

**SOCIO-CULTURAL AND ECONOMIC DETERMINANTS OF WOMEN
FISHMONGERS' ACCESS TO WOMEN ENTERPRISE FUND IN USIGU
DIVISION, SIAYA COUNTY, KENYA**

BY

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**A THESIS SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS
FOR THE DEGREE OF MASTER OF ARTS IN ANTHROPOLOGY**

DEPARTMENT OF SOCIOLOGY AND ANTHROPOLOGY

MASENO UNIVERSITY

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DECLARATION

Declaration by Student

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ACKNOWLEDGEMENT

I would like to acknowledge the invaluable guidance, encouragement of supervisors; Prof. Susan Kilonzo, Dr. Charles Olang'o and Prof. Felix Kioli for ensuring that this project is well written, completed and presented within reasonable time for defense. Their insights, suggestions, advice, and guidance helped in ensuring that the thesis met the threshold for academic discourse. My gratitude also goes to my late husband Mr. Charles Okumu and my children Immaculate, Sande, Freddie and Flo for their support, care and understanding during the whole process. I also wish to acknowledge the contribution of the Maseno University, Department of Sociology and Anthropology academic staff. Many thanks to the Maseno University Masters of Arts in Anthropology classmate especially friends and colleagues Ruth Obwolo and Allan Okeyo May the Almighty Lord shower them with abundant love.

DEDICATION

This work is dedicated to my late husband Mr. Charles Okumu Awili who taught me the essence of hard work and perseverance. He also supported my education and ensured that I succeeded. *Wuod Asuenendi gikwe Baba*, till we meet again. To my beloved children, you are what it means to have babies. You were my greatest source of encouragement.

ABSTRACT

Women Enterprise Fund (WEF) was launched in 2009 in Kenya to help women access credit facilities through Constituency Women Enterprise Scheme (C-WES) and Microfinance institutions. In both channels women use their groups as collateral. Although studies from other small and micro-enterprises show low uptake of WEF among women in rural settings, it remains unknown in literature whether the same applies to women fishmongers in fish landing beaches such as in Usigu Division. Further, the narratives that speak to the women's perceptions and their ability to borrow and manage loan, are missing. There also seems to be lack of proper understanding on how the socio-cultural factors such as educational level, marital status, group membership and the practice of *Jaboya* influence the uptake and use of WEF among women fishmongers. This study therefore, explored the socio-cultural and economic determinants of access to WEF by women fishmongers in Usigu Division, Siaya County. Specifically, the study sought to: explore women fishmongers' perceptions towards WEF; examine socio-cultural determinants of WEF uptake, and establish economic factors that determine uptake of WEF by women fishmongers in Usigu Division. The study was guided by Bourdieu's Theory of Practice (1977). This study adopted a descriptive cross-sectional design. The research used Glen Israel (1992) formula to obtain a sample size of 114 women fishmongers from a population of 160 women fishmongers registered with Beach Management Units (BMU) in both Uhanya and Usenge beaches. Women fishmongers were selected through simple random while purposive sampling was employed to select key informants, including 6 BMU members, 3 financial institution staff, 2 Constituency Development Fund Officers and 1 CARE Kenya official. Data were obtained using semi-structured interviews with fishmongers, key informant interviews and 4 Focus Group Discussions. Secondary data were obtained from District office of Gender and Social Development office and Beach Management Units records. Quantitative data were analyzed using descriptive statistics and presented in percentages and tables of frequencies, while qualitative data were analyzed thematically and corroborated by selected verbatim quotations. The findings show that there was low uptake of WEF by women fishmongers, especially through C-WES. They perceived WEF as government free money following what politicians say about the fund. They also perceived WEF provided through microfinance institutions as death money and improvising money due to experiences with the loan. Other socio-cultural challenges included failure to meet conditions laid by the groups, lack of family support and dynamics of *jaboya* system, which often led to lack of fish for their businesses. Women fishmongers also reported challenges of higher interest rates, coupled with shorter repayment periods. There is therefore need to provide women fishmongers with information on how to access WEF through C-WES. The microfinance institutions should reconsider their loaning conditions to help women fishmongers benefit from uptake of WEF.

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LIST OF ABBREVIATIONS AND ACRONYMS

BMU	-	Beach Management Unit
CDF	-	Constituency Development Fund
C-WES	-	Constituency Women Enterprise Scheme
DGSDO	-	District Gender and Social Services Officer
IGS	-	Income generating activities
ILO	-	International Labour Organization
SDGs	-	Sustainable Development goals
MFI.	-	Microfinance Institutions
NGOs	-	Non governmental Organizations
SACCO	-	Savings and Credit Co-operative Societies
SMEs	-	Small and Medium Sized Manufacturing Enterprises
UNIDO	-	United Nations Industrial Development Organization
WEF	-	Women Enterprise Fund
MOF	-	Ministry of Fisheries
GDP	-	Gross Domestic Product
KNBS	-	Kenya National Bureau of Standards
WSSTs	-	Women Small Scale Traders

DEFINATION OF TERMS

C-WES These is a women scheme at the constituency level aimed at empowering women by providing credit, training, marketing services and networking.

Jaboya: Refers to a male fishmonger who engage in sexual relationships with women fishmongers to secure their supply of fish (Kwena 2012).

Low Uptake of WEF - Any services offered by WEF where uptake is lower than 50% will be considered low

Women fishmongers – All the women fishmongers at Uhanya and Usenge beach involved in wholesale and retail business in fish trade.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Over the past few decades, employment in the informal sector has risen rapidly in all regions of the world because of the general decline in formal wage employment (International Labour Organization (ILO, 2016). Globally, women have been consistently shown as the majority in informal employment, especially in small-scale businesses (United Nations, 2000; ILO, 2012, 2016). Different studies such as Craig (2004); Weeratunge (2010); Harper (2013), have shown that women are playing an important role in the fisheries industry, though they have dominated post-harvest activities, including processing and marketing the catch. The rural women are more disadvantaged than their urban counterparts as such the WEF fund is designed to address the perennial challenges women face in their desire to venture in income generating activities namely: Cultural factors; high transaction costs and negative myths about banks, (RoK,2008). However, many studies have shown that women have been faced with challenges of access to microfinance services to expand their informal businesses (Buttner & Rosen, 1992; Canadian Federation, 1995; UN, 2009; ILO, 2012, 2016).

According to Pages (2005) women entrepreneurs in the USA tend to open their businesses with less start-up capital, smaller support networks, and less education than their white male counterparts, hence leading to lower survival rates of their businesses. Similarly, in the developing economies, Alliance for Financial Inclusion (2017) has shown that only 58 percent of women had an account compared to 65 percent of men, which shows gender gap has persisted despite progress to advance financial inclusion.

Several countries have come up with a number of initiatives aimed at addressing women's financial limitations in the informal sector, such as India, Nepal, African countries – Nigeria, Zambia, Uganda and Kenya among others. According to Alliance for Financial Inclusion (2017) these policy initiatives of Bangladesh bank have had a substantial impact on women's financial inclusion through Small and Medium Enterprise Finance where in 2015, the number of Micro Finance Institution (MFI) clients in Bangladesh stood at 26.21 million and 23.78 million of whom were women. However, the study from Bangladesh (Alliance for Financial Inclusion, 2017) did not focus on women's perceptions on these microfinance initiatives. Similarly, initiatives targeting women microfinance have been witnessed in Nepal (Hilhorst & Oppenoorth, 1992; Dhakal & Nepal, 2016). Perezniето (2016) shows that in Nepal formalized loan schemes generally do not perform well among the poorest women, as they resulted in

indebtedness and low income generating capacity. According to Dhakal and Nepal (2016) women in Nepal are still bound within the household duties and do not get enough opportunity to go outside their homes in order to get involved in other activities, including informal employment and trading activities. However, these socio-cultural factors limiting women's access to micro-finance such as domestic roles may not be similar across other countries. Further, these two studies, Dhakal and Nepal (2016) and Perezniето (2016), did not focus on other social factors such as women's perceptions about the microfinance initiatives, which may be based on their previous experiences with loans to influence their current low uptake of loans. Based on Bourdieu's works on theory of practice, past experiences of an individual potentially have an influence on current decisions and actions of the person (Bourdieu, 1977; Bourdieu & Wanquant, 1992).

In many African countries, most women in the informal sector are either self-employed or contributing to household income and labour (Charmes, 1998; UN, 2000; ILO, 2012, 2016). Women in the fisheries industry in Africa have received increased attention in past few years, with a complex picture emerging of their valuable contribution at fish landing sites, where they work as fish processors, fishmongers, as well as restaurant and bar workers (Allison & Seeley, 2004). However, these women have persistently faced challenges with regard to accessing microfinance services to expand their informal businesses (UN, 2009; ILO, 2016). For example since 2005 the Nigerian government has come up with different initiatives include reduced interest rates and use of women associations to overcome collateral barriers (Nkamnebe, 2008), that encourage women to benefit from micro-finance institutions under the control of Central bank of Nigeria (Central bank of Nigeria, 2005). However, a recent study by Umemezia and Osifo (2018) in Nigeria shows that women entrepreneurs face challenges in accessing microfinance due to lack of adequate information about micro-financing options, especially those in the rural areas, ignorance of financial options available and difficulty in getting guarantor, which results from the fear on the part of group members that the lendee (female entrepreneur) may not be able to fulfill her own part of the loan repayment. But this study by Umemezia and Osifo (2018) has neither shown the level of uptake of credit facilities by women in Nigeria nor women's perceptions of the loan facilities.

A study among the fisher folk in Uganda indicated that women who had or were able to access capital when they arrived at the landing beach to set up their own enterprise had a significant advantage over those who did not (Pearson et al., 2013). In Northern Uganda, International

Alert (2010) observed that development agencies and government, urge women to form groups as a pre-condition for accessing services, loans, farm inputs and grants. As women struggle to stay afloat, however, they are normally bombarded with demands for paperwork before they can qualify for assistance (International Alert, 2010). Women therefore, feel compelled to join a group in order to receive help, with the result that they tend to join multiple groups, leading to a “burden of participation (International Alert, 2010). However, these previous studies mainly reported on institutional factors, yet there could be other socio-cultural and economic determinants of uptake of loans by rural women. For example, social factors such as negative perceptions and group dynamics where members even failing to guarantee others to take loans.

In Kenya, the informal sector is quite large since it accounts for 77 percent of employment figures (Ouma 2009). The economic survey of 2012 indicated that the informal sector which constituted 80.8 percent of total employment, created an additional 445,900 jobs, with women being the majority in this sector (Kenya National Bureau of Statistics (KNBS, 2012). For example, along the shores of Lake Victoria, fishing and fish trade/fish mongering are the main sources of livelihoods for the inhabitants and 83 percent of fishmongers are women (Olale & Henson, 2012). Majority of women fishmongers have been excluded from the formal financial services – for example, few have bank accounts, can access loans and money transfer service. The rural women are more disadvantaged than their urban counterparts in their desire to venture in income generating activities namely.(RoK,2008). Women According to Siaya County (2017) in Siaya County, a region that is categorized as rural, the main activities in the fisheries sub-sector are fishing. The county capture fisheries in Lake Victoria, with a total of 81 fish landing sites, with the major ones being Luanda Kotieno, Wichlum, Uhanya, Usenge, Nango Kamariga and Osindo. Usigu division, particularly has the highest number of these beaches including two major beaches such as Uhanya and Usenge and the small ones such as Goye, Anyanga, Nyenye, Osieko and Mageta Island along Lake Victoria. Usigu division and many other parts of Bondo Sub County experience semi-arid climate and thus, the socio-economic characteristics of the area is mainly fishing, where fish mongering is predominantly women’s (SEDA WOG, 2000; Siaya County, 2017). The main cultural activity in this area is fish mongering, a trade that includes both fishermen and fisher women as a source of income. This is mapped onto the gendered structure of the fishing industry, where mostly men are involved in the catching of fish and women in the purchasing, processing and marketing of fish (Markussen, 2002; Mojola, 2010). Of particular concern are women fishmongers who trade in sardines and spend much of their time at the beach while the fish are left to dry before they can

be sold (Kwena 2012). Like other women, these fishmongers may be interested in scaling up their businesses by getting credit facilities, though studies are yet to show whether they take or not.

The government of Kenya conceived the Women Enterprise Fund (WEF) in 2006 and operationalized it in December 2007 to address the perennial challenges women face in their desire to access credit facilities in order to venture in to income generating activities namely: (i) cultural factors, in which the society does not allow women to own assets which are required by banks to access credit (ii) high transaction costs, which include interest rates, bank charges and access costs – transport costs as there exist few banks in rural areas and (iii) society's negative perception about banks such as repossession of assets in case of default and not "poor" friendly among others (Republic of Kenya, 2009; Mwobobia, 2012). The WEF loans reach the target beneficiaries (women) in two main ways; firstly, directly through the Ministry of Gender, Children and Social Development under the Constituency Women Enterprise Schemes (C-WES) also known as *Tuinuke* loan meaning self-rising –initiative or literally 'let's uplift ourselves') and secondly, through the partner financial intermediaries, Micro-finance institutions (MFIs) such as FAULU Kenya, Sidian Bank and the (KWFT) among others, also known as *Jiimarishie* loan (Republic of Kenya, 2009, KIPPRA, 2012). *Tuinuke* loan has a maximum ceiling of Kshs.50, 000 for a repayment period of 12 months for the first loan while second loan of Kshs 100,000 is automatically available if first loan is repaid within 6 months. The third and fourth loans of Kshs.150, 000 and 200,000 can also be accessed based on repayment ability. The funds are given to a registered Self Help Group of 10 members and above comprising 100% women or 70% and 30% men (KIPPRA, 2012). It is a requirement that all leadership positions be held by women and that the group opens a bank account in addition to having been registered for at least 3 months (KIPPRA 2012). However, studies are yet to show how these conditions may influence uptake of WEF among women fishmongers.

