schoemaker, 2007). Given that advertisers use social media and other internet channels, they also consider advertising on traditional media in order to effectively and efficiently reach their target audiences. In reaching out to target publics, the advertiser can reach out more consumers and in an effective manner. This is because a consumer may not be on all platforms used to advertise; however traditional media such as television and radio can easily be accessed even in the rural areas.

There is immense accessibility of traditional media in Kenya. According to GeoPoll Audience Measurement Data (2017), radio reach in Kenya stands at 89%. This is followed by TV at 77% and newspapers at 65%. On its part, Internet access stood at 22 million persons, with 44% of Kenyans using a smartphone to access the internet. Most Kenyans relied on TV and radio as sources of news at 36% and 31% respectively. Those who relied on social media were at 18%. And the rest (14%), relied on newspapers, friends and family, and the community leaders.

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The accessibility of media determines the impact and uptake of the content placed on the platform. Traditional media or old media has been used in the advertising world for many years (Asif, 2013). These media encompass television, newspaper, radio and magazines advertisements. These forms of communication are the most used by businesses, daily, to reach their audiences.

As posited by Naik (2015), publics spend a lot of time interacting with media, such interactions mean that the media is at the centre stage of shaping meaning and daily practice. Over time, the mass media has been used to create awareness of government programs. However, social media has gained popularity (Rana, Dwivedi & Williams, 2015). The new form of media can be used to create awareness of government programs and to create links to mass media channels that focus on specific government programs. The accessibility enhances the uptake of government empowerment programs. Such media are used to empower and advance government programs.

In government empowerment programs, it can be premised that mass media plays critical role in disseminating information, hence influencing their uptake. Mass media has the ability to reach a broad target audience which is the ultimate goal of every campaign (Kotler & Armstrong, 2010). It is therefore vital to investigate if government campaigns that are backed by mass media and that are aimed at enhancing the uptake of government empowerment programs succeed or not.

Shinkafi (2016) argued that mass media has the capacity to influence human behaviour. Mass media can influence the way people perceive things and how they behave. In this light, the media, as a force in the society, has the capacity to influence attitudes towards government programs. Further, media can determine the receptiveness of the target population to these programs. While Fombad and Jiyane

(2017) pointed out that community radios play a pivotal role in kick-starting economic empowerment programs for women, Mulievi (2018) found out that Kenyan women had inadequate knowledge of funding institutions including government empowerment programmes.

In Kenya, the government runs different empowerment programmes, and creates awareness amongst the youth, women and persons with disability through various platforms. Uwezo Fund is one of the empowerment programme run by the government. The fund was created under the Ministry of Devolution and Planning and was launched by the President on 8th September 2013. It was enacted through a Legal Notice No. 21 of the Public Finance Management Act, 2014 and later published on 21st February 2014 (www.uwezo.go.ke).

Uwezo Fund is a flagship program for Vision 2030 aimed at enabling women, youth and people with disability, to access finances to promote business and enterprises at the constituency level. The program is aimed at enhancing economic growth towards the realization of the Millennium Development Goal on eradication of extreme poverty and hunger, promotion of gender equality and empowerment of women. The fund also provides mentorship opportunities to enable beneficiaries take advantage of the 30% government procurement preference through its capacity building program (www.uwezo.go.ke).

According to the Uwezo fund website, the fund is an avenue for nurturing enterprises, catalysing innovation, promoting industry, creating employment, and growing the economy. The main objectives of the fund are to expand access to finances in promotion of youth and women business and enterprises at the constituency level for economic growth towards realization of the goals of Vision

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2030, to generate gainful self-employment for youth and women, and to model an alternative framework in funding community driven development.

The role of the Ministry of Devolution and Planning is to oversee operations of the Uwezo Fund as an Oversight Board in the implementation of the program. The Ministry is responsible for the development of policy measures in relation to the Fund and provide guidelines on the fund allocation and distribution at the constituency level (Ongera, Nyakundi & Nyangau, 2016). The Ministry is also responsible for capacity building to Uwezo Fund recipients on matters relating to table banking, business entrepreneurship and public procurements. It is against this background that this study seeks to establish the role of mass media campaigns in the uptake of government empowerment programs, using the case of Uwezo fund.

Problem Statement

Although there are numerous calls for proposals from government institutions and not-for profit organizations, the level of access to funding by women in many parts of Kenya is low (Litunya, 2017). The access to funding has remained exclusive and often impossible. One of the factors blamed for this predicament is lack of awareness of funding opportunities. The window for funding application is open, but lack of timely information on when to apply for funding could hinder women from accessing funding. This happens despite government programs being backed by rigorous media campaigns (Mulievi, 2018).

Lack of access to information has been a challenge for the women to pursue government funding opportunities. This could leave many women unable to realize notable progress in socio-economic empowerment (Singer, Amorós & Arreola, 2014). In Kenya, about 40% of women do not have access to finances at all (Women

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Enterprise Fund Rapid Assessment Report, 2008 as cited in Kyuvi, 2017) therefore, this calls for an immediate action in increasing awareness of funding opportunities. A study by Mulievi (2018) shows that Kenyan women face a number of challenges including but not limited to; lack of collateral assets, inadequate knowledge of funding opportunities as well as limited knowledge of the requisite skills to manage funding. Weveti (2014) identified lack of adequate information as a major challenge inhibiting access to the constituency WEF among women. This puts to question; the efficacy of the media advocacy campaigns on government empowerment programmes.

As at July 2019, the uptake of the fund was less than 4% of the total female population in Nairobi County (Uwezo Fund report, 2019). Arguably, it is evident that a large number of women have not accessed the fund. As a result, most of them would only afford to engage in petty trade and small-scale Income Generating Activities (IGAs) that may not have major impact on their livelihoods (Kyuvi, 2017).Uwezo Fund programme uses mass media to create awareness about the Fund. Okande (2015) found out that mass media appeared to have a limited influence on youth participation in the Uwezo fund initiative. As such, it is evident that mass media may not have been effective in reaching the intended populations (Okande, 2015). The study sets to investigate the effectiveness of media campaigns in the uptake of government empowerment program using the case of Uwezo fund.

Purpose of the Study

The purpose of this study was to establish the role of media campaigns in the uptake of government empowerment programs by women in Embakasi North Constituency, with reference to Uwezo Fund.

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Objectives of the Study

This study was guided by the following research objectives:

1. To find out the contribution mass media has made in creating awareness about Uwezo Fund.

2. To assess the perception of women on mass media as the channel of communication, for Uwezo Fund.

3. To find out the challenges faced by women in the communication of Uwezo Fund information, through mass media.

Research Questions

The study sought to respond to the following research questions:

1. What contribution has mass media made in creating awareness about Uwezo Fund?

2. What is the perception of women about mass media as a channel of Uwezo Fund communication?

3. What are the challenges faced by women in the communication of Uwezo fund information though mass media?

Rationale of the Study

There is need for rigorous research on the use of mass media campaigns in communicating government projects in Kenya. This is particularly so since resources are used in enhancing the awareness of government projects (Mwendia, 2013).

Studies on the role of media campaigns in the uptake of government projects can create a basis for taking stock of the gains of these campaigns.

The study findings provide information on the relationship between media campaigns and uptake of information. This knowledge is vital since this understanding informs the government on the information dissemination campaigns. This could enhance uptake of government empowerment programmes, hence improving the lives of women in the country. In this light, government policy makers would make the right policies aimed at enhancing the efficacy of the media campaigns that the government rolls out.

Significance of the Study

There was need to study mass media campaigns and the role they play in enhancing the uptake of government projects in Kenya. This is particularly important since the findings of the study are beneficial to various stakeholders such as government officials, development actors such as civil society organizations, and researchers among others.

To begin with, government communication officials in ministries who roll out empowerment programs have access to valuable information that enables them to think logically and enhance effective awareness of government projects. This is through vivid understanding of media consumption behaviours of the target populations, the most appropriate media channels and other necessary dynamics of the campaigns undertaken.

The findings of this study would be important to other researchers in the communication field since it would avail information that informs subsequent studies on the subject of media choice and awareness of government programs.

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Assumptions of the Study

The study was conducted under the following assumptions:

i) The respondents will be honest in their answers

ii) The respondents will participate in the study

iii) The findings of the study will give an insight to the government empowerment programs to invest more on mass media campaigns

iv) The respondents will have knowledge on Uwezo Fund and how mass media has impacted in the uptake of the program by the women.

Scope of Study

The study was undertaken in Nairobi County. It targeted officials from the 124 Registered Women Groups (SHGs) in Embakasi North Constituency which have benefitted from the Uwezo Fund (Uwezo, 2019). The research chose the specific respondents because they were the beneficiaries of the fund. The study site was also chosen because Ksh. 18,920,000 was disbursed in the constituency as at December 2019 (Uwezo Fund, 2019). This was above the national average of Ksh. 17,860,056 and the Nairobi County Average of 15,343,305. This made it one of the areas with the highest level of uptake of Uwezo fund in Nairobi County.

Limitations and Delimitations of the Study

The women groups were not found in one place but are spread throughout the constituency. Reaching all the groups was an uphill task since their leaders work in different areas within and outside the constituency. This meant getting responses promptly was not easy, therefore enough time was created to adequately reach the

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groups targeted. The researcher only focused on the officials of the Women Groups since they understand the issues facing their groups.

Data will be collected from the Nairobi City County, which is the capital city of Kenya. Since most of the women group members come from both rural and urban centres, and the dynamics in Nairobi, Embakasi sub-county, may be different in the various parts of the country, the data partially reflected the situation in the country.

In addition, the researcher did not have control over the willingness of the respondents to participate in the study. In addressing this limitation, the researcher assured the respondents that the data collected will be treated confidentially and applied for academic purposes only.

<div align="center">Definition of Terms</div>

Government empowerment Programs - These are initiatives created by the government to solve the myriads of socio-economic problems facing the citizenry (mostly youth and women) (Canning & Sevilla, 2003). In this study, this means programs such as Uwezo Fund, Youth Enterprise Fund, and National Youth Service among others.

Mass media campaigns – a mass media campaign is the universe of measures aimed at fulfilling a specific objective (University of Twente, 2006). In this study, this means the mass media initiatives undertaken via traditional media (television, radio, newspaper) to create awareness of the Uwezo Fund.

Uptake of government empowerment Programs – This is the level to which government programs are adopted by the target population as a result of increased awareness of such programs (Mutuku, 2011). In this study, this means the level to which the youth and women apply and benefit from Uwezo Fund.

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Awareness- this is the level of knowledge about the existence of government programmes (Naik, 2015). In this study, this entail knowledge about the existence and mandate of the Uwezo Fund.

Perception - It is the level to which women consider mass media reliable channel of communication for learning about government empowerment programmes (Shinkafi, 2016). This is the level to which women consider mass media as a reliable source of information on Uwezo Fund in this study.

Challenges - these are the hurdles faced by women in accessing information about government empowerment programmes (Okande, 2015). In this study, these are the challenges women face in obtaining information about Uwezo Fund.

Summary

This chapter provided the research background, research objectives, justification and significance of the study, scope, assumptions and the limitations and delimitations as well as definition of the key terms. Chapter two presents the literature review. It includes; theoretical framework, general literature, conceptual framework, empirical literature review.

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CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter presented the literature review on the role of mass media on uptake of government empowerment programmes. This was done in line with the study objectives. This included the theoretical framework, general literature, conceptual framework and empirical literature review.

Theoretical Framework

Theory is a logically interrelated set of propositions about empirical reality (Oso & Onen, 2009). These propositions brought about definitions and functional relationships between the variables and constructs affecting a study phenomenon. The theoretical framework identified applicable theories and their specific roles in a study. This study was based on two theoretical foundations- the Agenda Setting Theory and the Elaboration Likelihood Model.

Agenda Setting Theory

Agenda Setting Theory is defined as the process whereby the mass media determines what we think and talk about (McCombs & Shaw, 1993). The media sets agendas for any socio-economic and political discussions. The process through which the media sets the agendas is called gate-keeping -by careful selection and omission, the media determines what is to be discussed. By doing so, the media has influence on the opinion of the audience and importance of issues (McCombs & Shaw, 1993).

Media influence affects the order of presentation of news and programmes. The media defines what people should think about and how to think about it

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(McCombs & Shaw, 1993). Therefore, the media agenda determines the public agenda (McCombs, 2005). The theory argues that the public focusses on media get information. The Agenda Setting Theory argues that mass media influences its audience by selecting stories considered newsworthy, and how much prominence and space they give to these stories (McCombs, 2005). The theory focuses on the mass media influence on events, as articulated by the two scholars in a seminal article, which through content analysis of an election, documented a high correlation between media agenda and the public agenda (McCombs, 2005).

According to McCombs and Shaw (1993), the way in which media portrays or even ignores issues can influence decisions taken on those matters, and these have a direct impact on how the society regards those issues. Keeping certain issues in the limelight for long puts them in the public domain and enables people to think about them more. This theory was important in this study because it guided the researcher in seeking to find out whether the media has played a role in creating awareness about Uwezo Fund; examine the media influence in the uptake of Uwezo Fund, and how the media has contributed towards how women think about the traditional mass media channels (TV, radio, and newspapers).

The critiques of the Agenda Setting Theory argue that, the theory assumes Agenda setting is the creation of public awareness and concern on salient issues highlighted or given prominence by the media (Griffin, 2009). The Agenda Setting Theory has also some inherent limitations (Griffin, 2009). To begin with, it can weaken the opinion of the people who are interested in a particular agenda. It may not conceal the agenda to those who are not interested in it or those who do not see it as being important.

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In addition, the theory tends not to have major influences for persons who have already made up their mind about a particular issue. In some instances, some of the intended audience of Agenda Setting, may not be well informed (McCombs & Shaw, 1993). This audience may also not be interested in what the media is addressing or may be sceptical of the intentions of the media. Within the context of this current study, these limitations may reduce the capacity of the mass media to lead to have meaningful influence on women about the Uwezo Fund.

Application of the Theory to The Study

Agenda-Setting theory is appropriate and relevant to this study, as it helped to understand the pervasive role of mass media. McQuail and Windahl (1993) argue that the media pays attention to some social, economic or even political issues while emphasizing, neglecting or even abandoning other issues they do not deem important for the society. McQuail and Windahl (1993) further argue that the more emphasis mass media places on an issue, enables the audiences to not only learn about it but also suggests the importance to attach to the topic. For example, in reflecting what candidates are saying during a campaign, the mass media determines the important issues thus, setting the agenda of the campaign. Within the context of this study, the level to which stories on Uwezo Fund are emphasised in the mass media, can affect the relative importance placed on them. This could go on to affect the uptake of the Fund among women, by taking more funds or avoiding the fund.

