

AN ASSESSMENT OF UTILIZATION OF WOMEN ENTERPRISE FUND FOR  
SOCIO-ECONOMIC EMPOWERMENT OF FEMALE ENTREPRENEURS IN  
SELECTED WARDS IN BUTULA SUB-COUNTY, BUSIA COUNTY- KENYA

by

Roseline Awuor Wesonga

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APPROVAL

AN ASSESSMENT OF UTILIZATION OF WOMEN ENTERPRISE FUND FOR SOCIO-ECONOMIC EMPOWERMENT OF FEMALE ENTREPRENEURS IN SELECTED WARDS IN BUTULA SUB-COUNTY, BUSIA COUNTY- KENYA

by

Roseline Awuor Wesonga  
16-1911

In accordance with Daystar University policies, this thesis is accepted in partial fulfilment of the requirements for the Master of Arts degree.

Date:

\_\_\_\_\_  
Mary M. Mogute, PhD,  
1st Supervisor

\_\_\_\_\_  
Daniel K. Mutunga, PhD,  
2nd Supervisor

\_\_\_\_\_  
Philemon Yugi, PhD,  
HOD, Development Studies Department

\_\_\_\_\_  
Kennedy Ongaro, PhD,  
Dean, School of Applied Human Sciences

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## DECLARATION

AN ASSESSMENT OF UTILIZATION OF WOMEN ENTERPRISE FUND FOR SOCIO-ECONOMIC EMPOWERMENT OF FEMALE ENTREPRENEURS IN SELECTED WARDS IN BUTULA SUB COUNTY, BUSIA COUNTY-KENYA

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

Signed: \_\_\_\_\_

Roseline Awuor Wesonga  
16-1911

Date: \_\_\_\_\_

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## LIST OF ABBREVIATIONS AND ACRONYMS

AIM	Amanah Ikthiar Malaysia
AKIKAD	Association of Active Business Women
APEX	Brazilian Export and Investment Promotion Agency
BSDI	Bavumile Skills Development Initiative
DU-ERB	The Daystar University Ethics Review Board
EDIF	Export Development and Investment Fund
EDWF	Ethiopian Women's Development Fund
FGDs	Focus Group Discussions
FOSA	Front Office Services Activities
GBV	Gender Based Violence
GEEP	Government Enterprises Empowerment Programme
IEA	Institute of Economic Affairs
IFAD	International Fund for Agricultural Development
IFC	International Finance Corporation
IWF	Isivande Women's Fund
KAGİDER	Women Entrepreneurs Association of Turkey
KEDV	Foundation for the Support of Women's Work
KNBS	Kenya National Bureau of Statistics
KOSGEB	Small and Medium Enterprises Development Organization
KSHS	Kenya Shillings
M&E	Monitoring and Evaluation
MAYA	Micro Credit Program

MASLOC	Micro Finance and Small-Scale Centre
MCDGC	Ministry of Community Development, Gender and Children
MECD	Ministry of Entrepreneur and Cooperative Development
MPSY&GA	Ministry of Public Service, Youth and Gender Affairs
MSME	Small Enterprises Medium Enterprises
MWFCD	Ministry of Women, Family and Community Development
NACOSTI	National Commission of Science, Technology and Innovation
NAWEF	National Women Empowerment Fund
NEIP	National Entrepreneurship Program
NGOs	Non-Governmental Organizations
NHIF	National Hospital Insurance Fund
OECD	Organization for Economic Cooperation and Development (OECD)
SACCO	Saving and Credit Cooperative Organization
SDF	Skills Development Fund
SHGs	Self Help Groups
SID	Society for International Development
SMEs	Small and Medium-sized enterprises
SMIDEC	Small and Medium Industries Development Corporation
SMMEs	Small, Medium and Micro Enterprises
SPER	Support for Public Expenditure Reforms
SPM	Secretariat of Women's Policies
SPSS	Statistical Package for the Social Sciences
TASAF	Tanzania Social Action Fund

TEKUN	Tabung Ekonomi Kumpulan Usaha Niaga
UWEP	Uganda Women Entrepreneurship Program
WDF	Women Development Fund
WEF	Women Enterprise Fund
WEP	Women Entrepreneurs Program
WFT	Women Fund Tanzania

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## ABSTRACT

This research examined how utilization of WEF has contributed to socio-economic empowerment of female entrepreneurs in selected wards of Butula Sub County, Busia County, Kenya. Its specific objectives were to establish level of utilization of WEF loans among women in selected wards of Butula Sub County, investigate uses of WEF loans among women in selected wards of Butula Sub County, assess effects of WEF loans on socio-economic empowerment of women in selected wards of Butula Sub County and to investigate challenges women face in utilization of WEF in selected wards of Butula Sub County. Entrepreneurship Theory and Institutional Theory of Entrepreneurship formed the theoretical framework. A descriptive survey design was adopted targeting a population of 1,344 WEF beneficiaries from Marachi West and Marachi Central from which 134 were select into the sample size and three key informant interviews were conducted with women group leaders and the WEF officer. A structured questionnaire was administered to women group members while an interview guide was administered to key informants. Quantitative data was analysed descriptively while qualitative data was analysed using content analysis from which emerging themes were presented and discussed. The study found that access to funds resulted in entrepreneurship (69.1%), empowerment in decision making (72.3%) and independence among women as they run businesses (73.8%) and earn an income. The major challenge faced in accessing loans was the long processing duration. The study recommends that WEF loans amounts should be increased; WEF should continually evaluate and enhance training programmes; and WEF management should reduce the time taken to disburse funds from the 45 days to 14 days.