According to the Ministry of Gender, Children and Social Development (2009) loan application forms are provided free of charge from the District Gender and Social Development Offices country wide or Regional Offices based at all provincial headquarters in Nairobi. The loan applications are vetted by the Constituency Women Enterprise fund committee (CWETC) (Ministry of Gender, Children and Social Development, 2009). The committee is made up of the: District Gender and Social Development Officer, The district officer, The local Maendeleo ya Wanawake representative, District Youth Officer/Youth Enterprise Development Officer,

Representative of local financial intermediary partner and women enterprise fund officer (constituency volunteer)- (Ministry of Gender, Children and Social Development, 2009). *Tuinuke* Loan has simple security requirements that include: Self-help groups guarantee, household items, business stocks, etc. However, Muriuki (2014) in a study in Juja Constituency found out that group factors such as group conflict, fear of risk and lack of common vision as well as nature and characteristics of the businesses operated by the group members directly impacted their ability to absorb higher loans from WEF. A study by Omolo (2012) shows low uptake of C-WES services of 0% amongst business women in Kisumu rural and recommended for a study to find out factors contributing to the low uptake of C-WES in other rural settings, where this study focuses on women fishmongers.

Financial Intermediaries Scheme (FIS), “*Jimari* loan” is given to individual women, Self Help Groups or companies owned by women at 8% rate of interest per annum on reducing balance (Ministry of Gender, Children and Social Development, 2009). A maximum amount per borrower is Ksh.200, 000 and an amount ksh.500, 000 per group and requires WEF board’s approval and repayment is up to a maximum of 36 months and flexible security differs depending on financial intermediary (Republic of Kenya, 2009; KIPPRA, 2012). However, a study in Hamisi Constituency shows inadequate capital, high competition, insecurity, poor infrastructure and loan diversion were the main challenges facing women in their bid to access WEF. Although these are part of the socio-economic factors, they may vary from a particular business to the other. For example, challenges faced by women in farming businesses may be different from those dealing with fish mongering. At the same time, previous reports have shown that society’s negative perception about banks such as repossession of assets in case of default and not “poor” friendly among others (Republic of Kenya, 2009; Mwobobia, 2012). With the introduction of WEF, studies are yet to show whether such previously held perceptions about banks may have an influence on the uptake of WEF.

Due to scarcity of fish in Lake Victoria, many studies have shown how women fishmongers commonly form sexual relationships with fishermen in order to get fish for their business, a practice/person locally known as *jaboya* (Omwenga, 2000; Craig, 2004; Kwena, 2012). As a result female fishmongers are in constant competition with one another to secure a steady supply of fish by acquiring and keeping these partners from as many boats as possible to succeed in the fish mongering business (Craig, 2004; Kwena et al., 2012). Craig (2004) notes

that the nature of these relationships (*jaboya*) is transitory, where the relationships often last only one fishing season and, when the men move to new beaches, new relationships are established. Although, the practice of *Jaboya* has been associated with spread of HIV along the beaches of Lake Vitoria (Omwenga, 2000; Craig, 2004; Kwena, 2012), it is yet to be shown in literature how the practice may influence the decision of fishmongers about uptake of WEF. For example, since *jaboya* is transitory, there could be a time when a woman fish monger may not have one, and fail to access fish to sell, hence limit their consistency in the flow of money and may influence their decision to take up the WEF.

In as much as WEF has been charged with the responsibility of sensitizing people about access to credit facility, recent studies such as Macharia et al. (2014) and Ouma (2011) have come up with mixed results. For example Macharia et al., (2014) indicated that in Tharaka South District Kenya 76% of respondents (women) were not aware that WEF was available for them to acquire loans while 24% of respondents had the knowledge of such services. The study attributed the large number of women entrepreneurs not being aware of WEF to unavailability of effective programs to disseminate information to entrepreneurs in the district (Machira et al., 2014). It showed that, many women in the district do not own a radio or television and do not even access newspapers which are mainly used by WEF to deliver information (Machira et al., 2014). Although Machira et al, (2014) say that women have limited knowledge of WEF as a result of lack of radio and other sources of information; the document does not tell what role that C-WEF officials have played with regard to dissemination of information, which is partly their responsibility.

According to Davidson, (1994), education empowers one with knowledge, and skills. As a result, WEF has an objective of providing capacity building for women beneficiaries and their groups (KIPPRA 2010). However, studies that have been done after the launch of WEF such as Alambo (2014) in Kamkunji, Nairobi and Kamau et al (2015) in the informal settlement in Nairobi, have shown varied results with regard to capacity building of WEF beneficiaries. For example, Alambo (2014) has shown that over 80 percent of the respondents indicated that they had been trained by WEF on business management skills before and after obtaining the loan in order to maximize on loan utilization. Alambo (2014) indicated that the rest who did not receive training are those who sourced their loans from financial intermediaries, yet in same work, respondents (women) indicated that their main sources of business knowledge included trainers from WEF. Kamau et al., (2015) in their study in the informal settlement in Nairobi

indicated that 79.2 percent of Women Small Scale Traders (WSSTs) had not received any business related or vocational training except for 23 percent. The organizations that provided training to WSSTs included WEF, Faith-based organizations/NGO, Community based organizations, financial institutions such as Equity Bank, *Jamii Bora*, and Kenya Women Finance Trust. These varied results could be as a result of methodological explanations. Alando (2014) used a small number of respondents (only 40 out of 400 loanees), and subjected them to quantitative approach, which could have led to the skewed data. At the same time, in as much as training has been done in Kamkunji and part of the informal settlement in Nairobi, these are urban settings, and it may be important to investigate whether the same happens among the rural women fishmongers in Usigu division, Bondo Constituency.

Apart from perception of risk, other socio-cultural and socio-economic factors such as lack of family support may also hinder rural women fishmongers from accessing WEF. For example, in Kisumu, Ouma (2011) found out that over 95 percent of women needed men's approval to take a loan. This suggests that key decisions on credit in certain many social contexts may not be left to the women alone. Other anthropology literature such as Ferraro and Andreatta (2018) and Wood (2011) have observed that men enjoy the benefits of decision making power in households over women. Considering this background, in as much as the government came up to address gender related constraints by pursuing policies to empower women by encouraging women to join SACCOs or groups, promote networking with formal banks and MFIs (ROK, 2005), it is not known whether male spouses of women fishmongers would still have an influence on decisions on uptake of WEF.

Kabaara (2007) says that about 55% of the beach bank savers are female fish mongers. Although study does talk about savings which the female fishmongers do, it does not tell much about the uptake of the loans itself. It may be assumed that financial savings and borrowing may go alongside one another but it may not be the case. Thirdly, in the event that rural women fishmongers are making effort to borrow from WEF or otherwise, it is also of interest to know how they deal with the financial challenges, which studies have not yet established. For example, if they do not go for the loans, knowing where they do raise capital for starting or expanding their businesses would be of importance. However, going by the report the Ministry of Gender Children and Social Development (2012), there were 189 women groups from Bondo Constituency that had benefited from WEF. These groups most probably included

women fishmongers. Looking at the repayment, Bondo Constituency rated at 77%, which ranked position 57 out of all Constituencies in Kenya, there could be other social and cultural issues that hindering their access or utilization of the WEF. In that regard, it is imperative to investigate how rural women fish mongers deal with the financial challenges facing them in accessing credit facilities offered by WEF.

According to Mwobobbia (2012) loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. However, in as much as WEF says that their interest rates are low (GoK,2008), micro-finance institutions that act as intermediaries may still have some statutory charges hence, it is not known whether the rural women fishmongers may perceive these statutory charges levied on them as expensive, hence discouraging them from taking the loan. On the same note, micro-finance institutions/intermediaries require that the groups must produce latest three months certified Group bank/FOSA/Post bank//Sacco account statements (Omollo, 2012), yet its implication on uptake of WEF especially among the rural female fishmongers is yet to be shown in literature.

1.2 Statement of the Problem

In spite of the establishment of WEF in Kenya 10 years ago, the status of loan uptake among women in rural areas continues to be low. Women Enterprise Fund in Kenya was established to provide financial solutions to the challenges that women have faced over the years in starting and growing their business namely: access to credit, high interest rates, and lack of collateral. However, before the establishment of WEF, studies often showed that women have negative perception about taking loans due to fear of repercussions in cases of default in loan repayment. At the time, and now with the establishment of WEF which is accessible through C-WES and microfinance institutions, with women groups acting as collateral, there seems to be lack of proper understanding on how the socio-cultural contexts affect loan uptake and use. For example, along Lake Victoria, studies display the practice of *Jaboya* in relation to the dynamics of obtaining fish in exchange for sex. However, narratives that explain how *jaboya* influence fishmongers' decision to take up WEF are missing. Though the government seems to address the socio-economic gap by encouraging women to join groups and use the same as collateral, the social, cultural and economic set up within which women around fish landing beaches live could be a hindrance to the access to these loans. Further, in spite of indications that WEF

interest rates are low, it is unclear if the statutory charges from intermediaries make it expensive for fishmongers. Given these different social, economic and cultural scenarios confronting fishmongers along the shores of the Lake, the study sought to understand these factors and how they influence women's access to WEF.

1.3 Research Questions

- i. What are women fishmonger's perceptions about WEF in fish landing beaches in Usigu Division?
- ii. How do socio-cultural factors influence the WEF uptake by women working in fish landing beaches in Usigu Division?
- iii. How do the economic factors determine uptake of WEF by Women fishmongers' in Usigu Division.

1.4 Objectives of the Study

The broad objective of the study was to examine the social-cultural and economic factors that prevent Women Fishmongers in Fish Landing Beaches in Usigu Division, Bondosub county, Siaya, County, Kenya from accessing the Women Enterprise Fund.

The specific objectives are to:

- i. Explore women fishmongers' perceptions about WEF in fish landing beaches in Usigu Division.
- ii. Examine how socio-cultural factors determine uptake WEF by women fishmongers along fish landing beaches in Usigu Division.
- iii. Establish economic factors that determine uptake of WEF by women fishmongers along fish landing beaches in WEF in Usigu Division.

1.5 Justification

The study provides research based suggestions for enhancing women entrepreneurship in the fishing industry along the beaches by looking into their perceptions and uptake of funds which may enlighten the women fishmongers to seek funding from the Women Enterprise Fund (WEF) in order to improve their businesses. The information gathered and knowledge may help the Government, non-governmental organization and business funding agencies to develop not only security friendly and cheaper interest rates in issuing the loans, but also do

much advocacy to change negative perceptions that have always existed about taking loans. The findings of the study also unearth social and cultural challenges hindering uptake of the WEF. Poverty in Kenya dropped from 47% in 2005/06 to 36.1% in 2015/16, but the rates remain considerably higher in rural areas (40%) compared to peri-urban or core-urban areas (28-29%) (Chronic Poverty Advisory Network, 2018). Empowering women's economic situation would further reduce their poverty situation as well as narrow the gap in access to resources including taking of loans for business purposes. In relation to the Vision 2030, addressing concerns of access to WEF would help achieve the social pillar which recognizes gender equity.

1.6 Scope of the Study

The study was concerned with women fishmongers in Usigu Division. Usigu Division is endowed with an estimate of 751 km² of water mass making fishing to be one of the major economic activities (District Environment Office, 2007). Usigu Division has a semi-arid climate, making fishing a predominant economic activity in the area (SEDA WOG, 2000; District Environment Office, 2007). The area has beaches such as Usenge, Uhanya, Goye, Anyanga, Nyenye, Misori, Osieko and Mageta Island along Lake Victoria (SEDA WOG, 2000; District Environment Office, 2007). The two beaches, Uhanya and Usenge, were chosen for being highest producers of fish along Lake Victoria in Usigu division Beach Management Unit (Beach Management Unit, 2012). More so, only these two beaches have a list of female fish mongers as contained in the beach management committee's records (Beach Management Unit, 2012).

The content focus was on the women fishmongers' perception and socio-cultural as well as economic factors determining access of WEF. In particular, the study looked at social factors such as educational level, marital status, group membership and how these influence the uptake of the WEF. Cultural practices were also looked at given that they had an influence on the uptake of the fund because they seem to anchor within the social, cultural and economic dynamics that are likely to influence women's involvement in business activities. For example *jaboya*, as a practice, which is largely governed by sexual relationships that develop between fishermen and women fishmongers, is dynamic as fishermen keep on changing from one beach to another, which may have an effect on uptake of WEF. Lastly, economic factors focused on included income levels, being in self-help groups, as well as complex loaning procedures,

length of loan repayment, nature of interest and access to information and how they influence uptake of WEF.

1.7 Limitation of the study

The study was limited to Usigu Division, Bondo sub county, Siaya County, which is a rural area. There could therefore be limitation to replicating the result of this study particularly to urban areas. Currently, apart from Women Enterprise Fund, there are other sources of credit funds which are easily accessed through mobile phones such as Tala, Kopokopo, Fuliza, Mshwari, Branch etc. Due to their flexibility, they could influence uptake of WEF by women fishmongers where money is accessed through the banks. However, this study was limited because data was collected long before these new sources of credit facilities emerged and thus did not investigate anything on them.

1.8 Theoretical Framework

The study employed Theory of Practice by (Pierre Bourdieu, 1977). Bourdieu combines theoretical concepts of field, habitus and capital to develop the theory of practice. Field refers to an arena of constant struggle for stakes ‘positions’ (Bourdieu & Wacquant, 1992). That is a field includes social or economic engagement in which members are always in constant struggle for gains. The gains encompass profits that accrue from economic activities. According to Bourdieu, the success of individuals in a particular field depends on how appropriate their habitus and capital are for the field.

Habitus, refers to “durable, transposable dispositions, structured structures predisposed to function as principles of the generation and structuring of practices and representations that can be objectively orchestrated without being the product of the orchestrating action of a conductor” (Bourdieu, 1977). In other words, habitus refers to the systems of durable dispositions people acquire through socialization and experience in a social setting, which influence their practices. The acquired forms of behavior and life experiences become inculcated in people’s schemes of thought and unconsciously and consciously influence their practices. That people may plan actions specifically, but the habitus still remains the source of strategies. Bourdieu also calls habits as the past living in the present. That means people’s actions are guided by perceptions they have of the very activities.

Besides the habitus, the capital endowment determines how effective people perform activities. There are three forms of capital namely economic, cultural and social or symbolic capital (prestige renown) (Bourdieu, 1986; Bourdieu & Wacquant, 1992). While economic capital includes money, food, cattle and other forms of wealth cultural capital exists in the form of beliefs, norms and other embodied traditions as well as academic qualifications and acquired skills. On the other hand, social capital refers to the network of connections that individuals have. That is, the volume of social capital possessed by a given individual depends on the size of the networks of connections that the person can effectively mobilize (Bourdieu 1986). These networks include voluntary associations, women's groups, work groups and family networks which brings along the symbolic capital that is the honour/prestige an individual has for belonging in those groups. Therefore, according to Bourdieu (1977), the success of individuals in a particular field depends on how appropriate their habitus and capital are for the field. This is, experiences and perspectives of people plus their forms of capital determine how best they can perform in every activity.