Baran and Davis (2012) points out that the concept of Agenda Setting should be expanded to include the concept of agenda building. This is after they studied the relationship between the press and public opinion. The authors further identified issues pertinent to societal needs and amplified them through coverage and media

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framing so that the society can have a platform to discuss issues. Through this role, the media is able to influence the society and, in the process, bring about desired social change.

The media can affect how a society determines its important concerns and mobilise its institutions towards meeting them (Baran & Davis, 2012). In line with this current study, the media can contribute to higher uptake of Uwezo Fund by constantly carrying out campaigns aimed at enhancing its visibility. This could go on to influence its perceived importance to women groups and contribute to more women applying for it.

Though the Agenda Setting Theory casts light on the influence of the mass media on what we think and talk about, it does not explain the aspects of persuasion and consumer attitude. This study employed the Elaboration Likelihood Model to explain the formulation of attitude towards the Uwezo Fund by women after persuasion by mass media campaigns.

Elaboration Likelihood Model

The Elaboration Likelihood Model (ELM) was advanced by Petty and Cacioppo in 1981. The theory came in to bridge a gap in the field of persuasion and its link with the formulation of consumer attitude. Prior to that, there had been many conceptual and methodological gaps in the field. The model provides a framework for broadly explaining persuasion. It is applicable to various variables such as the source of persuasion, message, recipient and context under which persuasion occurs (Petty & Cacioppo, 1986). The basic tenet of the ELM is the presence of two routes to persuasion - the central and peripheral routes. Schumann, Kotowski, Ahn and

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Haugtvedt (2012) pointed out that these are based on two opposite points on a field, which represents the likelihood of cognitive effort being used to process a message.

In this regard, a person's motivation and ability determines the level of elaboration likelihood. Depending on whether this is high or low, this affects the route through which persuasion will occur (Petty & Cacioppo, 1986). The motivation of a person is based on various factors. These include whether or not the message has personal relevance, the degree of need for cognition, the source of the message argument and whether the advocated position is pro or counter-attitudinal situations (Petty & Cacioppo, 1983).

Furthermore, the level of motivation is based on ability. In this regard, the ability of the recipient of a message to understand the message will affect the route taken. This is further affected by "the presence of distracting stimuli, message repetitiveness, complexity and the amount of issue-relevant prior experience the intended individuals have" (Petty &Cacioppo, 1983).

The ELM is critiqued based on its development. Questions have been raised as to whether the study preceding it empirically informed the formulation of the ELM conceptual framework or whether the authors just brought together disparate ideas from extant literature to formulate the model (Cole, Ettenson, Reinke & Schrader, 1990; Morris, Woo & Singh, 2005); leading to intuitive or conceptual assumptions. However, the model has been successfully applied to various studies (Cook, Moore & Steel, 2004; Crano & Prislin, 2006).

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Application of the Theory to the Study

Within the context of this study, the level of uptake of government empowerment programmes would be dependent on the presence of messages (stimuli) on Uwezo Fund; the number of times the message is aired; the simplicity of the message (its formulation); and the experiences of women with communication from Uwezo Fund in terms of whether communication led to the success of other applicants known by the women. The effect of the persuasion process is typically measured by attitudinal and behavioural effect towards the empowerment programmes. In this regard, it can be argued that the level to which women are persuaded to apply for Uwezo Fund was based on the level to which the messages communicated change their attitude and behaviour toward the fund. The ELM complements the agenda setting theory since the latter does not focus on attitudinal and behavioural changes once the importance of the message is created. The ELM theory thus goes an extra mile to explain how women decide to or not to apply for the Uwezo Fund once its importance has been established through agenda setting.

General Literature Review

In this section, a review of relevant literature is presented. This was done in line with the study variables.

Mass Media in Kenya

According to Ogola (2011), Kenya's media is termed vibrant and it's among the most respected in Africa. The media plays a crucial role in the socio-economic development of the nation through dissemination of information, holding a mirror to

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society, providing a platform for civic engagement, and playing the watch dog role. There has been remarkable growth in the industry since independence in 1963. The country has transitioned from one broadcaster, the Kenya Broadcasting Corporation (KBC), to the current 386 FM radio frequencies and 105 TV frequencies allocated to state and private operators. The media also publishes 19 daily and weekly titles across the country (Information Cradle, 2019). This shows that the Kenyan mass media industry is vibrant, and that the government has many avenues for undertaking mass media campaigns regarding empowerment programmes.

A study undertaken by Cheng (2011) in Kisii County shows that the mass media channel with the highest accessibility is the radio at 75% in comparison to other media. These findings are corroborated by another study by Ipsos Synovate Kenya on media consumption which established that the main channels with the highest influence on the adult population was the radio; with the adult population being people aged more than 15 years (Ipsos Synovate, 2012). When the radio, television and newspapers were compared, the radio was ranked highest at 75% in rural areas. This was followed by the television at 18%. Daily newspapers (the Daily Nation and The Standard) were the least at 1.8%. These channels were the most relied upon to enhance knowledge on selected items in Kenya. These findings showed that the government has some data to rely on when making choices on the kind of mass media to use in undertaking media campaigns aimed at enhancing the uptake of empowerment programmes.

Okaron (2015) points out that in Nairobi County, the most preferred source of information on HIV/AIDS was the radio (16.4 per cent). This was followed by the daily newspapers at 14.5%, the school at 14% and, family and relatives at 12.9%. Other significant sources of information were schoolmates and friends (10.8%) and,

health facilities (10.1%) among others. In urban areas, there were more pupils who could access radios and newspapers as opposed to those in rural areas owing to the fact that they had working parents. This shows that that there are different preferences of mass media channels between urban and rural populations (Okaron, 2015). In this regard, the government needs to take cognizance of these differences when choosing the media channels to use in its campaigns.

<div align="center">Mass Media Campaigns and Public Communication</div>

Mass media campaigns are defined as campaigns with purposeful attempt to inform, persuade, or motivate behaviour change in large audience within a given period of time (Rice & Atkins, 2012). In this regard, mass media campaigns refer to different media tools that the government has used to create awareness of their programmes among women. This includes the advertisements both on radio and TV, presentations, print, billboards with the hope that women will hear and know about the program and seek to uptake the funds.

Braft (2007) points out that a mass media campaign refers to a universe of measures (messages) created in order to fulfil a specific objective performed on a large scale and using multiple media. Braft further explains that a good media is not only a good message but a right message reaching the right person via the right medium and at the right moment. They are created to get a message to a target group and influence them in a desired way.

Mass media campaigns are usually designed with the purpose of getting a message to a target audience (Asif, 2013). In this regard, mass media campaigns are aimed at influencing the way such an audience behaves. A successful campaign should persuade viewers to adopt a particular product. According to the University of

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Twente (2006), a mass media campaign is "the universe of measures aimed at fulfilling a specific objective". Mass media campaigns, therefore, often exhibit themselves as complicated forms of advertisement that employ multiple media and that are undertaken on a large scale.

The main aim of a mass media campaign is to reach as many people as possible using multiple media (Kotler & Armstrong, 2010). Essentially, multiple media involve the use of multiple instances of the same message. The message should conform to specified characteristics so as to have maximum effect. In a nutshell, an effective mass media campaign should match the right message with the right medium and at the right time. When employed correctly, mass media campaigns can change the view of the public on socio-economic and political subject. As argued in this study, mass media campaigns can play a central role in enhancing the uptake and adherence to specified empowerment.

Uwezo Fund mass media campaign has messages targeting the women. These are meant to both inform and influence them to acquire the funds and use them on activities that will empower them and reduce unemployment (Okande, 2015). Regrettably, the effectiveness of such media in reaching women is yet to be studied through systematic study. This can be evidenced in a study by Okande (2015) that established that in most cases, the mass media used by Uwezo Fund are not effective in reaching the target audience.

Critical Components of Mass Media Campaigns

In the process of effective communication selecting the fitting channels of communication is paramount (Guo, 2003). Channels are means through which messages are transmitted and are divided into two types-verbal and nonverbal.

Currently, there have been numerous technological changes which have led to the dynamic changes in the use of the various types of channels of communication.

Abidin (2015) argues that incomplete and haphazard communication lacks meaning to the target audience. Every program requires a communication plan, effective analysis of information and proper distribution of information through the right medium. Over the years the number of communication channels has increased with options such as mobile technology, video conferencing, fax machines, and electronic bulletin boards (Abidin, 2015). This means that there is a wide array of media available for enhancing awareness of government programs.

However, communication officials cannot rely entirely on face-to-face communication to get their message across and therefore have to determine what type of communication channel to use for effective communication. Dobie (2007) stipulates that there are three main channels of communication namely nonverbal, oral, and written. Each of these channels has certain features that can either help or hinder communication, depending on the circumstances, the message, the sender and the audience. Electronic channels such as the telephone, radio, television and internet, use one or more of the principal channels using technology to enhance the channel.

Nonverbal communication includes gestures, facial expressions, posture, dress codes and other aspects of space, appearance, paralanguage, and time. Nonverbal communication conveys attitudes, status, feelings, and other expressive messages (Dobie, 2007). This communication channel is often used to show relationships, among elements in the external environment. If nonverbal communication is well used, it increases credibility and effectiveness of communication.

Verbal communication includes dialogues and written communication. Choice of face-to-face meetings has huge effects on the effectiveness of communication. In

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this case, sufficient information is transmitted, employees can transmit their emotions and immediate feedback is enabled (Lunenburg, 2010). On its part, written communication comes in handy when one has to describe technical details. With the advent of electronic mail and computer-based communication, written communication has seen extraordinary improvement in efficiency (Lunenburg, 2010).

Moreover, written communication as seen during the Industrial Revolution, especially in Western Europe and North America, created an increased need for literacy (Abidin, 2015). This is different because writing provides a permanent record of the information. If well organized, written documents are easy to store, retrieve, and transmit. Writing also allows the sender to prepare a message carefully at their convenient time and allow the receiver enough time to read and give their feedback (Abidin, 2015).

Electronic channels may be in form of email, telephone, television or video conferencing. Almost all electronic channels have similar features like other channels, but electronic modes are unique in terms of speed and reach (Dobie, 2007). Electronic channels like television covers more distance within a short time as compared to traditional means of conveying information. The speed and coverage of electronic channels creates new expectations for both the sender and receiver. For empowerment programs, right choice of media will affect the level of awareness of such programs as promised by this study. This is since people from various socio-demographic characteristics will be reached (Peden, 2010).

Okigbo (2014) points out that effective mass media campaigns should show clearly the goals that such campaigns want to achieve. In this case, the mass media campaign should classify the target audience in terms of their perceived attitudes, knowledge, and behaviour. In this regard, effective mass media campaigns should

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have the propensity to reach the intended audience in an effective and timely manner since communication needs are linked with the appropriate media channels for that audience.

Effective mass media campaigns should have the right messages for the desired change or outcome. When developing messages, there should be quality discussions and brainstorming that map out the exact communication needs of the message, pass trends of the target audience and, possible ways of packaging the message (diversity since the target audience has different characteristics) (Turow, 2009). Therefore, media campaigns should factor in the various characteristics of people targeted to enhance their efficacy.

Okigbo (2014) is also of the view that the cost of the media channel has to be taken into consideration. For mass media campaigns to be effective, the channel has to be the most efficient and cost-effective. When choosing from news media channels such as television, radio, newspapers, magazines, and periodicals one has to match the channel with the preferences of the target audience (Okigbo, 2014). There should also be good frequency of airing the messages. This is best achieved when good rapport is built with local media during campaigns.

Further, Griffin (2009) argues that effective mass media campaigns are the ones that are easy to monitor. In this case, there should be mechanisms for monitoring the progress, process and outcome of the mass media campaign. If a mass media campaign is hard to evaluate, then its effectiveness cannot be ascertained. According to Griffin (2009), this would also hinder the effectiveness of mass media campaign since improvements cannot be readily made.

Traditional media remains a fundamental part in our lives. Naik (2015) states that traditional mass media campaigns continue to be used by governments and non-

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governmental organizations to create awareness about their programs and projects the world over. Although modern communication channels such as social media are increasingly being employed by government bodies, there has always been effort to find and maintain a balance between both types of media. Therefore, the media campaigns adopted by the government should integrate both modern and traditional media channels.

In Belgium, mass media campaigns are run using traditional media such as newspapers, televisions, or the radio (Van Damme et al., 2015). In Belgium, mass media campaigns are used to create awareness of government programs and even point out to other mass media channels that focus on specific government programs. Furthermore, these campaigns are used to enhance people's empowerment and advance education through listening to radio on their way to work, watching news at home on television and reading the magazines at the doctor's office among others as already pointed out (Van Damme et al., 2015). This means that traditional media are highly relevant in creating awareness on government programs.

According to Pavlik and McIntosh (2017), mass media campaigns are usually used with the aim of influencing the audience targeted to behave in a way. Since mass media campaigns can reach huge populations within a short time, governments often use them to vast population since theoretically; these media are accessible to all people. Therefore, this study sought to examine the level to which these attributes of the mass media contribute to its uptake in the Uwezo Fund.

In a study titled, "The influence of media in creating awareness of job opportunities for the youth in Kenya: A case study of the Uwezo Fund Initiative" Okande (2015) found that mass media campaigns have limited influence on youth participation in the Fund. Only 12% of respondents involved in this study had

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received information on the fund through the media (mass media campaigns). This shows that although there is evidence of use of mass media campaigns in enhancing the uptake of Uwezo Fund among the Youth, its effectiveness among women is yet to be studied. This underlines the importance of this current study.

Hoekstra and Wegman (2011) argues that the use of mass media is vital in public communication about government programmes and initiatives since they have the propensity to reach the greatest numbers of people. There is a belief that in order to reach a wide audience or the large portion of the population mass media is the way to go which has been the most used channel in communicating with large audiences as in the case of this current study. But for this to be so, Hoekstra and Wegman argue that for a message to be effective it needs to be tailor made for a target audience.

Further, people with low education are usually not reached by the message not for lack of understanding but because they don't even pay attention to the message being relayed. For these messages to be successful people with a low level of education need a more involved approach like personally contacting them through phone, mail or even personal visitations (Hoekstra & Wegman, 2011).

Evidently, there is a close relationship between the use of mass media in public communication and the way the messages passed to them is framed. Ndang (2014) was of the view that any message passed to the public should be framed in such a way that the target audience, for instance: the person who is seen as being responsible in addressing the problem is adequately reached. This needs clear message that can be easily understood by people of various educational levels, age and other socio-economic and demographic characteristics.

Peden (2010) argues that a message should have clarity in three parts namely: the advocated position, the set of general arguments in support of the advocated

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position, and the specific factual evidence designed to bolster the general arguments. Therefore, it is pivotal to investigate the level to which the clarity of the message affects the uptake of government empowerment programs. In this study, the advocated position is "uptake of Uwezo Fund". The general arguments were typically supply reasons for adopting the advocated position such as the need to ensure participation in the program and the consequences of not doing so. This should be supported by a justification for the arguments in the form of factual evidence (such as statistics among others).

Delhomme et al. (2009) were of the view that the positivity of the language used in advocacy message framing is also vital. In line with this study, messages aimed at passing information about Uwezo Fund should be positively framed such that it tends to cast light more on success stories. Any negative messages passed on such as possible messages of failure may affect the level to which people adopt the message or the program being advocated for. This could lead to negative outcomes as the intended outcome may not be realized (Delhomme et al., 2009). In this light, the message should be framed in such a way that the target audience positively responds to it, which could go on to instigate positive behavioural changes. When women are told about the advantages of Uwezo Fund, it is hoped that they could go on to apply for the fund in higher numbers as conceptualized in this current study.

Mweresah (2013) argues that the frequency of exposure to an advocacy message could affect the level to which road users respond to such messages. To effectively convey a campaign message, industry standards suggest that at least three exposures are required to achieve minimum effective frequency. In this regard, it is hoped that if women are exposed to mass media advocacy campaigns on Uwezo Fund for long periods of time; they are likely to respond positively to the message.

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Mogambi and Nyakeri (2015) showed that the placement of advocacy messages in the print media or the priming of such messages in radio and televisions could affect the level to which people respond to them. If a message is placed in the middle of newspapers where it is hard for people to find it quickly, the likelihood of the message being passed to reach the intended audience in time is lowered. This would go on to affect the level to which such messages affect the behaviour of the target population, such as women as in the case of this current study.

Bragt (2007) in the work entitled "mass media campaign tracking" opines that mass media campaigns should be persuasive. In this case, any media chosen to reach the youth and women such as Uwezo Fund should have convincing message. It should pass all the relevant information and have a feedback mechanism in case of queries emanating from the target population.

Otinga (2012) argues that mass media campaign ought to be varied, multifaceted, highly planned and strategically placed so as to achieve the desired outcome in enhancing awareness of government empowerment programs. In this case it should use a multiplicity of media such as advertisements in radio and television; presentations; print media; billboards among others so as to ensure that the maximum number of the targeted population is reached.

Rice and Atkins (2012), in their work titled "Public communication campaigns" point out that mass media campaigns should have the capacity to inform, persuade, and motivate certain changes in behavior over a given period of time in a large audience. As such it, the choice of media adopted in mass media campaigns should be able to bring changes in the attitudes, knowledge, values and beliefs of the target population. This means that the mass media channel use could influence the attitudes of women towards government empowerment programs in Kenya.

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Challenges Facing Mass Media Campaigns

There are various challenges facing mass media campaigns. To begin with, it is hard to evaluate mass media campaigns. This, according to Luellen, Shadish and Clark (2005) stems from "the associated complexity, unpredictability of contextual events, confounding influences, lack of comparison groups, unfamiliarity with appropriate methods, and uncertainty about the explanatory value of outcomes" (p. 530). Without effective evaluation mechanisms, improving mass media campaigns remains a tall order. The challenge of evaluating the effectiveness of mass media campaigns has also been identified by World Bank (2012). Herein, a World Bank report shows that demographic characteristics such as age, level of schooling, socioeconomic statuses among others make some forms of media channels effective in certain groups than in others. In this regard, matching the right media channels with a diverse group such as women in Kenya remains a tall order.

Sibley and Harre (2009), found out that in some instances, mass media campaigns can have negative effects on the target population. In road safety campaigns for example, messages aimed at creating fear tended to cause both facilitating and inhibiting effects. The target audience sometimes develops defective coping mechanisms. This could lead to unpleasant feelings, reducing the level of uptake of the messages by the target audience and vice versa. In this regard, poor packaging of mass media messages can reduce the uptake of empowerment programs by women if generate negative feedback (Sibley & Harre, 2009). This study thus investigated the level to which packaging of media campaign messages influences the uptake of Uwezo Fund.

Okande (2015) in study on Uwezo Fund found out that the youth face significant challenges in accessing and engaging the media. These challenges

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included complex messaging, prohibitive costs, inadequate of media literacy skills and, gender disparities in accessing information. The levels to which these challenges face women in accessing the Fund are yet to be studied. Hence the need to find out the challenges facing mass media campaigns.

Government Empowerment Programmes in Kenya

The Government of Kenya introduced Affirmative Action programs and policies aimed at addressing the challenges facing women. These programs are aimed at giving them opportunities to start businesses and come up with various ways of creating wealth (Njuru, 2014). These programs include the Youth Enterprise Fund (YEDF), Women Enterprise Fund (WEF), Access to government procurement (AGPO) and Uwezo Fund - which is the focus of this study. This study aims at examining how media campaigns affect the uptake of these programs.

The Youth Enterprise Development Fund is a state corporation under the Ministry of Public Services, Gender and Youth Affairs gazetted on 8th December 2006 and transformed into a State Corporation on 11th May 2007. The fund seeks to create employment through the promotion of entrepreneurship by providing loan services to small and medium size enterprises. The objectives of the fund are: to provide market support to youth enterprises, facilitate youth enterprises to develop linkages with large enterprises, provide trading premises and worksites, provide business development services to youth owned enterprises and facilitate youth to obtain jobs abroad (YEDF, 2019).

Women Enterprise Fund (WEF) is a semi-autonomous government Agency in the Ministry of Public Service, Youth and Gender Affairs which was established in

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August 2007, to provide accessible and affordable credit to support women start and expand business for wealth and employment creation (WEF 2019).

Access to Government Procurement (AGPO, 2019) is aimed at facilitating the enterprises owned by youth, women and persons with Disabilities (PWDs) to be able to participate in government procurement. This is made possible through the implementation of the Presidential Directive that 30% of government procurement opportunities be set aside for the youth, women and PWDs. It is an affirmative action aimed at empowering disadvantaged groups by giving them more opportunities to do business with the Government (AGPO 2019).

The Uwezo Fund is a youth, women and persons with disability fund that provides mentorship opportunities to enable beneficiaries take advantage of the 30% government procurement preference through its capacity building program. The Fund also provides an avenue for incubating enterprises, catalysing innovation, promoting industry, creating employment and growing the economy (Ongera et al., 2016).

The fund has its genesis in the pledge His Excellency the President Uhuru Kenyatta made to allocate the Kshs. 6 billion that was meant for presidential run-off. Uwezo fund was created by Government of Kenya under the Ministry of Devolution and Planning in the 2013. The Fund was launched on 8th September 2013 and enacted through a Legal Notice No. 21 of the Public Finance Management Act, 2014 (Ongera et al., 2016).

By its name, "Uwezo Fund" the fund is a program of empowerment. President Uhuru Kenyatta affirmed that its underlying philosophy is an affirmation of hope and faith in the Kenyan people. The Uwezo Fund is flagship program for Vision 2030 aimed at enabling women, youth and people with disability access finances to promote business and enterprises at the constituency level, thereby enhancing

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economic growth towards the realization of the same and the Millennium Development Goals in eradication of extreme poverty and hunger, promote gender equality and empower women. It also provides mentorship opportunities to enable beneficiaries take advantage of the 30% government procurement preference through its capacity building program (Uwezo Fund Report, 2015).

Uwezo fund is an avenue for incubating enterprises, catalysing innovation, promoting industry, creating employment and growing the economy. The main objective of the fund is, to expand access to finances in promotion of youth and women business and enterprises at the constituency level for economic growth towards realization of the goals of Vision 2030, to generate gainful self-employment for youth and women and to model an alternative framework in funding community driven development (Uwezo Fund, 2015).

The role of the Ministry of Devolution and Planning being the Ministry responsible for youth and gender affairs is tasked with the operations of the Uwezo Fund as Oversight Board in the implementation of the Uwezo Fund. The Ministry is responsible of the development of policy measures relation to the Fund and provide guidelines on the fund allocation and distribution at the constituency level (Ongera, Nyakundi & Nyangau, 2016). The Ministry is also responsible for capacity building to Uwezo Fund recipients on matters relating to table banking, business entrepreneurship and public procurements.

Uptake of Government Empowerment Programs

The government has come up with various empowerment programs geared towards empowering the society. Mutuku (2011) points out that there is need to ensure that the youth in African countries are empowered through empowerment

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programs. This is vital since empowered youth can contribute to national development among other benefits. In this case governments come up with numerous programs aimed at empowering the population and most importantly the youth (Mutuku, 2011). Regrettably most of the youth, who also include women under 45, intended by the myriads of empowerment programs do not benefit from such programs. Some are either unaware of such programs while those who are aware may not know how to access them. This leaves the youth living a life of failure, frustration, and anger due to inabilities to access start-up capital for their enterprises.

Empowering youth is one of the most important development strategies for Africa (Garcia & Fares, 2008). This emanates from the fact that the youth constitutes one of the most populous segments of the community. Although there are no sufficient initiatives aimed at empowering the youth, Garcia and Fares point out that harnessing the energy of the youth as well as their motivation, resilience, and ideas could be a panacea to the daunting poverty besetting the African continent. In this regard, it is pertinent to create awareness for all government empowerment programs to enhance their uptake.

Parpart, Rai and Staudt (2002) showed that empowerment in Kenya had focused on women in the decades preceding the turn of the century. Although most of the women had not benefitted fully from government initiatives aimed at empowering them, the vast majority were in some form of organized groups. These women were faced with a high level of poverty and dangerous alternatives in the pursuit of survival. This study, therefore, aims at examining how media campaigns influence the uptake of these empowerment programs.

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Role of Media Campaigns in the uptake of Government Empowerment Programs

Mass media campaigns are supposed to ensure high uptake of government empowerment programs. Reinikka and Svensson (2004) in their study of a newspaper campaign on the entitlement of the people to government spending in education showed interesting results. It was apparent that although some people had good access to such newspapers, they did not benefit significantly from the government initiative on higher school spending. This was since the media did not carry relevant information (Reinikka & Svensson, 2004). This shows that the level of the success of mass media campaigns in enhancing the uptake of government empowerment programs depends on the level of access of such media, the relevance of the content so passed and the reader's interest (Reinikka & Svensson, 2004). As such, this study sought to investigate the level to which these factors influence the uptake of government empowerment programs.

Stromberg and Snyder (2008) showed that the level to which mass media campaign achieves the desired outcomes depends on the level of access to such media. In this regard, it is evident that disproportionate access to mass media will lead to skewed benefit from government empowerment programs. This scenario also applies for media content and its relevance to the message being communicated. If the mass media campaign does not contain certain issues, then such campaigns may not help. However, the level of access and content only determine the level of uptake government empowerment programs is based on the interest that the target population has on the program (Stromberg & Snyder, 2008). In this regard, the government should institute programs that would interest the targeted population.

The capacity of the media to influence human behaviour is another interest attribute. Various studies show that media can influence the way people perceive

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things and how they behave (Shinkafi, 2016). In this light, the media has the capacity to influence attitudes towards government programs. It can go a step further to determine the receptiveness of the target population to these programs.

Empirical Literature Review

Chaher (2014) carried out a study titled, "Public policies on communication and gender in Latin America: the path ahead of US." The study was based on desk review of data from selected government policies. The findings obtained showed that the way public communication messages are packaged affects the level to which the intended message is communicated. If the message is packaged in such a way that the target community does not understand it expressly, then the intended outcome may not be realized. As hypothesised by this study, poor comprehension of the message could influence its ability to influence the uptake of empowerment programmes.

Duflo (2012) in a study entitled, "Women's empowerment and economic development," in Massachusetts shows that empowerment of women is tenable only if women can be reached effectively. Data was collected using survey questionnaires, interviews, group discussions. Duflo posits that women can be effectively reached if media advocacy campaigns are organized in such a way that the intended messages are comprehensible by the intended target audience. Poor framing of media advocacy campaigns can affect the level to which women are effectively reached and vice versa (Duflo, 2012). In public communication thus, it is important for the message in advocacy campaigns to be clear and easily understood by women irrespective of their educational levels, age, and other demographic characteristics.

Hoekstra and Wegman (2011) in examining issues pertinent to the present and future of road safety campaigns in Netherlands, undertook a meta-analysis that

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involved both men and women. The study looked at evaluation practices, common fallacies concerning the nature of human behaviour and new insights into behaviour modification that can be of use for the future of road safety campaigns. There is a belief that in order to reach a wide audience or a large portion of the population mass media is the way to go which has been the most-used channel in advocacy campaigns. Even though this is the case, it is necessary for a message to be tailor-made for a target audience for it to be effective.

In addition, Hoekstra and Wegman pointed out that people with low education are usually not reached by the message not for lack of understanding but because they don't even pay attention to the message been relayed. For these messages to be successful people with a low level of education need a more involved approach like personally contacting them through phone, mail or even personal visitations (Hoekstra & Wegman, 2011). It is thus important to ensure that the media campaigns pass messages that are responsive to the attributes of the target audience.

Asif (2013) undertook a study on, "Media role for women's empowerment in Southern Punjab (Multan City) Pakistan." Data was collected using "household interviews, key informants' interviews, group discussions and participant observation." The findings obtained showed that "media could play a key role in the betterment of women and TV channels should focus women issues in different programs." Therefore, mass media is more effective when it is focused on specific groups. It is also evident that women with low levels of education are less likely to be reached by advertisements channelled through the Newspaper or the Television but rather they can be reached effectively by reaching them through radio. Evidently, radio programmes that air women issues and how best to deal with them such as through the Uwezo Fund, as in this case, have the potential to appeal to women.

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Ndang (2014) in Cameroon in a study titled, "A decade of media coverage for MDGs related to children" investigated the influence of mass media advocacy framing and its influence on the target audience. The study employed a content analysis method which was complemented with in-depth interviews. The findings showed that tangible results can only be realized if the person who is intended by the advocated message in public communication is reached maximally. The message should thus be clear and able to be comprehended by people irrespective of their level of education, age, and other socio-economic and demographic characteristics

Shinkafi (2016) in his work titled "An exploratory study of social media usage and developmental outcomes by government and emerging political leaders - the Nigerian experience" points out that the media has the capacity to influence human behaviour. Various studies showed that media can influence the way people perceive things and how they behave. In this regard, the media, as a force in society, has the capacity to influence attitudes towards government programs. It can go a step further to determine the receptiveness of the target population. In this backdrop, an effective mass media campaign should be able to change the attitudes and perceptions of the community on the government empowerment programme.

Mweresah (2013) investigated "The effect of priming of road safety information by print media in Kenya" on change in behaviour on-road use. The study employed content analysis as a method for examining the priming of road safety information by the Nation newspaper. Document analysis was employed as the key method of collecting data. This technique involved analysing the content of documented materials including books, magazines, and newspapers and of other verbal materials that are either spoken or printed. The results, which also can be generalized to this current study showed that the frequency of exposure to an

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advocacy message could affect the level to which road users respond to such messages. This current study sought to find out the level to which exposure to advocacy campaigns by Uwezo Fund affects the level to which women adopt the Fund and vice versa.