In adopting this theory, access to enterprise fund was thus taken as the field in which women are expected to make gains. Within this field, the concept of habits helped to explain how past experiences with loans such as repossession of property in cases of repayment default influenced women's perceptions towards uptake of the same irrespective of the changed structures especially WEF. On the other hand, the concept of social capital helped to explain how women mobilize their social networks (women groups) to help them as collateral in the access to the funds. This study was keen to see how women who may not maintain regular monthly remittance of group funds are either allowed or not to access loans through the group. The study also investigated whether the groups would also rely on the family networks for approval of uptake of the loans. The concept of economic capital as well helped to explain whether women had the financial capacity to register and sustain their monthly contributions to win members to guarantee them in taking the loans. Lastly the idea of cultural capital helped to explain the skills and knowledge women have. Women with business skills or some level of education are more likely to go for WEF and invest it well and also repay the loans.

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction

This chapter review and analyses the literature related to Women Enterprise Fund as a component of microfinance provided by the Kenyan Government under the ministry of Gender and Social Services. It discusses the women fishmonger perception, socio-cultural and economic determinants of women fishmongers' access to women enterprise fund (WEF) in Usigu Division's Fish-landing beaches.

2.2 Overview Uptake of WEF in Kenya

Micro-finance can be described as the provision of financial services dealing with very small deposits and loans' (Bastelaer, 1999). Microfinance was initially developed by and is today still primarily deployed by nongovernment organizations (NGOs) who receive donor funds and on-lend to microfinance clients, often at subsidized interest rates. Credit unions, cooperatives, commercial banks, and small informal groups (self-help groups-SHG) are other important players in microfinance (Narayan, 2000). Further Beatriz (2010) asserts that credit should help poor women in providing independent sources of income outside home, microcredit tends to reduce economic dependency of the women on husbands and thus help enhance autonomy.

Women Enterprise Fund (WEF) is a Semi-Autonomous government Agency under the Ministry of Gender, Children and Social Development. The Women Enterprise Fund (WEF) was established by the Government of Kenya (GoK) towards the end of 2006 and formally launched in 2007 to contribute to the economic empowerment of Kenyan women and their

Families (Republic of Kenya, 2008). According to the Ministry of Devolution and Planning, (2014) WEF is a flagship project in the Vision 2030 established in order to create affordable access to finance for Kenyan women facing difficulties accessing existing microfinance institutions (MFIs) and banks.

The loan is disbursed through two channels, financial intermediaries and directly through constituency Women Enterprise Scheme (CWES) (Government of Kenya, 2006). The first is through – Constituency women Enterprise fund (CWES) (is also known as *Tuinuke* loan –

meaning self-rising up). The funds are given to a registered self-help group of 10 members and above, comprising 100% women or 70% women and 30% men at an interest rate of 8% (GoK, 2008). All the leadership positions must be held by women (GoK, 2008). The group must have bank account/SACCO FOSA/Post bank and must have been registered for at least 3 months (WEF, 2016). Loan application forms are provided free of charge from the District gender and Social Development Offices country wide or regional offices based at all provincial headquarters or fund headquarters NSSF building Eastern wing block D on the 11th, 12th and 14th floors and can also be down loaded from the website www.wef.co.ke. The loan applications are vetted by the Constituency Women Enterprise Fund Committee (CWETC). The committee is comprised of; District gender and Social Development Officer, The District Officer, the local Maendeleo ya Wanawake representative, District youth Officer/Youth Enterprise Development Officer, Representative of local financial intermediary partner and women enterprise fund officer (Constituency volunteer) (WEF, 2006).

The second channel is through Financial Intermediaries partners (FIS)-(also known as *Jiimarisha* loan- meaning perfecting self). The loan is given to individual women in, self-help groups or companies owned by women. In both cases, women are given credit facilities at 12% rate of interest per annum on reducing balance. A maximum amount per borrower is Ksh.200,000 and an amount Ksh.500,000. They both require WEF board's approval and repayment is to a maximum of 36 months and flexible security differs depending on financial intermediary. According to WEF Headquarters, so far, WEF has extended loans to women amounting to Ksh.2.6 billion to over 645,825 women entrepreneurs. Equally, to date, the fund has trained 116,372 women on loan management and business skills. According to WEF Headquarters, so far, WEF has extended loans to women amounting to Ksh. 2.6 billion to over 645,825 women entrepreneurs. Equally, to date, the fund has trained 116,372 women on loan management and business skills. A report by Ministry of Gender Children and Social Development (2012), there were 189 women groups from Bondo Constituency that had benefited from WEF. However, the extent to which WEF economic issues such as the amount, involved whether is enough to start up the business, SHGs as collateral whether they may need some form of collateral from the members or not as they guarantee women fishmongers in Usigu division, Bondo, Sub County has not been investigated.

In addition, the government aimed to remove all obstacles that hinder women's contribution to national development (Republic of Kenya, 2007). This is because previous studies have shown

that women have been locked out of formal financial institutions due to high transaction costs - a) Interest rates and bank charges b) Access costs – transport costs (Republic of Kenya, 2009). The other four WEF mandates have not yet been significantly operationalized. These include (i) attracting and facilitation of investment in micro, small and medium enterprises oriented infrastructure such as business markets or business incubators that will be beneficial to women enterprise (ii) supporting women oriented micro, small and medium enterprises to develop linkages with large enterprises (iii) facilitation of marketing of products and services of women enterprises in both domestic and international markets and (iv) supporting capacity building of the beneficiaries of the Fund and their institutions. However, an investigation on rural women fishmonger in Usigu division is yet to establish how these operationalized.

According to Dupas et al., (2012) in western part of Kenya, even when interest rates are low, people fear taking loans because they are afraid of losing their collateral. Omolo (2011) shows low uptake of WEF services amongst women entrepreneurs in Kisumu West, which is predominantly a rural district. According to Omolo (2011) only 25% of women interviewed had attended capacity building forums and only 30% had been engaged in the exchange programs organized by C-WES and only 29% of the women supported the conditions set by C-WES in accessing their services, yet there was low uptake of WEF. Similarly, Ministry of Devolution and Planning also reported that women from former Nyanza province (Siaya, Kisumu, Homa Bay and Migori counties) do not utilize WEF due to fear that their property would be repossessed by banks if they failed to repay the loans (Onyango, Standard Digital, Sunday, August 2nd 2015). However, now that WEF use groups as a collateral, it is not known whether that negative perception about uptake of loan still continues and may be a hindrance to the uptake of credit facility. Sometimes, the perception may have positively changed but the groups may worry about members who may default in the repayment and in turn, force them as guarantors to pay for the defaulter's loan. In that regard it is not known whether the groups may insist on getting security from a member who wants to take a loan to avoid such unforeseen burden on guarantors.

2.1 Women's fishmongers' Perception about Credit of Women Enterprise Fund

Perceptions are the human ability to process, interpret and attribute meaning to the information received via the sensory system that is, seeing, hearing, smelling, tasting and touching. Studies from different parts of the world, including UK and USA, have shown that women face obstacles in starting or growing their businesses because they find it especially hard to access

requisite capital, especially credit from banks (Gatewood et al., 2003; Institute for Public Policy Research [IPP], 2011). This is partly because women owned businesses are less likely than men to apply for a bank loan because of the belief that they might face discrimination in the lending process (Treichel & Scott, 2006). Other studies have also shown that women entrepreneurs have a higher risk aversion, which may reduce their prosperity towards debts (Powell & Pansic, 1997; Morris, Miysaki, Watters & Coombes, 2006; Croson & Gneezy, 2009). For these reasons they have a lower propensity towards debts (Coleman, 2002; Cesaroni, 2010; Moro & Fink, 2010 and in the end, they are discouraged from applying for external sources (Sena, Scott, & Roper, 2012). Other authors maintain that women suffer from a type of 'preventive fear', which makes them more reluctant than men to turn to banks, because they believe that their requests for funding have little chance of being accepted (Robb & Walken, 2002; Ongena & Popov, 2013). However, it is important to establish the extent to which preventive fear influence the uptake of microfinance amongst women fishmongers in Usigu division, Bondo Constituency.

In a study carried out by Saleh et al. (2008) on perceptions of business challenges facing Malaysian SMEs, findings indicated that factors related to human capital were observed to be the greatest challenge facing the business. The factors were indicated by dominance of unskilled workforce in the industry and lack of motivation among the workforce, there was also lack of managerial and marketing skills as well as labour productivity. While the researcher concur with Woldie (2008) study on business perceptions it did not emphasize on the perceptions of women entrepreneurs on credit uptake to expand their business. It is therefore important to investigate the perception of women fishmongers in Usigu division, Bondo constituency towards WEF.

Similarly, in Africa, for example, in Nigeria International Corporation Finance (ICF) (2008) discovered that highly capable women and good businesses were being locked out of access to finance because of traditional collateral requirements (such as land, usually registered in men's names), lack of credit history and market information, and a resulting perception that lending to women could be riskier. Thus, in 2005 the Nigerian government came up with different initiatives including reduced interest rates and use of women associations to overcome collateral barriers (Nkamnebe, 2008), that encourage women to benefit from micro-finance institutions under the control of Central bank of Nigeria (Central bank of Nigeria, 2005). However, a recent study by Umemezia and Osifo (2018) in Nigeria shows that women

entrepreneurs face challenges in accessing microfinance due to lack of adequate information about micro-financing options, especially those in the rural areas, ignorance of financial options available and difficulty in getting guarantor, which results from the fear on the part of group members that the lendee (female entrepreneur) may not be able to fulfill her own part of the loan repayment. But this study by Umemezia and Osifo (2018) has neither shown the level of uptake of credit facilities by women in Nigeria nor women's perceptions of the loan facilities.

In western Kenya, studies have shown that a majority of the poor people in the community have always feared taking loans due to negative perception about banks such as repossession of assets in case of default and not being "poor" friendly among others (Mwobobia, 2012 Dupas et al. (2012). Dupas et al. (2012) also note that fear of losing collateral if one cannot repay the loan is a barrier to borrowing in western Kenya. This is also consistent with other studies from other countries such as Sri Lanka which found that only 10% of entrepreneurs who were given information about credit options took out loans (Mel, McKenzie and Woodruff, 2009). In most cases, banks in Kenya have relied on collateral in order to advance loan to clients (Karumba & Wafula, 2012). This is because of credit risk that emanates from the probability that borrowers will default on terms of debt, subsequently putting the capital of a bank in jeopardy. Credit risk is cited as a major concern by 95 per cent of the banking institutions (CBK, 2011). Although collateral lending gives lender some confidence, it has serious shortcomings particularly, hampering lending activity especially if the banking sector demonstrates over-reliance on it (Karumba & Wafula, 2012). However, Karumba & Wafula's study did not focus on the perception of the community and women fishmongers on bank credit facilities.

A study in Nakuru town by Waita (2012) on challenges facing women's access to microfinance found out that women were reluctant to seek or secure institutional financial assistance due to their direct experience or perceptions from others, thus relied on friends and family networks as alternative sources of funds. However, Waita (2012) just highlighted about this without telling what those experiences and perceptions were, which influenced women from benefiting from microfinance loans. At the same time, the study was from a town setting, which may not give a true reflection of what also goes on in a rural setting, especially among women in fishing community.

Kiraka, Kobia and Katwallo (2013) have found out that there are misconceptions about the loan arising from blatant misinformation by local politicians who tell women that WEF is their

money given to them from free by the government and hence interfere with both uptake and repayment of the funds. This implies that without proper sensitization, WEF may be confused with free money, which may also interfere with repayment of the same. However, considering that C-WES officials may be few to reach out to everyone, it is not known how much such misconceptions may have infiltrated among the women fishmongers along the beaches in Usigu Division of Bondo sub-county. Although, in her assessment of Women Enterprise Fund in entrepreneurship development, in Bondo constituency, Kombo, (2013) found that the WEF has been successful in the expansion of women business in the urban area. This study failed to include the women business in the rural area especially in Usigu division, Bondo Constituency.

A review of the Fund's performance conducted by 30 June 2009 indicated that some of the amount allocated to the financial intermediaries was not disbursed due to delay in furnishing the Fund with the required securities (Republic of Kenya, 2009). The report also indicates that there was still lack of awareness of the fund given that it was the first year of operation, many women were still not aware of the existence of the fund while others were not familiar with the procedures to be followed for one to obtain a loan. As much all has been documented on government loaning money to empower women it more evident in the urban areas as compared to rural area. Therefore, the study seeks to investigate socio-cultural and socio-economic factors influencing the uptake of credit by women in fish landing beaches in Usigu division which is in a rural area to enable expansion of business.

There is also the society's negative perception about banks, especially about repossession of assets in case of default, not 'poor' friendly, etc. (Mwobobia, 2012). With the coming up of WEF, anecdotal reports being to show changing perception among people, For example, (Abels&Oketch, 2009) in their assessment of WEF found out that in the public eye this government credit is often perceived as a gift or tax rebate, not only by clients but also by politicians. However, little has been documented on women regarding such changing perceptions and the implications of those changes in the access of credit facilities through WEF. The negative perception of WEF amongst women fishmongers in Usigu division, Bondo sub county has not yet been investigated.

2.2 Socio-cultural factors determining uptake of credit of Women Enterprise fund by women fishmongers

Socio-cultural factors are the ideals that, consciously or otherwise are forced upon an individual as a member of a particular group with shared traditions, laws, norms and values which are transmitted and reinforced by members of the group. (Lumpkin and Dess, 2008). Legal regulations and customary rules often restrict women's access to and control over assets that can be accepted as collateral such as land or livestock.