According to Njuru (2014), in a study entitled "An assessment of mass media campaigns on Uwezo Fund: case study of Lari Constituency, Kiambu County," a mass media campaign should be an integral part of the greater vision and policies of the government within the process of dealing with unemployment among youth in Kenya. The study employed a questionnaire approach as a method of data collection for the research. The population of the study that was under consideration was the youths (18-35 years) viable for employment in Lari, Kiambu County. The study found out that successful mass media campaigns should be pegged on the use of participatory communication which has the capacity to mobilize, empower, initiate actions, organize and influence development process.

The findings obtained show that, mass media campaign ought to be varied, multifaceted, highly planned and strategically placed so as to achieve the desired outcome in enhancing awareness of government empowerment programs. In this case, it should use a multiplicity of media such as advertisements radio and television; presentations; print media; billboards among others so as to ensure that the maximum number of the targeted population is reached. For Uwezo fund to be effective, Njuru states that the mass media campaign undertaken should ensure that the awareness of the fund is well done and that ideally the youths will be empowered.

In addition, successful mass media campaigns are determined by the goals guiding the campaign, the resources used, and the messages and strategies designed for specific and different objectives of the empowerment program. The study of Njuru

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focused on Lari Constituency in Kiambu County and may not directly relate to this study that focuses on Embakasi North Constituency.

Conceptual Framework

According to Mugenda and Mugenda (2003) conceptual framework is a schematic presentation which identifies the variables that when put together explain the issue of concern. It provides the link between the research title, the objectives, the study methodology and the literature review. This study conceptualized that the uptake of government empowerment projects (dependent variable) is dependent on the mass media campaigns undertaken awareness campaigns (independent variable) as presented in Figure 2.1. As posited by the Agenda Setting Theory, this study conceptualised that the more information on the Uwezo Fund is communicated through media campaigns (setting agenda), the more it comes to the public domain.

In order to emphasize the relationship between the Agenda setting theory and the framework, the Agenda Setting Theory argues that media influences its audience by the type of stories they consider newsworthy and how much prominence and space they give to these stories (McCombs, 2005). The theory focuses on the media influence on events and in this case the Uwezo Fund. This theory was important in this study because it guided the researcher in seeking to find out whether the media has played a role in creating awareness about Uwezo Fund; examine the media influence in the uptake of Uwezo Fund, and how the media has contributed towards how women think about the traditional media channels (TV, radio, and newspapers).

The contribution increased uptake of the fund which was measured by assessing the awareness of the program; awareness of target group (women) and awareness of the program benefit such as application procedures, eligibility, terms

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and conditions of the fund. This is in line with the Elaboration Likelihood Model (ELM) that posits that the level of uptake of government empowerment programmes would be dependent on the presence of messages (stimuli) (Schumann et al., 2012).

In the context of this study, mass media campaigns constitute these stimuli. The strength of the relationship between the independent and dependent variables is influenced by appropriateness of the channel of communication and perception of messages (the intervening variables). This further corroborates one of the propositions of the ELM that states that the effect of the persuasion process is typically measured by attitudinal and behavioural effect (aspects of perception) towards the empowerment programmes (Schumann et al., 2012).

INDEPENDENT VARIABLE	INTERVENING VARIABLE	DEPENDENT VARIABLE

Mass Media Campaign		Uptake of Empowerment Programs
• Accessibility of Uwezo messages • Perception of media • Relevance of Uwezo Messages TV/Radio Campaign		• Awareness of the program • Target group awareness • Awareness of the program benefits

• Appropriateness of the communication channel
• Perception of messages

Figure 2.1: Conceptual Framework
Source: Author, (2020)

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Summary

This chapter presented a theoretical, general and empirical review of literature on study. The conceptual framework guiding the study was also presented. Lastly, the literature reviewed was discussed in line with the focus of this study and the gaps emanating presented. The next chapter presents the research methodology. It focused on the research design, target population, sample, and sampling design as well as data collection methods, and research procedure. It also presented information on how the data collected was analysed and presented.

CHAPTER THREE

RESEARCH METHODOLOGY

Introduction

This chapter focused on the research methodology that was used to carry out the research. It presented the research design, sampling design that was used to obtain a sample from the population, data collection methods, and research procedure. It also presented information on how the data collected was analyzed and presented.

Research Approach

The study used the qualitative research approach. According to McMillan and Schumacher (1993), qualitative research is a systematic scientific inquiry which seeks to build a holistic, largely narrative, description to inform the researcher's understanding of a social or cultural phenomenon. Qualitative research was defined by the authors as, "primarily an inductive process of organizing data into categories and identifying relationships among categories" (McMillan & Schumacher, 1993, p. 479). This definition implies that data and meaning emerge gradually from the research context.

Qualitative research is carried out using a combination of "observations, interviews, and document reviews" (Saunders et. al., 2015). In this study, data was collected using focus groups for the women groups. Since the influence of media campaigns on the uptake of Uwezo Fund in Kenya has not been systematically studied, this has been deemed an appropriate design. Qualitative methods are chosen since the information shall provide an in-depth of understanding about the study subject which is hard to be achieved in other ways.

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Research Design

Polit and Beck (2004) stated that "a research design is an outline for acquiring responses to the inquiry being studied and controlling some of the challenges experienced during the process of research" (p. 233). A good research design is guided by its ability to answer the questions being researched while at the same time, meet the objectives of the study as well as communicate the research problem. A descriptive research approach was used in this study. Kothari and Garg (2013) stated that "descriptive research design describes and portrays the characteristics of an event, situation, a group of people, community or population" (p. 2).

Descriptive research helps in developing the profile of a situation and a community of people by getting complete and accurate information through an interaction between the researcher and the respondent via data collection tools (Kothari, 2004). The descriptive survey method was suitable for this study because it offers anonymity to respondents, minimizes biases and makes it possible to study large samples making the results statistically significant (Mugenda & Mugenda, 2003). Furthermore, the survey method was applicable as a technique for gathering and analyzing data for such a study at Embakasi North constituency because of its strength as a tool to measure answers to questions concerning a group's perception about the mass media campaigns and uptake of empowerment programs (Austin & Pinkleton, 2001).

Target Population

The study was undertaken in Nairobi County. There are 17 constituencies in Nairobi, but the study focused on one constituency, Embakasi North Constituency. The target population for the study were leaders drawn from 124 Registered Women

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Groups (SHGs) in Embakasi North Constituency which benefitted from the Uwezo Fund (Uwezo, 2019). The total number of women in these groups are 2,350. The Embakasi North Constituency was purposively chosen for this study because it is one of the constituencies with the highest uptake of the Uwezo Fund. As of July 2019, 3.1% of women in the area had benefitted from the fund, which is above the national average of less than 3% (Uwezo, 2019).

Sample Size

There are 124 women groups in Embakasi North Constituency that had benefitted from the Uwezo Fund. In these groups, the total number of members is 2,350 (Uwezo, 2019). A proposed sample of 124 women leaders, drawn from each of the 124 women groups shall take part in the study. The contacts of these women leaders were obtained through the Uwezo Fund Secretariat.

The researcher employed purposive sampling technique. In purposive sampling, a researcher selects individuals or units that are deemed best suited to contribute to the subject under investigation (Jankowicz, 2005). Herein, all chairpersons of the targeted groups were purposively sampled since they understood issues to do with the subject under investigation. The chairpersons were also sampled since it was untenable to reach all the 2,350 members of these groups. The researcher purposively picked a chairperson per group, resulting in a total sample of 124 women.

Table 3.1: Composition of the Sample

Category	Actual	Sample
Women group members	2350	124
Total	2350	124

Source: Embakasi North Constituency Uwezo Fund Secretariat (2020)

Sampling Technique

Sampling is a vital technique of social research. Singh and Nath (2005) describe the sampling procedure as "selection of individuals from the population in such a way that every individual has an equal chance of being selected." This research selected a procedure that sought to ensure all Embakasi North women groups have an equal chance of selection. To select a representative sample, a researcher must first have a sampling frame which is a list, directory or index case from which a sample can be selected (Mugenda & Mugenda, 2003). Therefore, the index of cases for this study was a list of the women groups to be provided in Appendix III. This list with names of beneficiaries was obtained from the Uwezo Fund secretariat

The researcher used purposive sampling whereby the sample was selected from the various groups. Purposive sampling was used because the researcher selected individuals or units that are deemed best suited to contribute to the subject under investigation. Therefore, the researcher used the women groups list in Appendix III, look at the number of women in each group then accompanied by two research assistants conduct the focus group discussions.

The basic idea behind sampling lies in selecting some elements of a population so that we can draw conclusions about the entire population (Coopers & Schindler, 2003). Purposive sampling is selecting a specific unit of study by the researcher with the purpose of obtaining information (Kothari, 2004).

Data Collection Instruments

Data was collected using focus group discussions (FGDs). The FGD targeted one woman from each group. In this case, each FGD comprised of 8-10 women. This

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means that the researcher aimed at conducting 12 FGDs. The researcher invited women leaders to central points within Embakasi North and carried out the FGDs. The FGDs was guided by a protocol that contained questions based on the study objectives.

Types of Data

The study collected primary data using FGDs. The data collected was qualitative in nature. In qualitative studies, the participants' inner experiences are unearthed (Corbin & Strauss, 2008). In this regard, the women leaders could freely respond to the questions posed to them. This provided in-depth information on the role of media campaigns in uptake of Uwezo Fund by women in Embakasi North Constituency.

Data Collection Procedures

According to Creswell (2009), data collection is the process of collecting and measuring data in order to answer the research questions as proposed by the research. Data collection instruments and procedures are dictated by the research questions and objectives. The researcher recruited and trained two research assistants to help with the data collection. Training was conducted within one day during which the research assistants were oriented on the aim of the study and how to use the FGD guiding protocol. The researcher, together with the research assistants, then visited Embakasi North Constituency and conducts the FGDs on the women groups.

Pretesting

The FGD were pretested to test its validity and reliability. Validity is the degree to which a test or an instrument measures what it is supposed to measure and, consequently, permits appropriate interpretation of the respondents' attitudes or opinions (Mugenda & Mugenda, 2003). Pretesting assisted in determining the accuracy, clarity and suitability of the research instrument. This was achieved through a pilot study involving one FGD focused on 10 women group leaders in Embakasi East constituency. These were women group leaders from that constituency. The ease with which the women participate in the FGD during the pre-test to the study was assessed. The ambiguous questions were reframed to make them easy to understand.

Data Analysis Plan

Data from FGDS was analysed thematically. NVivo, a qualitative data analysis computer software package, was used to aid in the analysis. In this regard, the data obtained was transcribed and then organized in emergent themes and categories. These were then reviewed, categorized, tabulated, and evidence recombined to obtain meaning related to the study's initial objectives, research questions and issues (Miles & Huberman, 1994). After that, the findings arising was analysed against the literature reviewed.

Ethical Considerations

The researcher obtained consent from respondents and reassured the respondents that information given will strictly be used for academic purposes. The researcher sought written consent from Daystar University Ethics Review Board and

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the National Council of Science Technology and Innovation (NACOSTI). The study participants were informed of the purpose of the study and requested to participate. Participation was on voluntary basis and the participants were free to withdraw from the study at any time. The anonymity of the respondents was also required. In this regard, no identifying information was attached to the participants' responses.

Summary

This chapter presented the research methodology that shall be used to carry out the research. It presented the research design, population and sampling techniques, and sample size, data collection methods, pretesting of research instruments and, data analysis and presented among others.

CHAPTER FOUR

DATA PRESENTATION, ANALYSIS, AND INTERPRETATION

Introduction

This chapter presented data analysis and interpretation of the study findings. The findings were based on the three objectives notably to; find out the contribution mass media has made in creating awareness about Uwezo Fund; assess the perception of women about mass media as a channel of Uwezo Fund communication and; find out the challenges faced by women in the communication of Uwezo Fund information through mass media.

The data collected was qualitative, nine Focus Group Discussions (FDGs) were carried out between 22nd – 24th June 2020. The discussions were carried out in centralized places: Chief's Camp and Offices of Women Enterprise Fund (WEF). These study sites were chosen because the offices were spacious and social distances could be easily undertaken during the COVID-19 period. There was also running water in the offices for use in washing hands. The contacts of the chairpersons of the women groups targeted were obtained from Embakasi North Uwezo Fund offices.

The researcher contacted the participants through phone calls, to request for their participation in the FGDs on the agreed dates. The women travelled to the study site on the appointed days for the FGDs. Each one of them was provided with Ksh. 300 as transport and lunch allowances. The researcher facilitated the participants because it was during the COVID-19 pandemic, and most participants did not live near the study site. The researcher therefore informed the participant in advance that they would not be paid to participate in the FGDs, their transport costs would be facilitated. The participants were also provided with lunch during the FGDs.

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Further, two research assistants were employed to help in data collection. One of the assistants helped in mobilizing the study participants, by making phone calls to some of the participants to seek their participation, introduce the topic, purpose and procedures of the study. Research Assistant 1, also worked to ensure government guidelines on social distancing was observed, each participant sanitized their hands, temperatures got measured and they wore the face mask. Research Assistant 2, helped in conducting the FGDs, by translating the study questions from English to Swahili, as well as recording and transcribing the FGD transcripts.

Due to travel and lockdown restrictions during the COVID-19 period, the FGDs were conducted for three days, between 9am - 2pm. Three sessions were conducted each day, such that each FGD took 60 -80 minutes, thereafter there were breaks and transition in between each FGD accounted. In total, the transition period between the FGDs accounted for 60 minutes. Health precautions were also observed in line with the Ministry of Health Directions. Each participant was provided with a face mask. Sanitizers were also availed for use by the participants. Social distances of at least one meter were observed throughout the FGDs sessions.

The data collected from the FGDS was analysed thematically. In this regard, data was transcribed and then organized in emergent themes and categories. The findings were presented in a narrative format. The key themes were deduced from the transcribed data and presented based on the research objective. The FGDs were named numerically (1 to 9), based on the order in which they were conducted.

Analysis and Interpretation

Response Rate

The study sampled 124 chairpersons of women groups in Embakasi North who had benefitted from the Uwezo Fund. The study sought to conduct 12 FGDs with each of the FGD having 8-10 participants. Due to lockdown restrictions and nationwide curfews during the COVID 19 pandemic, the researcher managed to conduct 9 out of the 12 anticipated FGDs. The curfew enforcement of 7pm-5am reduced the usual 8am-5pm working hours, hence some participants were not readily available due to the changes in their work schedules. Some of the participants who had earlier travelled to their rural homes, could not get back to Nairobi due to travel restrictions. Nairobi was one of the towns locked down from the rest of the country, therefore the participants were not available to travel back for the FGDs.

As a result, a total of 107 women leaders participated in the study. This made a response rate of 86%. Furthermore, the study had targeted 12 FGDs. Out of these, 9 were carried out; making a response rate of 75%. These were deemed sufficient for analysis. This stems out from the fact that as recommended by Babbie (2008), a response rate of 50% is sufficient for analysis. Table 4.1 presents the response rate.

Table 4.1: Response Rate

Category	Target Population	Response/Participants	Percent (%)
Women Leaders	124	107	86
FGDs	12	9	75

Presentation of the Study Findings

Data was collected using FGDs, each of which was given a numerical code (1to 9). The data collected was transcribed, cleaned and subjected to thematic analysis. The following sections present the study findings in line with the study objectives.

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Role of Mass Media in Creating Awareness about Uwezo Fund

The first objective of the study was to find out the contribution mass media has made in creating awareness about the Uwezo Fund. The study findings indicated that mass media played the key role of being a source of information. They identified various media channels that provided information including national television and newspapers; vernacular radio stations; social media; billboards; Leaders and Uwezo Fund Representatives; mobile loan apps; and representatives of other Loan Facilities.

Radio, Television, and Newspaper

To begin with, the respondents were posed with the question, "What contribution has mass media made in creating awareness about Uwezo Fund?" The findings show that the media played a pivotal role in creating awareness since most of the women heard about the Uwezo Fund for the first time through television (TV), radio, and a few through newspapers. Majority of the participants accessed information about the Fund from the radio while half of them accessed information from TV. The least was through newspapers; this is because most participants could not afford to buy newspapers unless they read from the venders on the roadsides.

A majority of participants said they relied on Radio and TV on how to apply for the Uwezo Fund. In this regard, one of the participants of FGD 6 said as follows:

> *We knew about Uwezo Fund in 2013 through TV, Radio when His Excellency Uhuru Kenyatta announced that the money that was set aside for the election re-run would be given to women, youth and people living with Disability.*

The importance of the media in communicating about the Uwezo Fund was also affirmed by participant five of FGD 1 who said as below:

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The media have made women aware of Uwezo Fund.

This was also corroborated by participant seven of FGD 2 who said as follows:

TV and radio contributed in making the women aware of Uwezo fund.

The importance placed on radio and television was also observed by participant two of FGD 4 who said as follows:

The media creates awareness about Uwezo fund. Most of us knew about Uwezo fund through Television and Radio.

After seeing the advertisements on TV and Radio explaining how to apply for the money, most women leaders said that their interests were provoked; prompting them to apply for the Fund, said a participant in FGD 7. These findings are an indication that participants relied on the various forms of media to access information about the Uwezo Fund. Radio and Television is the most relied medium of communication when creating awareness on Uwezo Fund. This is because these channels were readily available and affordable for most women.

Most participants obtained information about government empowerment programs such as Uwezo Fund from various national and vernacular television stations, including: Citizen TV, K24, and Inooro TV. Whereas Citizen and K24 are national TV stations that advertised in both English and Swahili, Inooro TV aired their programs purely in Kikuyu language. The findings are an indication that a blend of Swahili, English and Local language were key languages used in passing of information about Uwezo fund.

Some participants also mentioned that Ramogi FM (Dholuo Language), Inooro FM (Kikuyu Language), and Kameme FM (Kikuyu Language) as the most popular stations they used in accessing information on Uwezo fund. Participant six of FGD 2 said as follows:

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I rely on Ramogi FM to obtain information on Uwezo Fund.

The reliance on Inooro FM and Kameme FM was attested by participant one from FGD 4 said as indicated below:

I rely on vernacular radio stations such as Inooro FM and Kamene FM to obtain information about Uwezo Fund

The participants relied on these radio stations for news and advertisements. When listening to these radio stations, the participants claimed they accessed information about the Uwezo Fund. Politicians also passed information about the Uwezo Fund and other government empowerment programs through announcements in their offices and during public *barazas* (meetings).

Social Media as a Source of Information

Apart from these channels, Radio, Television, and Newspaper, the participants also obtained information about the Fund from social media platforms such as Facebook and WhatsApp. Majority of the participants claimed that these social media platforms were available on mobile phones, they used the platforms to access information about the Uwezo Fund and other sources of credit. The participants said their friends and relatives as well as other persons in their network often shared pertinent information about the Uwezo Fund and other empowerment programs.

The participants were thus able to promptly receive pertinent information at the comfort of their homes. The participants identified pictures, videos, emoji and symbols that they easily resonated with and helped them understand the Uwezo fund messages. The information passed through social media was detailed and easy for them to understand. It was interesting to find out that majority of younger participants who were below the age of 30 preferred information shared on social media platforms

because the platforms offer an opportunity to ask for more information. Uwezo fund used FaceBook to communicate with the public. The channel communicates new information about the Fund, highlights the beneficiaries of the fund, and facilitates instant messaging about the fund.

Local Leaders and Uwezo Fund Representatives

The researcher found out that Uwezo Fund uses billboards to communicate about the Fund. Some of the participants pointed out that they resonated with the messages communicated on the billboards and went ahead to seek extra information from Uwezo Fund offices. The participants also identified government offices (District Officer's and Chief's offices), Member of Parliament (MP), Member of County Assembly (MCA) and County Women Representative as conduits for information about Uwezo Fund. The participants claimed that during *barazas* (open-air meetings) and rallies, political leaders passed pertinent information about government programs including Uwezo Fund. This was supported by the participant two in FGD 6 who said as follows:

> *Local leaders when they are campaigning for elective positions provide us with information. Our former area MP was also vocal on the Uwezo Fund and helped very many of us to apply for and access the Fund.*

A visit to government or Uwezo Fund offices would offer a chance for participants to meet with the Uwezo Fund representatives who would provide more information about the Fund. Participant one from FGD 3 said as indicated below:

> *Sometimes we go to government offices where we get information face to face from Uwezo Fund representatives.*

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The participants also mentioned that Self Help Groups, friends, peers and capacity building forums, as well as sensitization meetings, were also important sources of information about Uwezo fund. Participant five in FGD 7 said as follows:

I learnt about the Uwezo Fund from a friend. She had heard about it from the TV and told us about it. I then took the time to learn more about it.

Mobile Loan Apps

From the data collected, the key findings indicate that there was confluence between obtaining information from radio, TV, newspapers, socio-media and, local leaders on information about loans. When posed with the question, "where do women usually obtain information about loans?" Participants pointed out that apart from the channels listed in the preceding paragraph, they also obtained information from mobile loan applications such as KCB loans, M-Shwari, and Tala among others. A participant in FGD 5 said as follows:

Women were increasingly obtaining information about loans from Tala and other mobile loan applications.

This was reiterated by participant three from FGD 2 who said as follows:

There were more and more sources of information about loans. One of these were mobile loan applications such as KCB loans, M-Shwari and Tala among others.

Participants claimed that they downloaded the mobile loan applications on internet or online. These applications provided information about the loans, their terms and conditions, and repayment periods. However, some participants pointed out that they had negative experiences with these mobile loans. They felt that their interest rates were high and inhibitive. They also easily tempted women to apply for

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them; often with devastating consequences. This was affirmed by participant one in FGD 9 who said as follows:

> *Mobile loans such as M-Shwari, Tala, and KCB Loans were very tempting to apply for. So, one can find herself tied down with many loans. If you default, you will be listed with the Credit Reference Bureau, making it hard for us to access other forms of credit in the future.*

The findings indicated that there were numerous mobile phone-based loan facilities that women could access. Some of these were linked to the MPESA money transfer facility by Safaricom Limited such as M-Shwari and KCB MPESA. These mobile applications repeatedly passed information about their mobile loans through television, radio, and newspapers. Participant 3 in FDG 6 gave the example of M-Shwari mobile loan, which were repeatedly advertised in the Daily Nation and the Standard newspapers. As a result of the adverts many of her friends and family got to know about M-Shwari and even took loans from the mobile app.

<div align="center">Representatives from other Loan Facilities</div>

The participants also identified representatives from various loans facilities as their source of information, during various forums. According to the participants' different microfinance institutions use group-based approaches to give loans to women just like the Uwezo Fund. Group based is where women are required to form small groups of 8 -10 people to register their name as a company, then they would be required to save monies to a particular level for them to be granted loans by the microfinance institution. The registered groups act as a guarantor for the loan offered.

Representatives from these microfinance institutions therefore played pivotal roles in passing information about the loans including the loan services at Uwezo

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Fund. These findings were affirmed with participant three in FGD 5 who said as indicated below:

> *Information is also passed to us through Microfinance institutions. When they come to the ground to communicate to recruit members, they also communicate to us about other important loan products such as Uwezo Fund. Other women groups who obtain loans from these microfinance institutions also tell us about other loan facilities we can access.*

<div align="center">Type of Information Needed from Uwezo Fund</div>

The second theme from the data collected emerged from the questions the participants were asked on the kind of information they would need to gain interest in Uwezo Fund. The participants said that there was need for information to be aired adequately [be given sufficient airtime], and there is need to use simple language that can be understood by all and showcase success stories.

<div align="center">Adequate Media Airtime</div>

Majority of the participants opined that the information provided through the mass media should be accorded more airtime for effectiveness. The participants said most adverts were aired for a very short period. This was affirmed by participant one of FGD 5 who said as follows:

> *The adverts should be given more time as they are usually very short which makes it hard for us to understand them.*

In the same accord, participant one from FGD 1 said as follows:

> *Adverts were not given enough time. This limited their ability to reach enough women.*

The study findings indicated that most of the participants did not get enough time to understand the message aired on mass media because, by the time they tuned

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into radios or television, the advert was already concluded. The short airtime ascribed

to the messages meant that clarification of the messages communicated was not done.

Simple, Clear, and Detailed Language

It also emerged that the language used in communicating Uwezo funds

messages is problematic. It was emphasized that the choice of language is also seen

as important and that language should be simple. One of the participants in FGD 6

pointed out as follows:

The language used in the adverts should be simple to understand.

By making the language simple, it was possible for the information

communicated to encompass all targeted women irrespective of age and level of

education. In this regard, more than three-quarters of the women leaders opined that

the messages communicated should be tailored to various age groups.

There was also a need to place advertisements in media channels that women

and youth were likely to access such as TV and radio. This was buttressed by the

words of one of the respondents in FGD 3 who said as follows:

> *Messages targeted to youth should have the language for youth and should be aired in the channels that the youth use frequently e.g. Facebook and WhatsApp. Information targeting women should take into consideration that some women are not educated and should be aired in channels like TV and radio especially in the vernacular stations.*

The importance of simple language was reiterated by participant two from

FGD 4 who said as indicated below:

> *Since media reaches many people, use of simple language to understand should be considered.*

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In the same accord, participant three from FGD 5 said that there was need to ensure that the information communicated was in languages that most of them could understand such as Swahili. This can be exampled by the words of participant five from the FGD 1 who said as follows:

> *Advertisements mostly use English, which might be difficult to understand for women. Women also need more explanation to understand the information. Kiswahili and vernacular language in advertisements should be used to help the elderly women understand.*

The use of vernacular languages was also emphasized by the participants, they said that since not all of them understood Swahili or English, it would be important that Uwezo fund uses vernacular languages too. This was supported by participant one from FGD 6 who said as follows:

> *Information targeting women should take consideration that some women are not educated and should be aired in channels like TV and radio especially in the vernacular stations.*

There was also a need to ensure that the information was clear. In this light, participant one of FGD 2 said as follows:

> *The adverts' message should be clearer, as the information is very scanty.*

The fact that the information passed was neither clear nor detailed was affirmed by participant eight of FGD 9 who said that It is important to give more details and make the adverts clear. Participant six of FGD 4 also claimed as follows:

> *It is important to make the communication clear so as to make it easy to understand the benefits of the Uwezo Fund.*

These findings indicate that by making the adverts clear and easy to understand, it was possible for women to make informed decisions on whether to or

not to apply for the Uwezo Fund. The findings also showed that some participants had failed to apply for the fund due to a lack of access to sufficient information on the fund. The participants thus needed to understand how to apply for the funds.

Telling Success Stories as Part of Messaging

The participants opined that advertisements on radio and TV should tell success stories. In this regard, they should often feature women who had previously benefited from the fund. The participants claimed that such stories appeal to them and encourages them to apply for the fund. This was exampled by the words of participant two from FGD 7 who said as follows:

> *The adverts on TV and Radio should be done by women who have benefited from the Fund.*

The findings thus revealed that participants were more likely to be drawn to stories that they could relate to, such as seeing success stories of those who have benefitted from the fund. If the communication passed to the participants cast the Fund in a positive manner and showed that beneficiary could easily succeed in their business ventures if they used the Fund well, then more participants could be encouraged to apply for the funds.

Perception of respondents about Mass Media as a Channel of Communication

The second objective of the study was to assess the perception of women about mass media as a channel of Uwezo Fund communication. The FGD participants were presented with selected questions to gauge their perceptions regarding the channels from which they obtained information about the Fund.

Newspapers, Radio, and Television

To begin with, the participants were presented with the question, "what is your opinion about using newspapers, radio, and television to share information with women about the Uwezo Fund?" Majority of the participants pointed out that Radio and Television were very effective. This is affirmed by participant three from FGD 1 who said:

> *It is important to use media to share information with women since media reaches many people including the women in the county.*

Radio was regarded as the best channel by the respondents since they were portable and could also be assessed through mobile phones. Therefore, the information was easily assessed since most women had radios and could get the information communicated first hand or from those in their network [friends, relatives and fellow women], Television was also regarded by most of the participants as very efficient for disseminating information since it reaches many people at the same time.

Majority of the participants said that they owned TV sets and could, therefore, access Uwezo Fund information without major challenges. Messages passed through these channels were thus perceived to reach as many people [women] as possible. To support this, participant four of FGD 2 said as follows:

> *TV is very efficient for disseminating information on Uwezo Fund since it reaches many people at the same time. The majority of the participants own TV sets, they can, therefore, access Uwezo Fund information easily.*

However, TVs could only be assessed when one was at home in the morning and evening. For enhanced efficacy though, about three-quarters of the women said that the media should include vernacular TVs, most radio stations, and community

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radios. Majority of the participants were of the view that newspapers are expensive, and that the language used could not be understood by most women.

The lack of time [to sit down and read] also made it difficult for the participants to consume newspapers content, newspapers was not a preferred channel for passing information on the Uwezo Fund. Participants four of FGD 7 claimed as follows:

> *Newspapers are expensive, most women cannot afford, and the language used is complex and cannot be easily understood by the women. Some women do not have the time to sit and read newspapers.*

The challenges facing newspapers were also highlighted by participants five of FGD 1 who opined that cost implications made it impossible to access newspapers with ease. Participant three from FGD 9 said as indicated below:

> *Radio and Television is the most used. Newspapers are expensive to buy. Due to this challenge [cost], advertisements in the newspapers cannot be accessed by women.*

It was pertinent to find out perceptions of women about the channels used to communicate about Uwezo Fund to find out how they felt about the appropriateness and efficacy in communicating about the Fund.