Even though millions of women throughout the world contribute to national agricultural output and family food security, detailed studies from Latin America, south Asia, and Sub-Saharan African consistently indicate that rural women are more likely to be credit constrained than men within the same social and cultural context (Fletschner & Kenney, 2011). Women are handicapped in accessing financial services as they do not have collateral usually required by formal banks (Agarwal, 2003). According to Agarwal (2003) banks often require collateral such as houses, land and other property which are in most cases registered in the names of men (husbands, brothers or parents), who are the household heads. Biased inheritance rights often grant land to male relatives, leaving both widows and daughters at a disadvantage (Agarwal, 2003). According to World bank report (2012) on Women business and Law, women in Middle East and North African countries have fewer inheritance rights than men. The report also indicates that women only own one percent of the world's property and in two thirds of countries, legal rights of women decline with marriage (WB, 2012). Even in countries where laws do protect women's land rights, these laws tend to be loosely regulated and implemented (USAID, 2003). Are there unique socio-cultural factors that bar women from accessing Women Enterprise Fund in Usigu Division, Bondo constituency specifically?

According to (Mayoux 2006), microfinance programmes may initiate 'virtuous spirals' of economic empowerment, increased well-being for women and their families and wider social and political empowerment through their contribution to women's ability to earn an income. However, in her analysis of the evidence of gender impact, she finds that women empowerment is not an automatic consequence of women's access to savings and credit or group formation (Mayoux 2006). For example, Grama Vidiyal is a microfinance institution, operating in the Tamil Nadu area of South India,. Since 1993, Grama Vidiyal, in partnership with activities for social Alternatives, has provided small loans to women without access to formal credit, and

who typically have daily incomes of less than INR 80 per day. It lends money to women entrepreneurs either individual or in group without collateral (Mayoux 2006). In India's Swarnajayanti Grameen Swarazgar Yojana (SGSY), a microfinance is a powerful instrument for poverty alleviation in the new economy (Mayoux 2006). In India, Microfinance scene is dominated by self Help Group (SHGs)-Bank Linkage Programme as a cost-effective mechanism for providing financial services to the "Unreached Poor" which has been successful not only in meeting financial needs for the rural poor women but also strengthen collective self-help capacities of the poor, leading to their empowerment. Rapid progress in SHG formation has now turned into an empowerment movement among women across the country (Mayoux 2006). However, it is not clear whether SHG- group dynamics conflict could also deny others the chance to benefit by getting grants through the same groups.

In Asian developing countries, there are many problems faced by women, which are of different dimensions and magnitudes, which prevent them from realizing their full potential as entrepreneurship by definition implies being in control of one's life and activities. According to (Sinhala 2005), societies in the region have denied women independence the situation is more critical in South Asian countries, as compared to other parts of Asia. The business environment for women, which reflects the complex interplay of different factors (e.g. psychological, socio-cultural, religion, economic and educational factors) in the South Asia lack the basic forms and information, marketing opportunities regulatory and social supports (ADB, 2001b). The denial women independence amongst rural women fishmongers in Usigu division, Bondo constituency has not yet been investigated.

In Indonesia, the low representative of women entrepreneurs can be attributed to two main factors. First, low level of education and lack of training opportunities. It is especially true for women living in rural areas or in relatively backward provinces. This fact is consistent with a report on gender mainstreaming in the education system in Indonesia cited in (Suharyo 2005) which shows that, the illiteracy rate for women is still higher than men, and the gap between men and women in rural areas is much higher than that in urban areas. However, many rural women rely on their native language and never read newspapers and so they are very restricted to communicate with the outside world. It is therefore important to investigate the method of training in WEF amongst rural women fishmongers in Usigu division, Bondo constituency.

In Senegal, the distribution of roles within the family and the supremacy of the male head of household place women at an inferior level (Gelb, 2001). Senegalese women do not enjoy equal status in certain areas, particularly in property and inheritance. This is not due to the legal context but to socio-cultural values and ignorance. In Zimbabwe, the main problem articulated by women entrepreneurs in starting and operating a business is gender related discrimination. The expected role and capacity of women in Zimbabwean society create difficulties and problems at many levels. Traditionally, a married woman in Zimbabwe is not expected to head a household because the husband plays this role (Gemini, 1993). This clearly has implications on access to certain economic facilities, including loans, yet this was not the objective of Gemini's work. However, in Kenya the most gender discrimination is on the boy child education given higher priority as compared to girl child education. This is a belief that the girl will be married elsewhere.

Similarly in Morocco, due to the discriminatory practices prescribed by the traditional legal system regarding the role and place of women in the family and society, allowed the "moudouwana," the position of married women constitutes an important obstacle to their undertaking any entrepreneurial activities (Baumol, 1990: UNDP, 1995). The economic activities of married women are usually limited to household since her contact with the outside world remains limited. The family roles, discriminatory a practice towards rural women fishmongers in accessing WEF in Usigu division, Bondo constituency has not been investigated.

All the above suggest that African populations are composed of different ethnic groups with varied attitudes and traditional beliefs towards women. Due to these and other discriminatory practices, women find it extremely difficult to break away from traditions and behave independently (ILO,1993; UNIDO,2004).

According to Kwena (2012), women fishmongers in the fishing communities commonly form relationships with fishermen, which are often transactional and is locally known as, *jaboya* system. Women who wish to sell fish in the market secure the rights to purchase the fish caught by the fishermen through such relationships (Kwena, 2012). Kwena further established that the buying and selling of fish at the beaches was largely governed by sexual relationships that develop between fishermen and women fishmongers, constituting the *jaboya* system. Most women who ventured into buying and selling fish start by securing their source of fish by

establishing relationship with a fisherman (or fishermen), which involves accepting sexual engagement with him in order to secure the rights to buy fish to sell onwards. As a result, female fishmongers are in constant competition with one another to secure a steady supply of fish by acquiring and keeping these partners from as many boats as possible to succeed in the fish business. This relationship lasts as long as there is a constant supply of fish from the fisherman involved; failure of the fish supply characteristically leads to termination of the relationship and initiation of another one.

The relationships are usually initiated by fishermen but sustained by women fishmongers who must constantly please the fishermen to get fish to sell. Widows and visiting fishermen (fishermen from other beaches who temporarily switch to areas where the fish-catch is good) are blamed by the local community for sustaining the *jaboya* relationships at the beaches. According to (Kwena, 2012) Community members believe that the visiting fishermen indiscriminately engaged in sexual relationships with local women fishmongers. Of particular concern among them were women who trade in the lake sardines because they spend much of their time at the beach while the fish are left to dry; these women interact more with the fishermen and therefore could be easily convinced into having sexual relationships. However, it is not known to what extent does the *jaboya* system of fish for sex affects the WEF access by women fishmongers in Usigu division, Bondo constituency. The *jaboya* relationships appeared to economically disadvantage many male fishmongers who attempt to enter into the fish-buying business. The fishermen preferred to sell their fish to ‘their’ *jaboya* partners, especially when fish is scarce, to get sexual favours from the woman; and, fishermen ever agreed to sell fish to male fishmongers, they would sell the fish at higher prices making it harder for the male fishmongers to succeed in the business. Similar to the male fishmongers, new women fishmongers face the same difficulties before establishing a *jaboya* relationship. Sometimes, for women who did not have any *jaboya* relationship, it would require the intervention of beach management officials to get fish from fishermen during the woman’s initial days at the beach (Kwena 2012). However, it is not clear how the intricacies of *jaboya* system would hamper women fishmongers’ access to credit facilities.

According to (Ogotu, 2007) states ‘but widows are the ones who like taking [befriending] fishermen, the ones who have come here looking for work, so that they [fishermen] conserve for them what is called *kode*[sexual cleansing after a husband’s death] (Ogotu, 2007). The objectives, however, are not on how such issues speak to women’s cultural and economic

abilities to access credit facilities; or even further, how gender dynamics play out in credit access. As much as the researcher concurs with the study by (Ogutu, 2007) about *jaboya* system which is sex for fish and also helps in cleansing women fishmongers after a husband's death but the study did not investigate whether *jaboya* system could be a hindrance to women fishmongers in Usigu division to access WEF for fear of loan repayment. Further, more the study talked of cultural part of cleansing of widows who come to do fish business but failed to mention some socio-cultural traditional of Luo belief, women are not allowed near the lake and more importantly, are not allowed on boats in the lake. The extent to which women are not allowed on boats in the lake where fish is obtained on access to WEF services amongst women fishmonger in Usigu division, Bondo constituency. These studies are good in regard to contextualizing the cultural issues around fish mongering. Their objectives, however, are not on how such issues speak to women's cultural and economic abilities to access credit facilities; or even further, how gender dynamics play out in credit access.

Discrimination is a factor facing female accessing economic opportunities in Kenya. Even when female entrepreneurs do approach banks for financing, they tend to face discrimination, as bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. Some female get so discouraged that they do not bother to seek bank financing and turn instead to informal savings groups (BRK, 2012). However, the social and cultural factors of women along the fish landing beaches of Usigu Division are unknown. Therefore, they are need to explore these challenges. Kenyan women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the mainly members extended to women in the business process and management.

A low financial literacy level among women is documented as a challenge to access loan (FEMNET, 2011). The study reveals that due to illiteracy, majority don't know how to fill loan application forms provided by MFIs. Another argument is that women entrepreneurs have low-level management skills. They have to depend on office staffs and intermediaries, to get things done, especially, the marketing and sales side of business. The intermediaries take major part of the profit from the women entrepreneurs. Marketing needs a lot of confidence while dealing with the external world, both of which women have been discouraged from developing by social conditioning. Even when they are otherwise in control of an enterprise, they often depend on males of the family in this area (Nicholson, 2006). A low financial literacy level as

a challenge to access loan amongst women fishmongers in Usigu division, Bondo constituency has not been investigated.

A review of the Fund's performance conducted by 30 June 2009 indicated that some of the amount allocated to the financial intermediaries was not disbursed due to delay in furnishing the Fund with the required securities (Republic of Kenya, 2009). The report also indicates that there was still lack of awareness of the fund given that it was the first year of operation, many women were still not aware of the existence of the fund while others were not familiar with the procedures to be followed for one to obtain a loan. To address this problem a total of 210 volunteers have been recruited one for each constituency to train female in entrepreneurship skills with a view to increase the loan uptake as well as maximize returns on their investments (Daily Nation, 11, 2013). Fund administrators say that about 65,000 female accessed the fund's loans between July and December 2012 – bringing the cumulative number of female beneficiaries to over 370,000. However, it is not known how many fishmongers from Usigu division, Bondo constituency were reached with the training to increase their capacity and uptake of credit facilities.

2.3 Economic factors facing Women fishmongers in their Quest to Access WEF

Economic empowerment of women triggers many changes within their lives. Sultana (2005) while elaborating the importance of giving micro credit to women gave an example of one woman, Mahija Bibi who lived with her husband in object poverty since he didn't own land and his hard earned income could not manage to fend for his family. However, an NGO, association for Community Development (ACD) that targeted women brought drastic change in this family when ACD began to work in the Srirampur village of Uttargram Union of Mohadev pur Thana of Naogaon (Bangladesh) she was included as a group member of ACD in the Samiti. She took loan from ACD and bought a goat with that money. From that one goat she had eleven goats of her own. Last few years she sold extra eight goats. She had become an owner of a piece of land and a house by her own income. She participated in the decision making process in the family as she earns money and know her rights. Her children went to school regularly. Her neighbours respected her. She set an example in her village. As a result, Sufia, Abzan and Firoza of the village followed her example and they like wise improved their living standards and realized some privileges they had which they had ever thought of (ACD Annual Report, 2002).

A major obstacle to women's access to credit facilities is that main lending institutions do not have programmes that address the type of works done by women. Hellen (2002). These problems have led to women finding other means of borrowing money. These include indigenous borrowing systems, whereby women obtain informal credit from relatives, money lenders, local group money collectors, etc. The self-initiated rotating credit associations are one of the most interesting schemes. In this case, a group of people who agree to make regular contributions to a fund are involved. The fund realized becomes the property of each contributor in rotation. According to Hellen (2002), states that few entrepreneurs in the agro-pastoral areas also include insecurity, lack of collateral or land ownership, lack of market information flow and traditional customs. Accessibility to initial capital, even when available, is also a major hurdle for women entrepreneurs. It is important to investigate the WEF programmes conditions influence the uptake of WEF services amongst women fishmongers in Usigu division, Bondo constituency. It is also noted that commercial banks and micro-finance institutions are mostly located in the urban areas, thus excluding entrepreneurs in the remote areas (Stevenson and St-onge, 2005).

Kabeer (2005) indicates that although most organizations working with micro finance deal primarily with women and take a group based approach to service provision, their intervention strategy differs. On one end of the spectrum there are organizations that follow a 'financial systems' approach, seeking to solve the perceived failure of markets by providing market like alternatives. On the other end of the spectrum there are organizations who seek to solve the perceived deep-rooted inequalities which not only curtail access to formal financial provision but also the capacity to participate in other aspects of social life. She concludes that both approaches have their role to play depending on the context in which they work. The financial systems approach might be less successful to deal with problems of financial exclusion when they reflect social exclusion in situations of structural inequality. However, the study did not emphasize on the economic factors in accessing the WEF amongst the women fishmongers in Usigu division, Bondo Constituency. Kabeer's study also misses out on perceptions of women on uptake of loans, a factor that is explored in this study through a focus on WEF a gap in knowledge that this study aimed to fill.

Policy focus in the formal economy has overshadowed the informal sector. The absence of clear policies has relegated the informal sector to fragile working environments and

competitive disadvantage vis-à-vis larger formal firms in capital and product markets (Chen, 2007). Roomi & Parrot (2008) suggest that in order to foster development, multi-agency cooperation is required. The media, educational policy makers and government agencies could combine to provide women with improved access to business development services and facilitate local, regional and national networks. This would help integration of female entrepreneurs into the mainstream economy. Mwobobia (2012) in his study in UK reports that most MFIs do not target the poorest but those with cash. This in itself is a factor since individuals who need financial assistance are neglected hence they remain poor. He also mentioned that most MFIs have failed to respond to the rapid game changing innovation that put in service for the poor. Mwobobia (2012) focused on policy in the formal economy and informal sector but did not focus on the socio-economic factors hindering uptake of credit in both formal economy and informal sector furthermore his study explored on MFIs but not women enterprise fund meant to empower women in business especially in Usigu division, Bondo constituency.

In Nepal, problems faced by female entrepreneurs are mainly low access to credit and marketing networks, insufficient and access to land and property, reduced risk-taking capacity, lack of modern technology, lack of personal security and risk of sexual harassment, severe competition from organized units both in the domestic and the international markets, low level of self-confidence, and social and cultural barriers such as exclusive responsibility for household work and restrictions on mobility (Asian Development Bank, 1999). However, in Kenya there is no restrictions on women mobility but mostly the gender discrimination of education on boy child and girl child has not been explored which hinders uptake of funds when girls are semi illiterate are unable to understanding training on bookkeeping or filling in the loan application forms. However, it is not known the socio-cultural uptake on gender discrimination of education affects uptake of credit amongst the women fishmongers in Usigu division, Bondo constituency.