Credibility Issues

Some participant claimed that the media was hard to believe [credibility issues] and would prefer a one-on-one conversation with Uwezo Fund representatives as argued by participant seven from FGD 2 who said as follows:

> *The media is hard to believe and would prefer a one-on-one conversation with the Uwezo Fund representatives.*

In support of this, participant five from FGD 5 said:

> *Media is hard to believe since the adverts are very short with scanty information.*

In this regard, it can be argued that some participants did not rely solely on the media for information about Uwezo Fund and had to seek extra information and clarification from the representatives of the Fund, as well as from other sources due to perceived unreliability of media channels. Therefore, it was pertinent for Uwezo Fund to use a blend of media and non-media channels in communicating about the fund.

Ability of Information to Reach all Women

The participants were posed with the question: "do you feel like the information gets to most women? and if not, how come majority of the study participants felt that the information reached almost all the women (about 100%) through the various channels [TV, Radio, and representatives of the funds]. This is supported by participant one of FGD 4 who said as follows:

> *Yes, the information gets to women through various channels including TV, Radio, and representatives of the funds.*

In the same light, participant six of from FGD 7 said as follows:

> *Vernacular stations reach very many women up to the grassroots. They readily obtain information about the Fund through the various media at their disposal.*

However, some participants felt that lack of time due to daunting economic obligations kept some of them from watching or consuming content in the mass media. Hence, lack of access to information on the Uwezo Fund. To this, participant one of FGD 8 said as follows:

> *No. Some respondents said most women are not reached by the information since women are always on the go. They leave their houses early and come back late and exhausted. Then they get busy preparing dinner for their families and retire to bed.*

These findings show that the information aired through the media could not reach all participants due to various limitations such as busy schedules and language barriers among others.

Language Barrier

While some participants could not understand the information passed to them through the mass media channels, other participants said that since some of the advertisements on radio, television and newspapers were made in English or contained some English words/phrases. Some of the participants were thus excluded since they only understood Swahili and their vernacular languages. Participant three n from FGD 5 claimed as follows:

> *Sometimes we do not understand because of the language barrier. It is one of the things that make it difficult for information to get to most women. English is difficult for most women. We recommended Kiswahili and vernacular languages.*

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The challenge associated with the language barrier was also highlighted by participant seven of FGD 1 who said as follows:

Language is a barrier for women, most advertisements are done in English, and not many women understand English.

Similarly, participant eight of FGD 4 were of the same opinion. She claimed that women could not be sufficiently reached because most advertisements were in English. To this, she said:

Language is a barrier. Mostly, the language used by Uwezo Fund is English which is not understood by all women…. It might also be complex and difficult to understand for women. They need more explanation to understand the information. It was thus imperative to use Kiswahili and vernacular language in advertisements.

Still highlighting the challenge posed by language in reaching all women through the mass media, participant six of FGD 8 said:

Most women do not get the information since it is the language used is difficult to understand.

Insufficient Media Information

The study went on to find out whether participants considered the information shared sufficient to help the potential beneficiaries to make informed decisions. In this regard, majority of the participants pointed out that the information shared in the media was not sufficient, since a lot of information was hidden [complex] so it was not understood well. This can be shown by participant eight from FGD 1 who said as indicate below:

The information is not sufficient. Some respondents said the information in the media is not sufficient, a lot of information is hidden so not understood well.

The challenges related to insufficiency of information were also highlighted by participant one from FGD 8 who said as follows:

> *Most women do not get the information since the language used is difficult to understand. The adverts are very short and do not give much information. Women are always away from the house during the day, they don't have time to watch and listen to the adverts.*

In some instances, the participants were referred to secondary sources of information such as websites. This was a challenge since majority were computer illiterate while others could not afford internet charges. These findings mean that the information communicated was not sufficient for participants to understand the Uwezo Fund adequately. To support this, participants four of FGD 4 said as follows:

> *The information in media is very scanty and the audience is referred for more information on websites and social media sites that are not easily accessible. The language used is not easy and the cost of browsing is high.*

Referral to secondary sources of information was also reported by participant five from FGD 1 who said as follows:

> *The information given lacks details and directs audience to get more details in websites.*

Some participants however felt that the information was sufficient and clear. This shows that there was a major divide regarding the perceived sufficiency of the information. Participant one of FGD 6 said as follows:

> *Yes, the information passed is clear and understandable to women…it is also accurate.*

The divergent perceptions regarding the sufficiency of the information passed through the media show that whilst some women could readily make use of the information passed through the media to make decisions to apply for the fund, some

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could not do. Challenges such as scantiness of the information, cost, complexity, and language barriers meant that some of the women could not readily rely on the information to make applications.

The study participants were asked if the information passed through the mass media was enough to guide women on how to apply for the Uwezo Fund. They pointed out that the information was not sufficient since the advertisements were short. The information was not complete, and the media kept referring the audience to seek more information elsewhere. This meant that it was not possible to rely on the information to apply for the fund. In this light, participant five of FGD 3 said as indicated below:

> *Information not sufficient on media and keep refereeing the audience to seek more information elsewhere.*

The women thus needed more training to understand how to apply for the Fund. This is supported by participant seven of FGD 2 who said as follows:

> *The information is not enough since the advertisements are very short. The information in media is not complete… there is thus need for more training.*

The adverts aired on TV and Radio also ran for very few seconds and were thus not easy to understand by most women. This meant that participants could not understand the information communicated at a glance. They needed more time, which was often lacking in the adverts about the Uwezo Fund. Participants three of FGD 1, in support of this, said as indicated below:

> *TV and Radio adverts appear for a few seconds, they run very fast, they cannot be understood easily…the information is also not enough since the advertisements are very short.*

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In some instances, the advertisements were spread over long periods. Participants could thus easily forget the information communicated in previous advertisements. To corroborate this, participant nine of FGD 9 said as follows:

> *The adverts run after a long time and maybe forgotten if they are not persistent.*

The findings indicated that the effectiveness of the messages communicated through the mass media was however challenged by the fact that they were not frequent enough. Though they were rampant when the Fund was launched in 2013, they dwindled significantly over time. They moved from minimal to insufficient, which is about two per day to no adverts at all.

When asked if the frequency of information contributed to their decision of applying or not to applying for the fund, almost all of the study participants were in agreement. In this regard, frequent advertisements prompted them to apply. In support of this, participants six of FGD 6 said as follows:

> *Yes. When the fund was launched in 2013 the advertisements were frequent on TV, radio, billboards, T-shirts, lesos [a large piece of colourful fabric worn around the waist by East African women], caps that enticed people to apply.*

The participants could also not readily access newspapers and could not learn all about Uwezo Fund from the widely circulated newspapers. Age and education barriers also challenged the understanding of messages communicated through newspapers as already pointed out. In this regard, they could not make all the necessary decisions about applying for the Fund through the information contained in newspapers only. For the participants to fully understand the Uwezo messages and how to apply for the Fund, they had to rely on the guidance of those with higher knowledge/education to guide them in applying for the fund.

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The study further found out that some of the statutory documents required when applying for the Fund were not well communicated. They were just listed in the advertisements without clear information on how and where to obtain them. Some participants were thus left with no option but to either forgo the application or seek information from other sources as highlighted under the first objective before fully understanding how to apply for the Fund.

<div align="center">Feedback Mechanisms</div>

When asked how they gave feedback about the concerns they had about the fund, the study participants pointed out that several avenues that were used. These included Uwezo Fund Representatives, discussion with their local MPs, MCAs, social media platforms such as WhatsApp and Facebook. However, majority of the women had reservations about the efficacy of Facebook as a platform for instantaneous feedback. To this, participant seven of FGD 7 said as indicated below:

> *When you contact Uwezo Fund via Facebook it takes long to get a response.... up to two days.*

<div align="center">Preferred Information</div>

The study participants were also asked to point out the kind of information or stories they would like to hear to take up the Uwezo Fund. To this, they pointed out that they would like to hear success stories by previous beneficiaries. Uwezo Fund should also use women or women groups such as mama mboga (women who sell green groceries) in their advertisements. Participant nine of FGD 1 said as follows:

> *We need stories by beneficiaries such as the grandmother acting in Safaricom [an example of an advert that was running in Safaricom Limited, a telecommunication firm in Kenya. Advertisements should*

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> *also be made in vernacular languages in vernacular stations…they should use women or women groups to act in the advertisements such as Mama Mboga*

The need to involve women in making the advertisements more appealing and acceptable was also highlighted by participant eight of FGD 2 who said as follows:

> *Uwezo Fund should use women or women groups to act in the advertisements e.g. Mama mboga. They should also use understandable language.*

The information communicated also ought to be positive. In this regard, the study sought to find out if the media had highlighted any stories that had discouraged participants from applying for the Uwezo Fund. In response, the participants pointed out that the media had not highlighted any such stories. This means that there were no negative influences of the stories highlighted by the media about the Fund. It can thus be deduced that Uwezo Fund had endevoured to represent the Fund favourably to women. Media houses were also working in tandem with the government to ensure that the Fund was communicated in the best light possible. In this regard, participant five of FGD 8 said as follows:

> *1 have never heard any negative information in the mass media such as women who were not able to pay the money and were harassed. Most of the stories communicated are positive.*

Challenges Faced by Women in accessing Uwezo Fund Information

The last objective of the study was to find out the challenges faced by women in the communication of Uwezo Fund information through mass media. The women pointed out that they faced various challenges including:

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Integration of Local Languages and Community Radios

The participants mentioned that they would also like to hear or see advertisements in local languages and vernacular stations. The use of TV and Radio talk shows to discuss Uwezo fund and allow women to call in live to ask questions. Language tailored for younger women like sheng [urban Swahili-English-local languages slang in Nairobi]. This can be seen in the words of participant six of FGD 2 who said as follows:

Younger women (youth) need a language they can understand like sheng.

Uwezo Fund representatives should also explain the process of application during TV or Radio Advertisements. By so doing, all the women would find the information easy to understand and synthesize. This was affirmed by participant seven of FGD 2 who went on to say as follows:

Uwezo Fund representative to explain the process of application on the TV or Radio Advertisement.

Majority of the participants said that there should also be documentaries or short films on the Uwezo Fund, presentations through roadshows would also be very efficient to disseminate information]. These findings show that the participants agreed that the mass media could not be solely relied upon to guide the women in applying for the Uwezo Fund. A blend of other channels and strategies were also needed to effectively communicate.

Cost, Time, Language, Age, Education, Exclusion, and Feedback Challenges

There are seven main challenges that emerged that women face as far as communication of Uwezo fund is concerned. To begin with, there were challenges

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related to the cost of newspapers, TV, Radio, and internet bundles to access social media platforms. Participants four of FGD 3 said as follows:

> *Women are faced with challenges such as cost of newspapers, TV, Radio… the bundles to access social media platforms (WhatsApp and Facebook) are also expensive.*

The language used in advertisements was mostly English, which is complex and difficult to understand by the participants. This meant that without the use of a simple and clear language, some of the information communicated could be lost [FGD 5, June 23, 2020, Dandora Phase I, Embakasi North Constituency]. There was also a lack of enough explanation to enable them to understand Uwezo fund. Participant three of FGD 5 proposed the use of Kiswahili and vernacular language in advertisements.

The study found out that Age and education levels also challenged the capacity of most participants to access information on the mass media. Whereas some participants could understand the information passed such as the younger ones, some old age participants were excluded. The younger participants could learn more about the Fund through social media and communicate with the Fund for more information. One young participant in FGD 2 said as follows:

> *We communicate with the Fund official sometimes through Facebook. Although this takes time, say 2 days sometimes, we can get the answers we need.*

The inability to use modern communication methods as well as limitations related to education levels meant that some participants could not fully understand the information communicated through mass media. They needed external support which was not always available. Costs related to sending others to seek for extra information

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and statutory documents from other government offices also placed limitations on participants to access loans from Uwezo fund.

The study also found out that in some instances, the information did not reach the grassroots level; leading to the exclusion of close a third of women. This is supported by participant three from FGD 9 who said that they did not get the information. To this, they claimed as follows:

> *The information did not reach the grassroots. Some of the women were unable to understand the message communicated…. It was also not easy to fill in the forms.*

Most of the participants had limited time to watch TV, listen to the radio and read newspapers. The participants claimed that the timing was not good in some instances because some of the women were not available when the adverts were aired. Participants four of FGD 5 said as follows:

> *Timing was not good since the adverts were appearing during the day when people are away from their homes.*

In some instances, the timing was good especially when it took place before prime news time [7 pm and 9 pm]. This was attested by participant two of FGD 1 who said as follows:

> *Some adverts appeared at 7 pm and 9 pm just before the news time. This was good timing.*

Reaching all women remained a tall order since some of them could not be reached adequately during the time of the advertisements.

Further, the study findings indicated that strengthening communication processes was a challenge. Evidently, there were weak feedback mechanisms, as highlighted by majority of the participants who did not provide any feedback as

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beneficiaries of the Fund. Identifying the experiences of the women thus remained a tall order.

Unique Study Findings

COVID-19 Related Challenges

During the COVID-19 period, some of the participants were unable to service Uwezo Fund loans due to a lack of follow-up communication from the Fund. Most government communication was directed towards the pandemic as opposed to government empowerment programs. This meant that some participants could not readily access information about the Fund for the mass media, instead they had to rely on other channels to obtain information.

Procedures and Guidelines for Accessing the Funds

Participants recommended that the procedures and guidelines for access the funds are complex, should therefore be simplified to be user friendly. The participants proposed that the amount offered as loan should be increased to Kshs. 100,000 or Kshs. 200,000/= from Kshs. 50,000/=. The period of payment and receiving the 2nd disbursement was also too long and should be abridged. Uwezo Fund should assist the women to market their products and with certification by the Kenya Bureau of Standards (KEBS). The process of applying for the first loan was also complex, too tedious and cumbersome and should be simplified.

The participants recommended that Uwezo Fund should consider giving individual loans, apart from the group loans. The disbursements of funds should be fastened since it takes long to receive it from the time of applying for a loan. They proposed for capacity building in preparing/writing proposals and business plans since

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the women were not able to do so on their own. This means that there should training on how to manage businesses as well as seminars on value addition.

Summary of the Key Findings

The study found out that the media plays pivotal roles in creating awareness since majority participants heard about the Uwezo Fund for the first time through TV, Radio, social media and newspapers. However, some participants could not afford to buy newspapers hence it was the least consumed communication channel. The participant further relied on Radio and TV on the procedures of applying for the Uwezo Fund. As such, the most important forms of media used were TV and Radio. Participants obtained information about Uwezo Fund from various national television stations and vernacular radio stations. They heavily relied on radio for news and advertisements about the Uwezo Fund. Politicians were also a source of information through talk shows and rallies. Participants also obtained information from social media platforms (Facebook and WhatsApp). Mobile phone-based social media platforms were also increasingly being used to pass information.

Uwezo Fund also used billboards to communicate, where participants saw these billboards and sought further information from government offices (District Officer's and Chief's offices), MPs, MCA and County Women Representative. Uwezo Fund Representatives played key roles in passing information, self-Help groups, friends, and forums were also important sources of information. There was also confluence between obtaining information from mass media and on the mobile phone loans applications such as KCB loans, M-Shwari, and Tala. The participants obtained information from representatives of various microfinance institutions.

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The study found out that Radio and Television were the most effective communication channels. Radio was regarded as the best channel since it is portable and could be assessed from any geographical area. Television was effective since it reached many people at the same time and was audio-visual. Vernacular and community radios have a personal appeal impact. However, the participants claimed that it was hard to believe media because they preferred a one-on-one conversation with Uwezo Fund representatives, as much as they were hard to come by.

The participants pointed out that the information shared in the media was not enough since most of it was hidden [complex] and hard to understand. Therefore, women were referred to secondary sources of information such as websites, which was a challenge since some of participants were computer illiterate and others could not afford internet. While some participants readily made use of the information passed to apply for the fund, some could not do. The researcher found out that there were also various feedback channels including: Uwezo Fund Representatives, MPs, MCAs, and social media platforms. However, some participants had reservations about the efficacy of Facebook as a platform for immediate feedback.

Further, the participants pointed out that they would like to hear success stories from the beneficiaries of the fund, and adverts in local and simple languages. Uwezo Fund representatives should also explain the process of application, there should be use of documentaries or short films and roadshows.

The study found out that there were various challenges faced in communicating of Uwezo Fund. Such challenges included: the cost of newspapers, and internet bundles, language barrier, age and education levels, limited time to watch TV, listen to the radio and read newspapers, delayed communication processes and gaps, and lack of or inadequate feedback mechanisms. During the COVID-19 period,

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some participants faced challenges related to the inability to service their loans, and lack of follow-up communication on the Fund.

Based on the study findings, the gap between communication channels and the uptake of government empowerment programs such as Uwezo Fund was established. The findings make it clear that while some of the channels used, such as newspapers as well as some online channels, were not always effective, radio and TV were very effective. The study findings also highlighted the kind of information that appeals to women. This thus forms a basis for empirically informed recommendations.

The participants offered the following recommendations: increase in the amount granted from Kshs. 50,000 to Ksh. 100000; bridge the period of payment and receiving the 2nd disbursement; market the women's products and assist in certification by KEBS; simplify and readjust the process of applying for loan; consider giving individual loans; fasten the disbursements of funds; built the capacity of women through proposal writing and business plans; and offer business training and value addition seminars.

Summary

This chapter presented data analysis and interpretation of the study findings. The analysis was guided by the three objectives. Finally, a summary of the key findings was presented. The next chapter presents discussions of the study findings, conclusions, and recommendations.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS, AND RECOMMENDATIONS

Introduction

This chapter presents the discussion of the findings based on the study objectives, the discussion will be followed by conclusion, recommendations and suggestions for further research. This study was guided by the following research objectives: to find out the contribution mass media has made in creating awareness about Uwezo Fund; assess the perception of women about mass media as a channel of Uwezo Fund communication and; find out the challenges faced by women in the communication of Uwezo Fund information through mass media.

Discussion of Key Findings

Due to lockdown restrictions and nationwide curfews during the COVID 19 pandemic, the researcher managed to conduct 9 out of the 12 anticipated FGDs. The COVID-19 restrictions meant that participants had less time to balance between participating in the study and doing their normal day to day activities. Some of the participants, who had earlier travelled to their rural homes, could not get back to Nairobi due to travel restrictions. Nairobi was one of the towns locked down from the rest of the country; therefore, the participants could not travel back for the FGDs.

The study findings showed that most women were aware of Uwezo Fund through the TV, Radio, and newspapers. Most of the women obtained information from the radio and television. Very few relied on Newspapers due to cost related issues as well as inabilities to comprehend the language used. This means that the media plays a critical role of creating awareness about Uwezo fund. Just as Ogola

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(2011) found out that Kenya's media plays a crucial role in the socio-economic development of the nation through dissemination of information. It is thus pertinent to mainstream communication of Uwezo Fund messages in these media channels (Radio, TV, and Newspaper) since they had the highest reach to women.

The researcher also found out that mobile phone applications were increasingly used as a reliable source of information about sources of credit. Mobile phone applications in Kenya are gaining footing in government circles. Pollard, Richter, Down, and Ram (2017) confirmed that mobile loans were increasingly being used as financing sources. Therefore, it is pertinent that Uwezo fund and government projects consider mobile phone applications as an important source of information.

Since the study confirmed that media plays a crucial role in the dissemination of information, there is need to enhance the efficacy of these media sources by ensuring that the information communicated (adverts) was given adequate airtime, use of simple language and success stories. The short airtime ascribed to the messages also meant that Uwezo Fund was just communicating without effort to explain extensively. This could affect the efficacy of the message communicated as pointed out by Kotler & Armstrong (2010) who opined that an effective mass media campaign should match the right message with the right medium and at the right time. It is thus pivotal to ensure that the message being communicated was well articulated.

The study found out that the choice of language was also seen as important, to the respondents, Uwezo Fund should thus be simplifying the language used to reach the entire audience. The respondents were keen to explain the challenge of accessing information through newspapers, the main challenge was that newspapers are expensive, and the language used could not be understood by most women. Okigbo (2014) pointed out that for mass media campaigns to be effective, the channel must be

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the most efficient and cost-effective. It is thus imperative to make the language simple for the information communicated to encompass all targeted women irrespective of age and level of education. This corroborates Ndang (2014) assertion that there is need for a clear message that is easily understood by people of various educational levels, age, socio-economic and demographic background. Rice and Atkins (2012) also added that the choice of media adopted in a campaign determines its effectiveness, and Delhomme et al. (2009) who believed that the positivity of the language used in framing is also vital in appealing to your target audience.

The findings show that radio and television were perceived as being more effective as opposed to newspapers. Perception is key since it determines the level to which women consider media as reliable channels of communication (Shinkafi, 2016). These findings buttress the elaboration likelihood model which posits that changes in perception are pivotal is changing attitudes and behaviours towards the message communicated (Petty & Cacioppo, 1986). As a result, the the level to which women are persuaded to apply for Uwezo Fund could be influenced their attitudes towards the media channels.

For these media channels (Radio, TV) to be effective, the study participants pointed out that communication should also be availed through vernacular TVs, most radio stations, and community radios. Just as Fombad and Jiyane (2017) pointed out that community radios play a pivotal role in kick-starting economic empowerment programs. This agrees with the agenda setting theory that mass media influences its audience by the type of stories they consider newsworthy and how much prominence and space they give to these stories (McCombs & Shaw, 1993). By casting light on Uwezo Fund stories, their perceived importance among women could be enhanced.

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Furthermore, credibility affected the level to which the women relied on radio and television for information, they therefore sought for extra information from Fund representatives. It is important to ensure that the information passed through the media was accurate, authoritative and credible (Dobie, 2007).

Simplicity and sufficiency of the message passed should also be ensured. Majority of the women felt that the information shared in the media was not enough, efforts should thus be made to ensure that the information was meticulously designed for easy understanding. Clarity of the message is important in guiding women through the Uwezo Fund application processes. This corroborated with Mulievi (2018) argument that timely, enough information and consistency were determined the consumption of the service. Further, Kotler and Armstrong (2010) opined that "an effective mass media campaign should match the right message with the right medium and at the right time." Uwezo Fund representatives should therefore be in a position to sufficiently and effectively explain the processes and procedures of application. These findings implied that a blend of media channels and strategies were needed to effectively communicate about the Fund.

During the COVID-19 period, some of the women were facing challenges related to inability to service Uwezo Fund loans. This meant that some women could not readily access information about the Fund, they had to rely on other channels to obtain information. Uwezo fund should thus factor in any limitations that may affect consistency of their messages. Within the context of the agenda setting theory, there should be effort to ensure that stories of the Uwezo fund were framed and their agenda set as per the fund objectives.

Conclusions

From the findings, various communication channels were used in communicating about Uwezo Fund. These channels included TV, Radio, and newspapers, though Radio and Television reached most of the women, newspapers were less used since most of the women could not afford them. The women also obtained information from social media platforms, mobile phones applications and microfinance institutions. Billboards, Government offices (District Officer's and Chief's offices), area MP, area MCA, County Women Representative Uwezo Fund Representatives as well as those of other government programs such as WEF were also other important conduits for information about the Uwezo Fund.

The study found out that radios were regarded as the best channel by the respondents since they were portable. Television sets were regarded as being very efficient since they reached many people at the same time. Newspapers were regarded as being expensive and presented in a language that most women could not understand. Whereas the information was disseminated about the Fund, it was not sufficient to help make decisions on whether to apply for the fund or know the procedures for making the applications. The women identified the key challenges faced in assessing Uwezo fund as; scantiness of the information, cost, complexity and language barriers, Frequency and timings of the adverts, language barrier, and prompt feedback especially during COVID-19 pandemic where women were unable to service their loans yet there was lack of follow-up communication from Uwezo Fund.

Based on the study findings, the researcher thus concludes that mass media campaigns play pivotal roles in the uptake of government empowerment programs. However, not all media channels should be used when communicating to women.

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Radio and television are more favourable. Adverts through these channels should mostly be in Swahili and vernacular languages.

The message communicated can only be effective if it is simple and detailed for women to make decisions about applying for government empowerment programs without having got to seek extra information elsewhere. Lastly, the choice of the channel should reflect the demographic characteristics of the women targeted in terms of age and education level. For younger women, integrating social media in communication processes could enhance the efficacy of the message communicated.

Recommendations

The study made the following recommendations:

There is need to use simple language that resonates with the target audience for each of the campaign, language that can easily be understood by the different age, geographical and social class. Also, the messages can be passed across using vernacular language through community radios and TV.

Advertisements should be responsive to age and education realities of the targeted groups and should use appealing approach such as success stories of the beneficiaries of the program to enhance their ownership levels.

The government should strengthen feedback mechanisms for enhanced bidirectional communication with the targeted groups for the funds or program

Cost implications in making mobile phone applications should be reduced or subsidized to appeal to the beneficiaries of the fund and enable the women to provide the statutory documents

Capacity building initiatives should also be undertaken to enhance women's receptivity to social media use and access to website and other sources of information.

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Suggestions for Future Research

There is need for comparative studies on government empowerment programs such as Women Enterprise Fund (WEF), Youth Fund and Uwezo fund. More interesting would be a comparative study conducted in rural areas of Kenya.

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APPENDICES

Appendix I: FGD Protocol

1. What contribution has mass media made in creating awareness about Uwezo Fund?
   Probes
   a) What kind of information would women need to gain interest in Uwezo Fund?
   b) How did you hear about the Uwezo Fund?
   c) If through mass media, which media? Is it TV, radio or newspaper?
   d) Where do women usually obtain information about loans?
2. What is your opinion about using newspapers, radio, and television to share information with women about Uwezo Fund?
   Probes
   a) How accessible to you is the information shared through newspapers, radio, and TV?
   b) Do you feel like the information gets to most women? And if not, how come?
   c) In your opinion is information shared considered sufficient to help the potential beneficiaries to make informed decisions?
   d) How well are messages sent to women understood? If not understood, what challenges are there?
   e) How do women give feedback about the concerns they have about the fund?
   f) What kind of information or stories would women like to hear to take up the Uwezo Fund?
   g) How frequent are messages coming from mass media?
3. Did the frequency of information contribute to your decision to apply or not to apply for the fund?
4. As far as you can tell, has the media highlighted any stories that discouraged women from applying for the Uwezo Fund?
5. According to you, is the information passed through the mass media enough to guide women on how to apply for the Uwezo Fund?
6. What challenges do women encounter while accessing uwezo Fund information from newspapers, radio, and TV?
   Probes
   a) What would you say about the language used by mass media in communicating about Uwezo Fund to women?
   b) What would be your comment about the timings that uwezo messages are put in mass media?
   c) Which other challenges do you face when seeking to get information about the Uwezo Fund?

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Appendix II: Informed Consent Letter

ROLE OF MASS MEDIA CAMPAIGNS IN UPTAKE OF GOVERNMENT EMPOWERMENT PROGRAMS BY WOMEN: THE CASE OF UWEZO FUND

PRINCIPAL INVESTIGATOR: LUCY KAWIRA GITHINJI

PURPOSE OF STUDY: You are being asked to take part in a research study. Before you decide to participate in this study, it is important that you understand why the research is being done and what it will involve. Please read the following information carefully. Please ask the researcher if there is anything that is not clear or if you need more information.

The purpose of this study is to establish the role of Traditional mass media in the uptake of government empowerment programs by women in Embakasi North Constituency during the Uwezo Fund Campaigns

STUDY PROCEDURES
- You will be contacted and requested to participate in the study
- The study is being conducted through Focus Group Discussions
- In this regard, you will be required to join a group near your home area
- Each discussion will last one hour
- Information will be collected using audiotaping and, videotaping in some instances. The information so collected shall be transcribed and used to respond to the study objectives
- You may decline to answer any or all questions and you may terminate your involvement at any time if you choose
- By participating in this study, you will contribute to the body of knowledge on Uwezo Fund.
- It is hoped that the study findings shall be vital in the improvement of uwezo fund and other government programmes.

CONFIDENTIALITY
- Your responses to this study will be anonymous. For the purposes of this research study. Every effort will be made by the researcher to preserve your confidentiality including the following:
- Assigning code names/numbers for participants that will be used on all research notes and documents
- Keeping notes, interview transcriptions, and any other identifying participant information in a locked file cabinet in the personal possession of the researcher.
- Participant data will be kept confidential except in cases where the researcher is legally obligated to report specific incidents.

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COMPENSATION: The participants will be provided with fare back to their workplaces.

CONTACT INFORMATION: If you have questions at any time about this study, or you experience adverse effects as the result of participating in this study, you may contact the researcher whose contact information is provided on the first page. If you have questions regarding your rights as a research participant, or if problems arise, which you do not feel you can discuss with the researcher.
Lucy Kawira Githinji (0717 438 749)

VOLUNTARY PARTICIPATION: Your participation in this study is voluntary. It is up to you to decide whether or not to take part in this study. If you decide to take part in this study, you will be asked to sign a consent form. After you sign the consent form, you are still free to withdraw at any time and without giving a reason. Withdrawing from this study will not affect the relationship you have, if any, with the researcher. If you withdraw from the study before data collection is completed, your data will be returned to you or destroyed

CONSENT: I have read, and I understand the provided information and have had the opportunity to ask questions. I understand that my participation is voluntary and that I am free to withdraw at any time, without giving a reason and without cost. I understand that I will be given a copy of this consent form. I voluntarily agree to take part in this study.