According to Roomi (2006), most of the factors faced by Pakistani women entrepreneurs are result of the inferior status of women in society, their under estimation as economic agents as well as the gender bias embedded in the regional, tribal, and feudal culture in the name of Islam. Inadequate public transport plays also a major role in immobility of women in Pakistan, and this is related to religious and cultural reasons, mainly purdah: the public transport facilities such as buses and bans have separate seating arrangements for men and women. These public

buses and vans only have the first two or three rows of seats available for women. All the remaining seats are for men (Shabbir, 1995). In Pakistan Roomi & Parrot, (2008) found that women fishmongers do not enjoy the same opportunities as men due to a number of deep-rooted discriminatory socio-cultural values and traditions. These restrictions can be observed within the support mechanisms that exist to assist such fledgling business women. The economic potential of women entrepreneurs is not being realized as they suffer from low access to capital, land, business premises, information technology, training and agency assistance. Inherent attitudes of a patriarchal society, that men are superior to women and that women are best suited to be homemakers, create formidable challenges. Women also receive little encouragement from some male family members, resulting in limited spatial mobility and a death of social capital. Their research suggests that in order to foster development, multiagency cooperation is required. The media, educational policy makers and government agencies could come in to provide women with improved access to business development services and facilitate local, regional and national networks. This would help integration of women entrepreneurs into the mainstream economy. However, it is important to investigate the patriarch society influence economic uptake of WEF amongst the women fishmongers in Usigu division, Bondo constituency.

Suharyo (2005) reports that heavy household chores place a demand on women especially those who have more children. They are required to perform their traditional role as housewives and therefore, they have fewer hours of free time than men both during the weekend and on week days. As much as Suharyo's study reports the heavy household chores coupled with many children leaves women with fewer hours of free time than men, it did not report on the access to credit facilities. Further from Suharyo's study, it would be interesting to examine the various issues that affect women's participation in activities and opportunities that influence their performance in business, including credit uptake such as given the availability of WEF. As much as it is well known and documented the patriarchal society in Pakistan, African countries and Kenya i patriarchal society and thus there is need to examine the financial challenges facing women when given the availability of WEF especially women fishmonger in Usigu division. Further, it is not clear from Suharyo's work what these cultural observations mean in situations that relate to women's economic empowerment, and particularly the benefits that women can have from accessing loans.

In Malaysia, the problems faced by women entrepreneurs according to (Ming-Yen et al. 2007) found that shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences as well as to conduct training programmes, seminars and workshops on motivation, leadership and entrepreneur development and to provide other means of support. Ming-Yen et al. (2007) further states that due to the fact that women may not join these associations as the women might be overloaded with business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and peers financing as well as the information networks needed for survival and growth. This might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses. It is not known to what extent networking amongst women fishmonger mongers from Usigu division influence perception of WEF.

In Tanzania for example, a non-profit making organization known as the International Co-operative Alliance (ICA) is assisting women in accessing loans. The organization was formed with the aim of uniting, representing and serving co-operatives in the world. About 30,000 women in Tanzania's northern region of Kilimanjaro are being helped by the ICA to set up savings and credit associations to raise capital for their businesses. The ICA offers training in book-keeping and credit management for women in cooperative development, the ICAUs priority areas. 50 women formed a group and contributed a total of 200,000 shillings to form the Masasa women's credit association. The money contributed acts as shares and is allowed to borrow not more than half of one's share contributed. The loan is then paid with interest of two percent. Despite the fact that International Cooperative Alliance (ICA) assist women in accessing loans. The study has not focused on the economic factors facing women fishmongers in accessing WEF in Usigu division, Bondo constituency.

Another example is operating in Swaziland. There are some organizations offering loans to women. One of such is a "women's finance trust". It is a membership organization which provides practical services to meet women's needs for financial assistance. The organization is open to all women residing in Swaziland. Members will have to deposit some amount of savings account, which will afford them to apply for loans, after about 3 month's regular deposit. The amount interested charged is often lower than the Bank rate. The same trend is witnessed in Nigeria, government do make loan available for women affairs, either at "federal,

state and local government levels”. This is often complemented with various co-operative associations, for women at the grass-root level. In Ekiti state of Nigeria, the “micro credit family” makes provision for women to obtain soft-loan for small scale business, which will be repaid through a guarantor after a year. Nkamnebe (2008)

The inability of microcredit to reach the very poor is also a major dilemma of its efficacy Meade (2000) noted that this is a major problem for microcredit programme and that it may even be increasing the chasm between the poor and the rest of society. Quoting “Assessing the Poverty and Vulnerability Impact of Micro credit in Bangladesh”, he quipped that “the poorest have a number of constraints (fewer income sources, worse health and education, etc) which prevent them from investing the loans in high-returns activity” he stated further that the same report also noted that “there appears to be a growing consensus that moderate-poor micro credit borrowers benefit more than extreme-poor borrowers. The reason for this he explained centered on the peculiar nature of credit need of the poor. The poorest need small between 1,000/= - 2,500/= loans which are not cost effective even for micro credit programmes. They also place the greatest demands on microcredit training programmes, which make the cost of lending even higher. The extent to which WEF repayment duration influence the uptake of fund amongst women fishmongers in Usigu division, Bondo constituency has not been investigated.

The size and notion of credit is one issue that needs to be considered when analyzing critical success factors of the strategy. According to Dichter (2006), the very nature of the loans themselves, which are small, fewer in frequency and smaller savings will not engender much result. The micro level activities the loans are been utilized for and the shorter repayment periods amongst others limit their effectiveness. The practice is such that borrowers are more likely to invest the loans in quick yielding investment. The thinking is that they need to repay the loans as at when due and so cannot afford the luxury of time-long investment. Since they hardly make substantial profits to be ploughed back into the enterprises, they remain perpetually small operators. Incentives to lend to such desperately poor borrowers evaporate. High operating costs of micro finance are due to the small size of most rural people’s accounts in relation to the cost of service delivery. A low level of economic activity, low rural population density and poor infrastructure will also increase operating costs.

Formal banking procedures and physical credit access difficulties constitute major barriers to the rural population. Procedures instituted by micro finance institutions to reduce lending risks

often constitute ‘social’ access barriers to the rural population because of the predominance of illiteracy and the need for formal documentation (Goodland, 1999). To ensure sustainability in the face of high operating costs, banks often concentrate their branch network in urban communities, thus increasing physical access costs to rural clients. Weak institutional capacity of rural finance proves is related to the limited availability of educated and well-trained people in smaller rural communities. This is a particular issue for community-based institutions. The extent to which WEF procedures influence uptake of funds amongst rural women fishmongers in Usigu division, Bondo constituency.

Recent literature suggests that macroeconomic policies can adversely affect the development of rural financial markets (Gonzalez-Vega, 2003), in a less direct manner. Macroeconomic instability, often in the form of high inflation, is known to impede financial development (Khan, 2002) as it discourages saving in financial form. Monetary policy interventions to contain inflationary pressures – usually through the sale of government debt instruments like treasury bills – tend to reduce the volume of credit available to the private sector as well as raising the cost of borrowing (lending rates are linked to returns on the ‘low-risk’ debt instruments such as government papers). The same effects are observed when public sector borrowing rises as a result of increasing budget deficits and/or increased credit requirements from state-owned enterprises. Information asymmetry occurs when borrowers have more information about the turnout of their investment and greater capacity to repay loans than lenders (Stiglitz and Weiss, 1981). FFIs Formal financial intermediaries (FFIs) usually attempt to reduce this problem by screening out high-risk borrowers from their track record (including credit performance, transactions on deposit accounts, cash flow statements and other accounts. However, in the case of most rural customers, especially the rural women fishmongers at the beach this is not possible, because many keep no records of their transactions and/or do not use payment facilities of banks and lack of access to borrower information is impeded by lack of efficient transport and communications infrastructure.

Crop marketing systems in many developing countries are inefficient and small-scale farmers have been exposed to even greater uncertainty regarding the marketing of their output as a result of the liberalization of agricultural markets since the 1990s (Coulter and Poulton, 2001; Hubbard, 2003). Most fishmongers sell the bulk of their fish at low prices and household income in rural areas is, consequently, usually low and variable. Fishmongers usually cannot defer sale of fish as they lack storage facilities and they cannot access finance for buying

refrigerators. While they often cannot access trade finance from financial institutions, they are usually required to offer trade credit to wholesalers and fish processors. This in itself creates a liquidity problem and limits their ability to absorb (and store) the substantial surplus available during the harvest season. The consequent glut depresses farm gate prices (Onumah, 2002) and, in most developing countries, market instruments to manage price risks are not available (Coulter and Onumah, 2002). The extent to which prices influence the WEF uptake amongst the rural women fishmongers in Usigu division, Bondo constituency.

In many African countries, women spend most of their income on the household, particularly on food and education for their children. Many of them are afraid to invest their limited funds into a business for fear of failure. In general, women tend to copy each other rather than to produce something new for their market or to look for a new market for their products. In addition most African women face many other problems. The most outstanding ones are, limited access to necessary technologies due to lack of information and know-how, difficulty in finding appropriate production sites at competitive prices, inadequate skills in the fields of production, business management and marketing, lack of skills for product diversification, inadequate infrastructure and utilities and limited access to finance. The lack of awareness on the part of women entrepreneurs of new developments within the policy and legal framework of their countries acts as a significant constraint (World bank, 2005). In addition many African women lack the education needed to spur successful entrepreneurship. Most of them are ignorant of new technologies or unskilled in their use and often unable to do research and gain the necessary training (UNIDO, 2004). Although great advances are made in technology, many women's illiteracy, structural difficulties and lack of access to technical training prevent them access to the benefit of the new technology. This lack of knowledge and the continuing treatment of women as second class citizens keep them in a pervasive cycle of poverty. In short, uneducated and untrained women in most African countries face significant challenges and barriers in providing for themselves and their families an independent enterprise as means of support.

Olawel and Garwe, (2007) in their study on factors affecting growth of small and medium enterprises found that lack of management experience is also a major cause of small business failure. The study indicates that owners tend to manage businesses themselves as a way of reducing operational costs. Gray (1997), reports that SMEs use the traditional ways of marketing and these no longer give rise to high levels of revenue and product recognition.

While the study indicates challenges of SMEs in general, it has not clearly brought out socio-economic factors women fishmongers face in accessing WEF in Usigu division, Bondo constituency. A study by Kazooba (2006) revealed that poor recordkeeping and lack of basic business management experience and skills were major challenge. Further research has also identified inexperience in the field of business, lack of technical knowledge and inadequate managerial skills, lack of planning and lack of market research (Kuvatko, 1998). These results shows that lack of management experience and poor infrastructure as a challenge to the entrepreneurs, but it is not clear to what extent it applies to rural women fishmongers context, and in this study, in Usigu division, Bondo constituency.

Tubey (2012) did a study to establish the influence of socio-economic characteristics of women entrepreneurs on the performance of their micro enterprises in Eldoret Municipality in Uasin Gishu county. Tubey study was also limited to Eldoret Municipality in Uasin-Gishu County which is a different study area from Usigu Division, Bondo sub county. Hence there is need to investigate the influence of socio-economic characteristics of women fishmongers in Usigu division, Bondo constituency in accessing WEF.

Conclusion

Entrepreneurship is not an individual process but a collective effort, involving many actors in addition to the entrepreneur herself. To be able to succeed, the entrepreneur requires access to information, technology and market. Women entrepreneurs are often prevented from running competitive businesses because of their relatively low education levels and slow establishment of business linkages (Gemini (1993); Gibb (1998)). These generally limit their access to various support services. If they are given the right support, they could be part of the collective process of enterprise development.

Women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment. Women's productive activities empower them economically and enable them to contribute more to overall development. This chapter has identified variety of constraints on women and the ability of women to upgrade their production continuously. These constraints are exacerbated by the need to compete in an aggressive business environment with rapid technological changes and the globalization of production, trade and financial flows. The chapter also emphasizes that the key to enhancing women fishmongers access to economic

opportunities is to provide them with access to know-how, technologies, credit and training to upgrade their technical capabilities and their entrepreneurial and business skills, whether in artisan production or in high-tech industries. In doing so, the aim should be to reduce the inequalities between men and women arising from institutionalized practices as reflected in legal, business and financial systems. This goal can be reached through capacity building, re-orienting existing institutions and a commitment to improving women's access to productive resources and to managerial and technical training. There is also the need to promote, support and strengthen African women entrepreneurship development and to provide direct training support to women enterprises and strengthen institutional capacity in developing policies and programs for the integration of African women

CHAPTER THREE RESEARCH METHODOLOGY

3.1 Introduction

This chapter describes the methodology used in the study. Specifically, it also outlines the research design, study area, study population, sample size and the sampling procedure, the methods used in data collection, and lastly, ethical considerations.

3.2 Study Design

The study used a cross-sectional descriptive design and this allowed the researcher to collect data for all variables of interest at one point in time (Adler and Clark, 1999), this research design was relevant for the study because it helped in describing the data obtained for the three objectives. In the context of the study, various characteristics of women entrepreneurs have been established based on their demographic characteristics and social issues that define women. Effort has been made to establish the relationship between characteristics of women Fishmongers and the low uptake of WEF. The study employed a questionnaire-based The researcher collected data through semi structured interviews, in-depth interviews; key informant interviews and focus group discussion hence elicited both quantitative and qualitative data. Although the semi-structured was used, quantitative data were mainly on socio-demographic characteristics of the respondents and just a few areas that required quantification such as number of women fishmongers who had benefited from WEF, sources of information about WEF, those that had to seek consent from family members like spouses or sexual partners. The rest of questions were purely open-ended including women fishmongers' perception socio-cultural determinants of uptake of WEF by women fishmongers and lastly economic factors were mainly through key informant interviews and focus group discussion with women fishmongers.

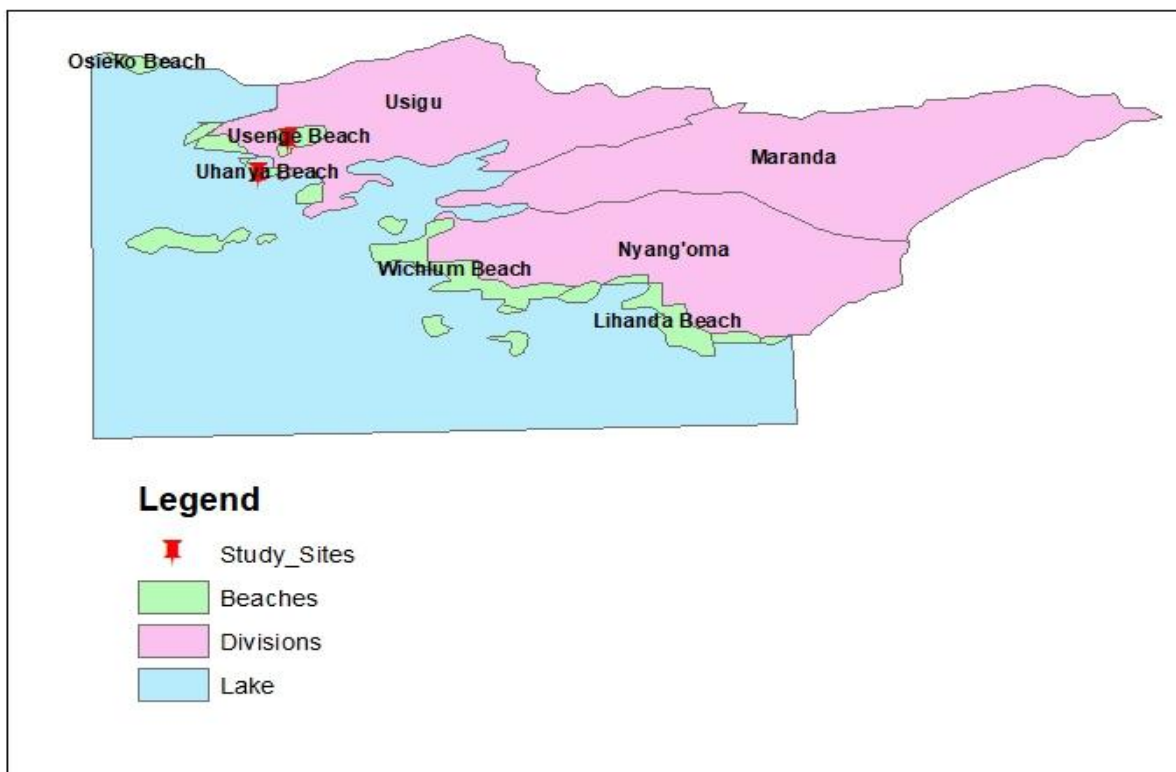
3.3 Study Area

This study was conducted in Usenge and Uhanya beaches in Usenge sub-location, Usigu Division, Bondo Constituency, Siaya County. Usigu division is situated in West Yimbo location with a total population of 21931. Out of this 11027 are male and 10904 are female (Bondo District Environment Action Plan, 2006-2011). The area is mainly inhabited by the Luoethnic community. Bondo sub county is divided into five divisions namely Maranda, Nyang'oma. Rarieda, Madiany and Usigu, Nyang'oma has two locations, while Maranda, Madiany and Rarieda have four locations each. However, Usigu leads with five locations. Usigu

division has beaches such as Usenge, Uhanya, Goye, Anyanga, Nyenye, Misori, Osieko and Mageta Island along Lake Victoria. Administratively, the district is divided into three divisions namely Maranda, Nyang’oma and Usigu. Usigu division has the majority of beaches along Lake Victoria in Bondo sub-county. Usenge and Uhanya beaches were selected purposively for the study because of its proximity to Lake Victoria and the two beaches were the busiest and largest beaches in terms of fish trade business activities and also diversity in terms of fish varieties which offer potential for fish exports (MOF, 2012). Usenge and Uhanya beaches were also distant from Bondo town, away from vicinity of banks.

The economy of Bondo sub-county is dominated by fishing (see the Map Figure 3.1 below). Below is the map of Bondo showing key beaches in Bondo and the ecological sensitive area along the shoreline. This study was carried out on two beaches Usenge and Uhanya as highlighted on the map.

Map 3.1 Beaches in Bondo Sub County



Source: GoK (2012) with Modification

Usigu Division is endowed with an estimate of 751 km² of water mass making fishing to be one of the major economic activities. Fishing is the main economic activity in Uhanya and Usenge beaches in Usigu Division, Siaya County. The main fish species caught are Nile perch, Tilapia and omena in small quantities. There were numerous socio-cultural and economic factors facing women fishmongers with regard to access to WEF.

3.4 Study Population

The study population consisted of women fishmongers where Usenge beach had 90 registered women fishmongers and Uhanya beach had 70 registered women fishmongers (Beach Management Unit, 2012). The study population also included 16 Beach Management Unit leaders in both the beaches who provided information on how socio-cultural practices influence women fishmongers in accessing credit, 21 staff members from financial institutions including Sidian Bank, Equity Bank and KWFT and Constituency Development Fund Staff (C-WES) and 2 CARE Kenya Officials.

3.5 Sample Size and Sampling Procedures

Usenge and Uhanya beaches in Usenge sub-location is mainly inhabited by the Luo. The two beaches were selected purposively for the study because of their proximity to Lake Victoria and were the busiest beaches in terms of fish trade business activities and also diversity in terms of fish varieties which offer potential for fish exports (MOF, 2012).

Uhanya and Usenge beaches had a total of 160 registered women fishmongers as was derived from Uhanya and Usenge (BMUs Register, 2012).

To arrive at the sample size, (Yamane, 1967), quoted in Israel's (1992) formula was used as shown below:

$$n = \frac{N}{1 + N(e)^2}$$

Where n is the sample size, N is the population size and e is the level of precision or sampling error

$$n = \frac{N}{1 + N(e)^2}$$

(n = total population divided by 1 constant plus total population multiplied by error margin).

$$n = \frac{160}{1 + 160(0.05)^2}$$

$$n = \frac{160}{1 + (160 \times 0.0025)}$$

$$n = \frac{160}{1 + 0.4}$$

$$n = \frac{160}{1.4}$$

n = 114 respondents.

To get the sample for each beach, 114 respondents were then divided according to the fraction each beach unit represented of the total,

For Usenge $90 \div 160 \times 114 = 64$ respondents

For Uhanya: $70 \div 160 \times 114 = 50$ respondents

The women fishmongers were then selected through simple random sampling, where respondents were randomly selected from a sampling frame from a table of random written numbers. The list is then sorted in the list in increasing order of respondent corresponding random number and select the first 114 out of 160 respondents.

Key informants were selected using purposive sampling technique. According to Mugenda and Mugenda (2003), purposive sampling is a sampling technique that allows the researcher to select subjects that have the required information that is useful for in-depth study hence appropriate for the study. The researcher used purposive sampling method to select the respondents because they had the relevant information pertinent to the research questions and objectives. From a team of 16 BMU officials, three members who included the Chairman, Secretary and one non-official member were picked to participate in the study. At the same time, from a staff of 21, nine members including bank manager, loan officer and the recording loan clerk from financial institutions including K-REP Bank, FAULU Bank and KWFT were purposively sampled, one senior official from C-WES (who deals directly with the loan application) and lastly one CARE Kenya official were picked to participate in the study.

3.6 Data Collection Methods

Data were collected using both quantitative and qualitative methods as outlined below. The researcher collected qualitative data using key informants who were the Beach Management Unit and finance institutions. Qualitative methods were used to describe the experiences and opinion towards the fishmongers. Semi structured questionnaires were used to capture quantitative and qualitative data from the women fishmongers to complement the qualitative findings. Primary data were collected using quantitative and qualitative methods which

involved use of semi structured questionnaires (both open and closed ended questions were applied).

3.6.1 Semi-Structured interview

Semi-structured interviews were conducted with 114 respondents to yield qualitative and quantitative data (see appendix 1). The tool used had both open and closed ended questions. Closed ended questions yielded quantitative data that were easier to analyze and to administer while open-ended ones gave respondents freedom of response and hence yielded qualitative data. The questions that were written in English were translated into Dholuo (the local language) and then read to the women fishmongers. The researcher used semi-structured interviews because they were flexible and consisted of both open and closed-ended questions which assisted in getting a complete and detailed understanding of the issue under research.

3.6.2 Key Informant Interviews

An interview guide was used to collect qualitative data from key informants. Key informant interviews were conducted with persons whom had intimate knowledge under consideration. The interviewees comprised of 2 chairmen, 2 secretaries and 2 non official members from the BMUs of each beach, 3 bank officials, 2 constituency development committee officials and 1 CARE Kenya official who were purposely selected. The key informant interview was administered to the above officials because they have links with national organization dealing with the enterprise fund and credit facilities. The interviews were recorded using a voice recorder and notes were also taken. These key Informants, especially the BMU officials, were asked the kinds of fish mongering activities women do in those beaches, whether they were registered with them, what support they gave them in relation to micro-finances, whether they provide a link with the micro-finance institutions and what they did to cushion fishmongers from adverse micro-financial challenges. The key informants from the Beach Management Units provided insight into the women fishmongers' difficulties to access WEF and other cultural challenges they encountered. These interviews were conducted to explore further the community perception towards WEF and also other cultural factors that women fishmongers encounter at the fish beaches.

3.6.3 Focus Group Discussion

In this study, the researcher conducted Four FGDs where each group comprised of 8 women giving a total of 32 women fishmongers at the 2 beaches. The four focus groups were determined by the principle of saturation where after the fourth group discussion, the researcher realized that no new information was emerging and therefore stopped conducting further FGDs. The researcher identified and selected the study women fishmonger team leader from each beach unit who helped in selecting the other 7 fishmongers according to duration at the beach and availability in business. Two FGD were conducted among Usenge beach fishmongers and the other two FGDs were conducted among Uhanya beach fishmongers. All Focus Group Discussions were tape recorded and later transcribed and translated. In each FGD, a guide was used to moderate the discussions (see Appendices D). The FGDs were used to enable the researcher to get the in-depth discussion of the perception of the female fishmongers. Specifically, it included their opinion, beliefs and attitudes towards and uptake of WEF and other micro-finance as well as the challenges involved and how they overcome them. The discussions lasted between half an hour and two hours and were concluded by thanking the participants for their contribution.

3.6.4 Secondary Data

Secondary data provides the necessary background information for better understanding of the research problem (Nachmias and Nachmias, 2006). This was used during proposal development, and it continued to be used throughout the study. Secondary data were used to obtain unobtrusive information by examining public and recorded information related to WEF. These included such published and unpublished material on micro-finance, books of accounts, journals, institutions' monitoring and evaluation reports, minutes and academic materials and other published books.

3.5 Data Analysis and Presentation

Data collected using semi-structured interviews were systematically organized and coded in different categories and entered in Excel spread sheet. Data collected were analyzed using descriptive analysis technique. The results were presented using frequency tables, graphs and charts. Qualitative data from interviews, open ended sections of the semi-structured questionnaire and Focus group discussion were analyzed thematically and organized, coded and presented in themes. Verbatim quotations from the informants have also been used to corroborate analyzed data

3.6 Ethical Considerations

The researcher sought a research permit from the Maseno University Ethics and Review Committee. Before any interviews were conducted, the researchers assured participants voluntary participation and a written consent was sought. The researcher also ensured confidentiality and safeguarded the identity of respondent through the use of pseudo names in the use of verbatim quotations. The principle of respect for other people's rights, dignity and diversity were upheld which included the respect of others to hold values, attitudes and opinion that differ from those of the researcher.

CHAPTER FOUR PERCEPTIONS OF WOMEN FISHMONGERS ABOUT WEF

4.1. Introduction

The chapter is divided into two sections. The first section outlines socio-demographic and socio-economic characteristics of women fishmongers in terms of Age, level of Education, Marital status, and reason for venturing into in Usigu division. The second section is on the perceptions of the women fishmongers about WEF in fish landing beaches in Usigu which forms objective one of the study. In particular, it focuses on acquisition of WEF, awareness, sources of information on access to WEF, any improvement in business, perception and challenges women faced while applying for the WEF. The researcher also ensured confidentiality and kept identity by keeping personal information using pseudo names of the respondents. Finally the chapter also presents the findings based on thematic areas in terms of perception towards WEF.

4.2 Socio-demographic and socio-economic characteristics of women fishmongers

This section presents the socio-demographic and economic characteristics of women fishmongers interviewed. A total of 114 women fishmongers participated in the study and were administered with semi-structured questionnaires leading to a response rate of 100%. The researcher investigated the respondent's characteristics by establishing their age, marital status, level of education, household size and reasons for joining into fish business. These were useful in explaining their literacy level and how that would influence their perception of WEF. The socio-demographic and characteristics are as follows:

Table 4.1: Age category of women fishmongers interviewed

Age categories (years)	Frequency	Percentage
20-29	30	26.3
30-39	60	52.6
40-49	20	17.6
50+	4	3.5
TOTAL	114	100

Source: Field Data 2017

Table 4.1 shows that a majority of the women fishmongers were in their youthful ages, where those aged between 30-39 years were (52.6%), while 20-29 were (26.3%). Those aged 40-49 years were 17.6% and lastly 3.5% were above the age of 50 years. The distribution of the respondents' ages was important because different age groups could have different levels of WEF acquisition and perceptions about the WEF programme. Further, that a big percentage of the women fishmongers are of middle age which shows that most the women fishmongers were at their most productive age brackets. Further, it shows that most young women fishmongers got into business as a result of increased family responsibilities due to various social reasons, including lack of support from male partners as shown in the excerpts below:

I have children born out of wedlock that needs to be feed and taken care off. Being the only sole bread winner, I ventured into fish mongering business.(FGD¹ Awino fishmonger, Usenge beach)

Another respondent added:

My spouse spends his time in drinking alcohol within the village, thus leaves me to fend for the family. At my youthful age I am able to work hard by being creative to make money. (FGD²Nyaseme fishmonger, Uhanya beach)

Further, creativity and innovation associated with young people could also be a key factor in starting the business by the young woman fishmonger in the study area. The minority who was at the age of 50 plus perceived that loan is meant for the youth who had the energy and ability to multi task both in business and house chores. This has a negative impact on the perception of women fishmongers towards WEF since it was meant to benefit women fishmongers of all age groups. See excerpt:

The loans are for the youth since they can be able to multi-task, me am over matured and might not work as hard, which may led to default on loan repayment. (FGD¹Nyaimbo fishmonger, Usenge beach)

These excerpts are an indication that age determines uptake of loan where the women fishmongers perceive that loan is meant for the youth.