Participant's signature _____ Date _____

Researcher/Assistant signature _____ Date _____

Appendix III: List of Women Self-Help Groups

No.	GROUP NAME	WARD
1	TUSONGE SELF HELP GROUP	KARIOBANGI
2	WOMEN WITH VISION	DANDORA 4/5
3	KEGA SELF HELP GROUP	DANDORA 4/5
4	TEN STARS SELF HELP GROUP	DANDORA 2
5	DANDORA NEW CHAPTER SELF HELP GROUP	DANDORA 3
6	JIKAZE TWENDE SELF HELP GROUP	DANDORA 3
7	HOPEFUL SELF HELP GROUP	DANDORA 3
8	KIOYOP SELF HELP GROUP	DANDORA 3
9	MAHIGA STEEL AND HARDWARE LIMITED	DANDORA 2
10	SMART DANDORA III SELF HELP GROUP	DANDORA 3
11	EMBROIDERY ONE SELF HELP GROUP	DANDORA 3
12	DIGITAL SISTERS SELF HELP GROUP	DANDORA 3
13	NDIGITHU SELF HELP GROUP	DANDORA 2
14	SMART LADIES SELF HELP GROUP	DANDORA 2
15	SUCHI DANDORA 2 SELF HELP GROUP	DANDORA 2
16	SHARP CORNER NEIGHBOURS SELF HELP GROUP	DANDORA 4
17	REHEMA SELF HELP GROUP	DANDORA 2
18	THE GOOD SAMARITANS SELF HELP GROUP	DANDORA 2
19		
20	RISING STAR SELF HELP GROUP	DANDORA 4/5
21	WISE KINGDOM SELF HELP GROUP	DANDORA 2
22	SDA SELF HELP GROUP	DANDORA 4/5
23	BORDEN SELF HELP GROUP	DANDORA 4/5
24	BLESSED COMMUNITY SELF HELP GROUP	DANDORA 4/5
25	SAUTI MOJA YOUTH SELF HELP GROUP	DANDORA 4/5
26	NYUMBA KUBWA SELF HELP GROUP	DANDORA 4/5
27	JOMWOTO SELF HELP GROUP	DANDORA 4/5
28	JOY FAMILY SELF HELP GROUP	DANDORA 4/5
29	FEEL GOOD SELF HELP GROUP	DANDORA 3
30	GRACEFUL SELF HELP GROUP	DANDORA 3
31	KARIOBANGI HAPPY BROTHERS	KARIOBANGI

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32	MZAITUNI WOMEN SELF HELP GROUP	KARIOBANGI
33	KARIOBANGI AMAZING SINGLES SELF HELP GROUP	KARIOBANGI
34	LADIES OF HOPE SELF HELP GROUP	KARIOBANGI
35	GO GETTERS SELF HELP GROUP	KARIOBANGI
36	ONE IN ONE SELF HELP GROUP	KARIOBANGI
37	HAPPY THOUGHTS SELF HELP GROUP	KARIOBANGI
38	KOCH DEVELOPMENT SELF HELP GROUP	KARIOBANGI
39	UMASKINI KANDO SELF HELP GROUP	KARIOBANGI
40	JAMII MOJA SELF HELP GROUP	DANDORA 2
41	SHARPU SELF HELP GROUP	DANDORA 4/5
42	14 STARS SELF HELP GROUP	DANDORA 4/5
43	TEN PILLARS SELF HELP GROUP	DANDORA 2
44	DEEPEST YOUTH GROUP	DANDORA 4/5
45	PERFECTION DREAM YOUTH GROUP	DANDORA 1
46	SMART KINGS WIFE SELF HELP GROUP	DANDORA 4/5
47	BEGGINERS III SELF HELP GROUP	DANDORA 2
48	MWARIA MAA SELF HELP GROUP	DANDORA 3
49	CYPMO SELF HELP GROUP	DANDORA 3
50	ACHIEVERS INITIATIVE	KARIOBANGI
51	SHINERS SELF HELP GROUP	KARIOBANGI
52	YOUNG CHAMPS SELF HELP GROUP	KARIOBANGI
53	DYNAMICS INITIATIVE	KARIOBANGI
54	NGOMAN SELF HELP GROUP	DANDORA 2
55	JOY III WOMEN GROUP	DANDORA 2
56	PATANISHO SELF HELP GROUP	DANDORA 2
57	MACKOS 5 SELF HELP GROUP	DANDORA 3
58	POOLERS SELF HELP GROUP	DANDORA 3
59	JEMBE HALISI SELF HELP GROUP	DANDORA 3
60	MUTUMO SELF HELP GROUP	DANDORA 3
61	OASIS WOMEN GROUP	KARIOBANGI
62	KARIOBANGI ELITES SELF HELP GROUP	KARIOBANGI
63	DANDORA THREE UPENDO SELF HELP GROUP	DANDORA 3
64	BRIGHT FUTURE KARIOBANGI MWISHO WELFARE	KARIOBANGI
65	PARADISE CBO DANDORA	DANDORA 3
66	JULIPE SELF HELP GROUP	KARIOBANGI

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67	MARIRU YOUNG VISION SELF HELP GROUP	KARIOBANGI
68	LOWER 41 WOMEN GROUP	DANDO4/5
69	MWOMO SELF HELP GROUP	DANDO4/5
70	VISION 5 SELF HELP GROUP	DANDORA 3
71	DANDORA NYAMUKUYU WOMEN GROUP	DANDO4/5
72	JIRANI MWEMA PARADISE WELFARE GROUP	DANDORA 3
73	PAMOJA SELF HELP GROUP	DANDORA 3
74	DANDORA THREE UMOJA SELF HELP GROUP	DANDORA 3
75	TENSTARS SELF HELP GROUP	DANDO 4/5
76	VICTORIOUS SELF HELP GROUP	DANDORA 3
77	G21. B. INVESTMENT GROUP	DAND 4/5
78	WANAKISA MARAMA GROUP	DANDORA 2
79	YOUNG ACHIEVERS YOUTH GROUP	DANDORA 1
80	YOUTH EMPOWERMENT PROJECT SELF HELP GROUP	DANDORA 2
81	NEIGHBOURS SELF HELP GROUP	KARIOBANGI
82	MERCY OF CHRIST MINISTRIES	DANDORA 2
83	UPENDO JIRANI DANDORA	DANDORA 2
84	HOPE WOMEN CAREGIVERS GROUP	DANDO 4/5
85	EBENEZER DANDORA WOMEN SELF HELP GROUP	DANDO 4/5
86	MTI MOJA SELF HELP GROUP	DANDO 4/5
87	RESQUE LIFE SELF HELP GROUP	DANDORA 1
88	ACTSIKO SELF HELP GROUP	DANDO 4/5
89	EMBAKASI DISABLED EMPOWERMENT AND DEVELOPMENT S.G.H	DANDO 4/5
90	DANDORA 3A HEKIMA S.G.H	DANDORA 3
91	KENAKE SELF HELP GROUP	DANDORA 3
92	GREAT TEN WOMEN GROUP	DANDORA 2
93	BROTHERS FELLOWSHIP SELF HELP GROUP	DANDORA 3
94	POWERLINE WOMEN GROUP	DANDORA 2
95	DANDORA JUA KALI JUNIOR YOUTH BUNGE	DANDORA 3
96	LARINE STAR SELF HELP GROUP	DANDORA 2
97	NEW SISI KWA SISI KARIOBANGI SELF HELP GROUP	KARIOBANGI
98	KAWOGRO WOMEN GROUP	KARIOBANGI
99	UPLIFTED WOMEN GROUP	KARIOBANGI
100	SHINERS SELF HELP GROUP	KARIOBANGI
101	KIZURI WOMEN SELF HELP GROUP	KARIOBANGI
102	MWIGITO WOMEN SELF HELP GROUP	KARIOBANGI

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103	JASIRI SELF HELP GROUP	KARIOBANGI
104	KARIOBANGI 40 SELF HELP GROUP	KARIOBANGI
105	ARK SELF HELP GROUP	KARIOBANGI
106	VISIONAND HOPE WOMEN SELF HELP GROUP	KARIOBANGI
107	MOVERS SELF HELP GROUP	KARIOBANGI
108	RESQUE WOMEN DEVELOPMENT GROUP	KARIOBANGI
109	LUCKY NEIGHBOURS SELF HELP GROUP	DANDORA 2
110	TEN WISE WELFARE GROUP	DANDORA 3
111	DANDORA 3 PRECIOUS GIFT	DANDORA 3
112	HOPE LADIES SELF HELP GROUP	DANDORA 3
113	DANDORA 3 HOPE SELF HELP GROUP	DANDORA 3
114	GITARI MARIGU 'A' USHINDI WOMEN GROUP	DADORA 4/5
115	GOLD ROCK VENTURES	DANDO4/5
116	A BROTHERHOOD SELF HELP GROUP	DANDORA 3
117	JIMKES SELF HELP GROUP	DANDORA 2
118	DANDORA DUMPSITE SELF HELP GROUP	DANDORA 2
119	DANDORA UMOJA WOMEN SELF HELP GROUP	DANDORA 2
120	JAMII BORA BUNGE ASSOCIATION	DANDORA 2
121	STEP BY STEP SELF HELP GROUP	DANDORA 2
122	ONE VOICE LADIES SELF HELP GROUP	DANDORA 3
123	UZALENDO THREE SELF HELP GROUP	DANDORA 3
124	PRUMO 3 AREA SELF HELP GROUP	DANDORA 3
125	UPLIFTED WOMEN GROUP	KARIOBANGI
126	THE KINGS SELF HELP GROUP	KARIOBANGI
127	MARIGUINI SELF HELP GROUP	DANDORA 2
128	IHIGA WELFARE GROUP	DANDORA 2
129	CHANGE MAKERS YOUTH GROUP	DANDORA 2
130	ELIMA SELF HELP GROUP	DANDORA 2
131	TALANTA YOUTH GROUP	DANDORA 3
132	POTENTIAL YOUTH GROUP	DANDO 4/5
133	USHINDI SELF HELP GROUP	DANDORA 2
134	UPCOMING SELF HELP GROUP	DANDO 4/5
135	KALUNDE SELF HELP GROUP	DANDO 4/5
136	NEW ASSURANCE SELF HELP GROUP	DANDO 4/5
137	MUGUGI YOUTH SELF HELP GROUP	DANDO 4/5
138	NEEMA ORPHANS AND WINDOWS SELF HELP ORGANIZATION	DANDO 4/5

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139	SILVER SISTERSSELF HELP GROUP	DANDO 4/5
140	JISAIDIE SELF HELP GROUP	DANDO RA 1
141	COUPLES OF FAITH WELFARE ASSOCIATION	DANDO RA 1
142	DANDORA PHASE ONE CBO	DANDO RA 1
143	WAPENDANAO SUPPORT GROUP	DANDO RA 1
144	CANAN COMRADES SELF HELP GROUP	DANDO RA 1
145	THE CRANDLE SELF HELP GROUP	DANDO RA 1
146	JUNCTION SELF HELP GROUP	DANDO RA 1
147	ELITES SELF HELP GROUP	DANDO 4/5
148	YOUNG MONEY YOUTH GROUP	DANDO 4/5
149	DANDORA MAKING LIFE BETTER	DANDO 4/5
150	KEKECINDA SELF HELP GROUP	DANDORA 3
151	DANORA 1 WOMEN EMPOWERMENT FORUM	DANDORA 1
152	HOFAI SELF HELP GROUP	KARIOBANGI
153	BIDII SHG	DANDORA 1
154	NEO YOUTH	Dandora 1
155	THE SEVEN CAMERAS WELFARE GROUP	Dandora 1
156	WHITE HOUSE SELF HELP GROUP	Dandora 1
157	SUNFLOWER UMOJA WOMEN GROUP	Dandora 1
158	KWONA MBELE SELF HELP GROUP	Dandora 1
159	PATU SELF HELP GROUP	Dandora 1
160	TUINUANE TOFAUTI SELF HELP GROUP	Dandora 1
161	GRACIOS SELF HELP GROUP	
162	THE CHOOSEN YOUTH GROUP	Danora 1
163	MSAMARIA SELF HELP GROUP	Dandora 1

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Appendix IV: Ethical Clearance Report

VERDICT – APPROVAL WITH COMMENTS

Daystar University Ethics Review Board

Our Ref: **DU-ERB/13/05/2020/000423**

Date: 13th May 2020

To: Lucy Kawira Githinji

Dear Lucy,

RE: ROLE OF MASS MEDIA CAMPAIGNS IN UPTAKE OF GOVERNMENT EMPOWERMENT PROGRAMS BY WOMEN: THE CASE OF UWEZO FUND

Reference is made to your ERB application reference no. 040520-01 dated 4th May 2020 in which you requested for ethical approval of your proposal by Daystar University Ethics Review Board.

We are pleased to inform you that ethical review has been done and the verdict is to revise to the satisfaction of your Supervisors and Head of Department before proceeding to the next stage. As guidance, ensure that the attached comments are addressed. Please be advised that it is an offence to proceed to collect data without addressing the concerns of Ethics Review board. Your application approval number is **DU-ERB-000423**. The approval period for the research is between **13th May *2020 to 12th May 2021*** after which the ethical approval lapses. Should you wish to continue with the research after the lapse you will be required to apply for an extension from DU-ERB at half the review charges.

This approval is subject to compliance with the following requirements;
  i.   Only approved documents including (informed consents, study instruments, MTA) will be used.
  ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by Daystar University Ethics Review Board.
  iii. Death and life threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to Daystar University Ethics Review Board within 72 hours of notification.
  iv. Any changes anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to Daystar University Ethics Review Board within 72 hours.
  v.   Clearance for export of biological specimens must be obtained from relevant institutions.
  vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
  vii. Submission of a signed one page executive summary report and a closure report within 90 days upon completion of the study to Daystar University Ethics Review Board via email [duerb@daystar.ac.ke].

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) https://oris.nacosti.go.ke and other clearances needed.

Yours sincerely,

Mrs. Purity Kiambi,
Secretary, Daystar University Ethics Review Board

Encl. Review Report

Appendix V: Research Permit

Appendix VI: Plagiarism Report

14% SIMILARITY INDEX	% INTERNET SOURCES	% PUBLICATIONS	% STUDENT PAPERS

PRIMARY SOURCES

1	Submitted to Kenyatta University Student Paper	2%
2	Submitted to Africa Nazarene University Student Paper	2%
3	www.tisa.or.ke Internet Source	1%
4	erepository.uonbi.ac.ke Internet Source	1%
5	Submitted to Mount Kenya University Student Paper	<1%