Table 4.2: Marital status of women fishmongers and credit uptake

Marital status	Frequency	Percent
Married	40	35.1
Widowed	60	52.6
Divorced/separated	10	8.8
Single	4	3.5
Total	114	100

Source: Field Data 2017

As contained in Table 4.2, a majority of the fishmongers interviewed were widows 60(52.6%). This may be attributed to high rates of HIV and AIDS prevalence which has affected Bondo Sub-County (NAS COP, 2014). This corresponds to the observation of Craig (2004) that a large portion of women fish traders are widowed, who turn to fish trading out of desperation, selling fish as their only means of survival.

The widows were compelled by circumstances to look for a livelihood to support their families. Other contributing factors to widows' migration to the fish landing beaches and engagement in fish mongering include family disputes, for example, where the deceased husband's family may blame the widow for infecting her husband with HIV or property inheritance disputes and chase her from the home (Craig, 2004). This has been confirmed by several reports and studies (District Environmental office, 2007; CIDP, 2014). However, in the subsequent sections in this chapter, it will show whether marital status had some influence on perception of WEF or not. For example, whether widowhood would make these many fishmongers see themselves not able to repay loan should they take WEF because of the feeling they do not have partners who would support to repay the loan if they take it.

Table 4.3 Monogamous or polygamous marriage

Marriage	Frequency	Percent
Monogamous	16	40
Polygamous	24	60
Total	40	100

Source: Field Data 2017

It is also important to note that among the women fishmongers interviewed, 35.1% were married. Further, among these married fishmongers, 15% were in monogamous while 20.1% were in polygamous marriage.

See the excerpt below:

Culturally in Luo society polygamous is allowed, especially when we come here (at the beach) for fish business whether one is single or widow with time you get a husband who is already married, this is a source of protection and security.(FGD¹ Mary Fishmonger, aged 38 years at Usenge beach).

Table 4.4: Level of Education of the fishmongers

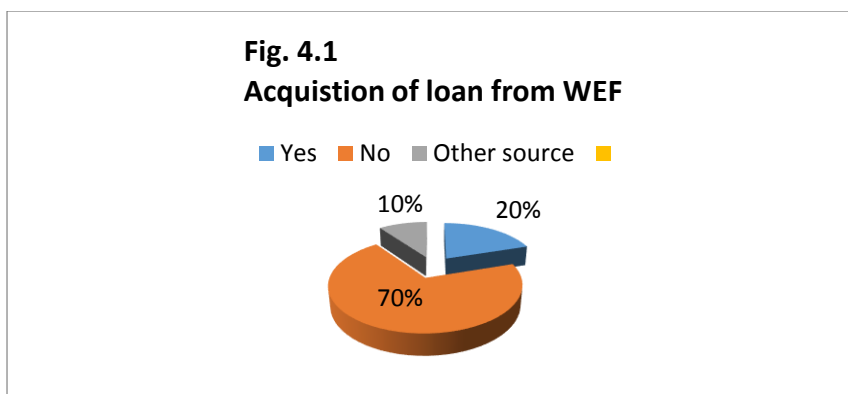
Education level	Frequency	Percentage
Illiterate	14	12.3
Primary	80	70.2
Secondary	20	17.5
Tertiary level/university	0	0
TOTAL	114	100

Source: Field Data 2017

Among the fishmongers interviewed, a majority (70.2%) had primary level of education. However, less than half (17.5) of these fishmongers with primary education sat Kenya Certificate of Primary Examination (KCPE). It is important to note that 70% of these fishmongers were able to read and write. This is close to the findings of Kamua and Ngigi (2013) who indicated that 67% of the fishmongers had completed primary school education, while 13 per cent did not have formal education and secondary education and diploma were 5% and 1% respectively. In this study 12.3% of the fishmongers had no education. With low level of education it becomes difficult for one to apply for WEF funds since there are forms to be filled and also one needs to undergo training by WEF officials before accessing funds. This influence low uptake of fund.

4.3 Acquisition of loan from WEF

The researcher further sought to find out whether women fishmongers have acquired loan from WEF



Source: Field data 2017

From figure 4.1: indicates that 80(70%) of respondents had not acquired loan, 23(20%) of respondents had acquired WEF loan through microfinance intermediaries but not from the C-WES disbursed from the constituency office, while the remaining 11(10%) said they relied on their own table banking for loans. The 20% of the respondents who had acquired loan were from financial intermediaries such as Kenya Women Finance Trust, Faulu Kenya and Sidian Bank.

The study further investigated the age categories of women who had benefited from WEF and the results were as in table 4.5 below:

Table 4.5: Age category of women fishmongers who acquired WEF

Age categories	Frequency	Percent
20-29	3	15%
30-39	10	50%
40-49	6	30%
50 plus	1	5%
Total	20	100%

Source: Field Data 2017

Out of the 23 women who had taken WEF through microfinance institutions, a majority, 43.5% were aged between 30-39 years, followed by 40-49 years at 34.8% and 20-29 years at 17.4%. Although, the data implies that the category 30-39 years seems to be the highest at 43.5%, this results may be interpreted with caution due to the small number of respondents.

Table 4.6: Marital status of women fishmongers who acquired WEF

Marital status	Frequency	Percent
Monogamous Married	4	20%
Polygamous Married	2	10%
Widowed	10	50%
Divorced/separated	3	15%
Single	1	5%
Total	20	100%

Source: Field Data 2017

Out of 23 women fishmongers who had taken WEF through microfinance institutions, The highest was 10(43.4%) were widows, followed by 5 (21.7%) married in monogamous, 4(17.3%) divorced/separated and finally 2(8.6%) for Polygamous marriage and 2(8.6%) single women fishmongers. The widows were compelled by circumstances to look for a livelihood to support their families. The same way, the widows who had taken up the loan said that they had no choice but to do everything possible to get money to increase their business capital because they have no one to turn to for financial support. See except below:

Being a widow I have no one to turn to for support. Now that these small banks give us money, I have to ensure that I go for it to boost my business capital. In a s much as I know that repayment of the loan is also a challenge, I have to give it priority because I have nowhere to turn to yet I have children to feed and educate. (a FGD² participant, Anyango fishmonger, Uhanya beach)

Table 4.7: Level of Education of women fishmongers who acquired WEF

Level of Education	Frequency	Percent
Primary	10	50%
Secondary	5	25%
Illiterate	4	20%
Tertiary level/university	1	5%
Total	20	100

Source: Field Data 2017

The study wanted to determine whether level of education was linked to access of WEF by women fishmongers in Usigu division. This could help in identifying whether WEF is reaching

out to the rural poor women fishmongers or it only benefits well educated women fishmongers with knowledge about its existence. The respondents were asked to indicate their highest level of education. The distribution of the respondents by level of education who accessed loan. It shows that out of 20 women fishmongers interviewed who accessed credit, 10 (50%) had primary level of education, 5 (25%) have only secondary 55 (36.7) have primary education, while only 1(5%) have university education and 4 (20%) were illiterate. This is not a very good result because education is known to influence the level of almost every activity that a person is involved in because it creates enlightenment and awareness of issues that surround a circumstance. The generally low level of education among women fishmongers is likely to reduce their loan uptake. These findings are in line with the report of Central Bureau of Statistics (1999) survey on the national micro and small enterprise on the ability of women to engage in commercial investments which attributed education as one contributing factor to investment.

Table 4.8 Reasons of getting into fish business

Reasons	Frequency	Percent
Usigu Division is a dry area	23	20
Fish farming is Luo cultural occupation	57	50
Fish mongering requires little capital	34	30
Total	114	100

Source: Field data 2017

Table 4.8 states that 50% of fishmongers join the business since fishing as their a cultural occupation, 30% thought that one requires little capital to start fish business while the least 20% says Usigu division is a dry area and makes farming unsuccessful. As the excerpt indicates,

This our place dries so much. It dries to the extent that even getting vegetables becomes a big problem. In fact, here farming is challenging because you can't predict when the rains come next. So, the lake is our farm. Whatever little we get, at least we push on with. At the same time, fish mongering does not require so much capital. It is the only business that thrives here. (FGD¹Atieno, Fishmonger -Uhanya beach, aged 30 years.

Another respondent narrated:

After I lost my husband my brother-in-law chased me away from home that am the cause of his brother death. I therefore, came to the beach to be cleansed by jaboya then I started up fish business (FGD² Widow fishmonger, Usenge beach)

Thus, because fish trading requires little capital, women, especially widows gain easy entry into the market on condition that they live near the beaches (Craig, 2004).

When you migrate to live at the beach from another town it becomes very difficult to access credit, you must be associated with the indigenous women at the beach to help you. Therefore one depends on the little own capital. (FGD¹ AwinjaNyabutere fishmonger, Usenge beach)

As much as it is the only business thriving in Usenge beach, there is the perception that WEF is meant for the indigenous women fishmongers, while WEF is meant to uplift the women fish mongers livelihood irrespective of the culture or boundaries.

4.4 Women fishmongers' perception about WEF

This section gives perceptions of the women fishmongers about WEF in fish landing beaches in Usigu Division. In particular, it focuses on awareness and sources of information on access to WEF and how it influenced women's perception about WEF in terms of its administration, experiences while applying for the fund, challenges faced while applying for WEF. The variables measured on perceptions were Loan awareness and where to access WEF, requirements of WEF, understating of nature of WEF, Sources of information of WEF.

4.4.1 Awareness level and where to access WEF by Women Fishmongers

The study sought information regarding the awareness level and where to access WEF in Usigu Division. Data was collected, analyzed and presented.

Table 4.9: Awareness level and where to access WEF by Women fishmongers

Variable	Yes		No		Total	
	Freq.	%	Freq.	%	Freq.	%
Awareness level	94	82.5%	20	17.5%	114	100%
Where to access	23	20.2%	91	79.8%	114	100%

Source: Field data 2017

Table 4.9 indicates that, total of 94 (82.5%) of the women fishmongers who responded to semi-structured questionnaires were aware and heard of WEF, while 20(17.5%) of the respondents were not aware that women enterprise fund was available for them to acquire loans. This shows that in as much as Macharia et al., (2014) indicated that there was low level of awareness in Tharaka district, this was not the case among the fish mongers in Bondo Constituency, where a majority were aware. Respondents on accessing WEF 91(79.8%) of women fishmongers were not aware that women enterprise fund was available in their constituency headquarters for them to acquire loans while only 23(20.2%) of women fishmongers knew. However, even those who indicated to know of source were later found to be unaware that WEF was also accessed through microfinance institutions.

In this area, people are told there is women fund, ooh there is women fund. But we are not told where to get it. A lot of it we are told by our politicians. You know, they simply tell us, come out and take this money. It is your money and we don't get clear information on how to get this money. So, for me and my group, we rely on money from Kenya Women Finance Trust. (FGD Nyauyoma fishmonger, Uhanya Beach)

From the above excerpt, it is emerging that politicians are part of those who did dissemination of information about WEF. Thus, in as much as women fishmongers have heard of WEF, lack of clear information on where to access it could lead to low uptake of the credit fund. Some earlier studies such as Macharia & Wanjiru (1998) found out that women's hindrances to access to credit included lack of awareness of existing credit schemes for entrepreneurs.

The 79.8% lack of awareness of was attributed to unavailability of effective programs to disseminate information to women in the sub county. Many women fishmongers in Usigu division are not well educated. Most of them cannot access newspapers to read yet these were a major avenue that the enterprise fund used to deliver information. This finding agrees with Macharia & Wanjiru (1998) study of NGOs and Women small scale entrepreneurs in the garment manufacturing sector in Nyeri and Nairobi that found out that one of the factors that inhibits credit to women included lack of awareness of existing credit schemes for entrepreneurs in the study area. At the same time, the women fishmongers also had little knowledge of where to go and apply for the WEF. During a focus group discussion in Uhanya beach one of the group members said that;

We are aware that the fund is part of National Government Constituency Development Fund (NGCDF) and others thought it was Uwezo fund.”(FGD Awino Fishmonger, Usenge)

From the foregoing data, women fishmongers in Usigu division seemingly, did not have good amount of information about WEF, and where to access it. The women fishmongers indicated that the funds was for free. It was not clear, however whether the officers in charge of WEF at the Bondo Constituency level had told these women fishmongers that WEF was loan is supposed to be repaid back which is clearly stated as part of the five mandates of the Fund (Government of Kenya, 2009). Similar findings have also been reported from Tharaka Constituency, where awareness level WEF fund was found to be very low.

4.4.2 Source of Information on Women Enterprise fund

The study further sought information on how the women fishmongers were informed about the WEF. From the findings as shown in Table 4.10.

Table 4.10 Source of Information on Women Enterprise Fund

Source	Frequency	percentage
C-WES	0	0
Chiefs	4	3.5
Women group	11	9.6
Media	5	4.4
Politicians	80	70.2
Microfinance institutions	12	10.5
Others	2	1.8
Total	114	100%

Source: Field data 2017

The 70.2% women fishmongers mentioned they learnt of WEF from their political representatives including ward representatives (Members of County Assembly; MCA) Member of Parliament (MP) and Women representative from Siaya County. This was followed by micro-finance institutions at 10.5%, women groups at 9.6%. This may be attributed by the fact that more women groups in division were engaged in supporting women to come up with viable business ideas for financial support. This agrees with Ekumah and Essel (2001) which concluded that information is a critical variable to empower rural people and SMEs. Without the right information communicated at the right time, accessibility to credit is constrained. Followed by media 4.4% and lastly was 3.5% who said they learned from area Chiefs and their Assistants during public gatherings and funerals. These data were also confirmed through

FGDs with the women fishmongers, where these different sources were mentioned but emphasis was on politicians as their main source of information. Below see excerpts picked from individual comments during the FGDs showing different sources of information about WEF:

Our ward representative told us that there is money for women from the government which we can apply and get. He explained that this is because women have been lagging behind in terms of economic status, so the government has set aside this money to uplift our economic and living standards. We should apply as a group and get it. (Mary), a woman fishmonger at Usenge Beach)

In a similar context one member from the focus groups added that;

I heard about this thing (WEF) from a friend in Bondo town (urban area) of how they had applied and gotten the money. I thought it was that easy, our group tried to apply for the money but we failed to access the fund, too bad? (Atieno, from Usenge beach).

Another member from another group discussion said that;

I heard about this programme over the radio when it was launched. Then our chair lady later suggested to us to apply for WEF. So we formed a strong women fishmongers group in order to apply for the fund” (Sarah a widow in Usenga).

Another member from a group added;

We had lost one of our members in Usenge, so when we went for the funeral, the area Chief informed us about the WEF and urged us to go for the fund. He said that the forms are being signed in the chief’s office.

Although the semi-structured interviews no respondent indicated to have heard about WEF through C-WES, one woman fishmonger indicated during FGD in Usenge that an officer from Bondo Constituency had visited and addressed them about WEF.

See excerpt:

My group was once visited by an officer from Bondo Constituency Development Office who told us to apply for WEF credit from the government which is given to women and youth groups to uplift their business. Later, we filled the forms correctly in 2016 but our group has never received the funding (Anyango from Usenge beach).

Through a key informant interview with a staff at WEF, the officer indicated that they had 270 volunteer field workers who sensitize women already in business and who are ready to start up business on availability of the fund and how to access the fund from C-WES. However, it appeared that the WEF officers were not doing enough sensitization to reach women in fish business in as much as the officer claimed to have used 270 volunteers to reach out to business

women. The minority fishmongers who were not aware that WEF was in existence and this can be blamed on unavailability of effective programs to disseminate information.

It also seemed that most women in Usigu Division along the beaches in Bondo Constituency did not listen to the radio or television to get information about WEF, yet these two are mainly used by enterprise fund to deliver information. Macharia et al. (2014) concluded that many women in Tharaka did not own a radio or television and do not even access newspapers which are mainly used by WEF to deliver information. However, this study did not ask about whether about the ownership of radio or TV. Microfinance institutions and women groups also contributed to dissemination of information about WEF, 10.5% and 9.6% respectively but these too did not reach many fishmongers, However, these different sources of information led to different perceptions about WEF and its general fear of uptake as discussed below:

4.4.3 Perceptions on WEF by women fishmongers

Table 4.11: Perceptions of women fishmongers on WEF

Perceptions about WEF	Frequency	Percent
Government Free money	80	70.2
Impoverishing money	50	43.9
Death money	30	26.3
Programme for empowering women through groups,	23	20.2

Source: field data 2017

Note that on table 4.11, those various perceptions, each was computed out of 114 as they emerged from individual interviews with the respondents.

4.4.4. Government free money

From the findings, Table 4.11 indicates that over 70.2% of the women said the money was given for free by the government to uplift their living standards. This followed the fact that politicians led the campaigns during political gatherings with skewed information without giving details of how WEF should be accessed and repaid as a loan.

Similar ideas were also expressed during the FGDs both at Uhanya and Usenge beaches. The women fishmongers said that WEF is from government and is supposed to be given to them for free to help them come up with enterprises through women self-help groups. See the excerpt below:

Our politicians tell us, the government has come up with projects for women. For a long time, women have been left out. Right now, the government has given out money for you. You women, come out, come out in large numbers and get this money. This is your money to lift up your economic standards (Anyango, Woman fishmonger, Usenge Beach).

Another respondents said:

Our ward representative told us that there is money for women from the government which we can apply and get. This is because women have been lagging behind in terms of economic status. So this money is meant to uplift our (women fishmongers) living standards. We should apply as a group and get it. (FGD ¹ - Mary, a woman fishmonger at Usenge Beach)

The study further investigated the age perception of WEF as government free money and the results were as in table 4.12 below:

Table 4.12: Age and perception of WEF as Government free money

Age	Frequency	Percent
20-29	30	37.5
30-39	20	25.0
40-49	15	18.75
50 plus	15	18.75
Total	80	100

Source: Field data 2017

According to table 4.12 young people aged between 20-29 years of age were the majority with 37.5% who perceived WEF as government free money. This was followed by age of 30-39 years of age at 25% and 40- 50 plus at 18.75% respectively. This shows that younger people have a likelihood of perceiving WEF as free money then the elderly. Among the Luo younger people often follow what politicians are saying and always believe them because politicians give them free handouts.

It is important to note that the perception of WEF as government free money has been reported in earlier studies. For example, Abels and Oketch (2009) in their assessment of WEF found that most of the women entrepreneurs within the Nyanza region especially Bondo constituency have the assumption that WEF is a grant from the Government of Kenya. At the same time Kiraka, Kobia and Katwallo (2013) have found out that there are misconceptions about the loan

arising from blatant misinformation by local politicians who tell women that WEF is their money given to them from free by the government and hence interfere with both uptake and repayment of the funds. This implies that without proper sensitization, WEF may be confused with free money, which may also interfere with repayment of the same. While 20% believed that the programme was for empowering women, the youths and people with disabilities.

4.4.5 Impoverishing money

On table 4.11 43.9% of all the respondents perceived WEF as impoverishing money. The women fishmongers indicated that WEF is impoverishing because the moment they default in the loan repayment, the microfinance institutions come to auction all their property in the house or home, leaving the borrowers poorer than before accessing the fund. The respondents affirmed that some of them are chased away as a result of loss of property caused by loan defaulting. See the following excerpt below:

Loans are bad. We see so many women who got loans becoming very poor here and some even are chased away with their spouses from their homes. Their property are also auctioned, the shame inflicted on the borrower is high. (FGD¹ Akelo-Woman fish mongers at Uhanya Beach)

Table 4.13 Marital status and perception of WEF as Impoverishing money

Marital Status	Frequency	Percent
Married	10	20
Widowed	30	60
Divorced/separated	6	12
Single	4	8
Total	50	100

More widow (60%) perceived WEF as impoverishing money followed by the married at 20% and divorced at 12%. specially the widows were worst affected that anytime their property is confiscated they have no one to turn to unlike the married who can sometimes turn to their spouses for support.

Further, any time a member defaulted loan payment all other group members are affected because the loan is attached to them to repay. See the excerpt below:

A respondent from Usenge noted:

I had an experience with loan when a guaranteed a relative to access loan with financial institution. She defaulted in loan repayment and next my sofa sets in the house were confiscated and sold. This made my spouse to chase me away from our matrimonial home. As am speaking am a staying alone here at the beach as a fishmonger. (FGD¹ Nyabwana, Usenge beach)

The above excerpt shows experiences that are likely to discourage many women fish mongers from taking loans, including WEF. As Bourdieu (1977) explains, past experiences inform current actions, such experiences may not affect the beneficiaries only but also neighbours who happen to witness the same.

4.4.6 Death money

Thus, in table 4.11, women fishmongers in the rural were asked how they perceive WEF. The women fishmongers indicated that this WEF money is death money. See excerpt:

These banks are bad. When the banks come looking for clients, they are so nice. However, when you default, they hunt for you like a thief. They take whatever property they come across in your compound including your house. Here in Uhanya, I have seen a lot. For example, our chairlady defaulted for just two weeks. These people came and demolished her house to sell the iron sheets to recover their money. In fact, after that incident, the chairlady decided to commit suicide. She died and was buried. She couldn't withstand it. So, here we were left wondering whether this loan is really meant to help or killing us. In fact, in this area, the loans are beginning to be called "suicide money". I tell you these people are bad. They never listen. This has scared many fishmongers from accessing these loans. (FGD¹ Atieno, a fishmonger aged 35 years old, at Uhanya Beach)

Another respondent from Usenge beach

I wonder why this banks come here to harass women fishmongers, I hate the bank Officers who have no heart for women who are vulnerable. (FGD Awino fishmonger Uhanya beach).

As stated in the excerpt above, after accessing the loan, repayment starts immediately. When one default on loan repayment, her property is confiscated which leaves them poorer than before taking the loan, resulting to to some of the women fishmongers committing suicide.

Further, the women fishmongers indicated that women still feared taking up loans. The fear emanated from what they observe in the area, how women who have taken up loans undergo a lot of stress and lose property when they fail to repay. See the following excerpt:

Loans are bad. We see so many women who got loans yet they turn out to be very poor and some even die as a result. The lenders have no sympathy. They hunt them here like thieves when repayment date passes without them remitting the monthly

installments. It doesn't matter whether you have been paying. Aiiii... let it be, I fear taking loans. (FGD³ Woman fishmongers at Uhanya Beach)

During a focus group discussion in Usenge beach which was tape recorded one of the members reported:

I had bought two goats from my fish business and kept at home. I later lost the goats which were confiscated by loan institutions due to non loan repayment by my co-wife. (FGD³ fishmonger-Usenge beach).

The negative experience with loan institutions is also a contributing factor for men in polygamous marriage (and monogamous marriage) not to consent for their wives to take loans. There were indications that certain homes had lost property. A study by LVFRP (2000) had the same indications that the fear of not being able to repay kept people away from taking loans. The above excerpts shows experiences that it is likely to discourage many women fishmongers from taking loans, including WEF. As Bourdieu (1977) explains, past experiences inform current actions of individuals. It implies that negative experiences from beneficiaries of loans send negative signals and scare many women from taking up loans.

4.4.7 Programme for empowering women through group

Despite the fact that majority of the women fishmongers perceived WEF negatively, 20.2% perceived it as money that empowers women. The women fishmongers responded that the money is empowering women through women groups. This has enabled rural women fishmongers to start or expand their businesses. See excerpt below:

This money, though takes a lot from us especially when we default, it has helped us a lot. Personally, I could not raise any money to start up business until I got into our group and finally got this loan. Now, I do my business and I'm able to pay my loans and meet family needs. (Awino, woman fishmonger, Usenge Beach).

This affirms that WEF is meeting its intended objective to address the perennial challenges women face in their desire to access credit facilities in order to venture into income generating activities (Republic of Kenya, 2009). It further affirms Bourdieu's notion of economic capital, which empowers women in their participation in business activities.

4.5 Conclusion

The study findings in this chapter show that majority of women fishmongers did not have clear information concerning WEF in as much as a minority of them have heard about. In particular,

fishmongers did not know much about access to the funds through the Constituency Women Enterprise Scheme (C-WES) under Ministry of Devolution and Planning. The women fishmongers relied on skewed information from politicians, which has the potential to cause high defaulter rates. Women fishmongers perceive the fund as Government free money, which should not be repaid. Based on their bad experiences with the fund, women fishmongers perceived WEF negatively as impoverishing and death money, which created fear not only in beneficiaries but also those who had not benefitted. This is in particular reference to negative experiences in the community among women who have accessed loans from different micro-finance institutions. However, there were other fishmongers who perceived it positively as a fund that empowers women economically. That is, due to access to WEF they have been able to start and expand their businesses unlike before they received it. This affirmed that despite the fact that WEF is meeting its intended objective even if slowly. Conclusively, more should be taken into account in relation to sensitization and dispelling the narratives that loans are not a good thing for women.

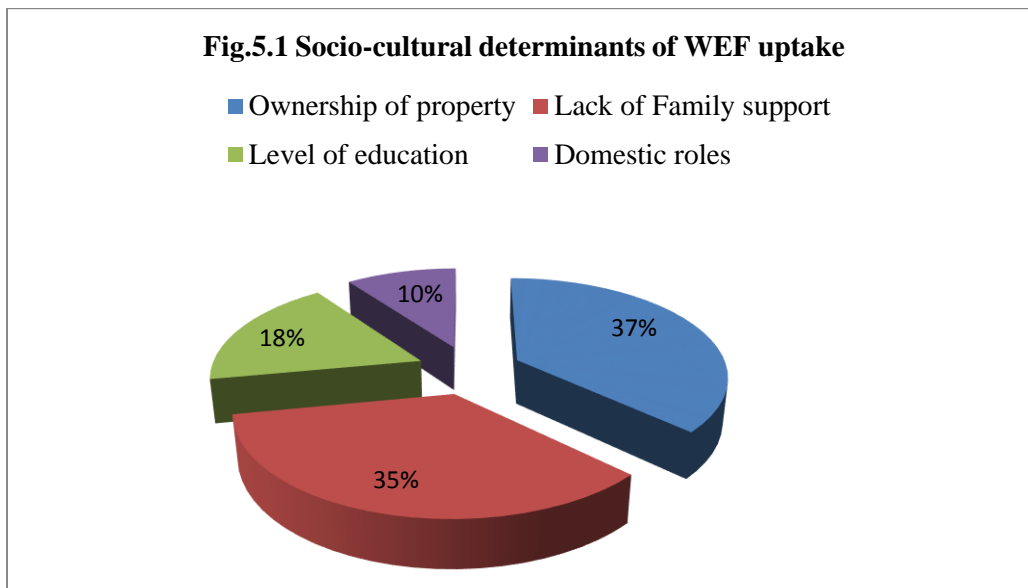
CHAPTER FIVE
SOCIO-CULTURAL DETERMINANTS OF UPTAKE OF WEF BY WOMEN FISHMONGERS AT FISH LANDING BEACHES IN USIGU DIVISION

5.1 Introduction

This chapter presents the results and discussion of the second objective of the study which was to examine the socio-cultural factors that determine uptake of credit by women fishmongers at fish landing beaches in Usigu Division. The chapter examine show this socio-cultural factors such as ownership of property; consent for decision making; level of education; social demands such as need of school fees; women cultural roles; and family support as well as jaboya person influence on uptake of WEF.

5.2 Socio-cultural determinants of WEF uptake

The researcher sought to find out some of the socio-cultural determinants of WEF uptake. Figure 5.1, shows the women fishmonger’s responses about selected four socio-cultural factors thought to influence uptake of women enterprise fund which emanated from the focus group discussion in both Uhanya and Usenge beaches.



Source: Field data 2017

5.2.1 Ownership of property

A total of 42(37%) of women fishmongers indicated that the *right to ownership of property* denies women access to WEF. This was also confirmed during the focus group discussions

where discussants unanimously agreed that group members insist on being shown the property that will be used as a security. See as also an excerpt from a discussant below:

In the beach here, we form self-help groups to help us as welfare and also collateral for one to access loan. But for the group to guarantee the loan one must show the property she has, which is used as a collateral as a result becomes a hindrance. For example, they count and take photographs of seats, cows or goats in the home, type of house especially those made from iron sheets and many others. I live at the beach with my husband and as we all know all the property in the home are his. So, it becomes a challenge using them. (FGD¹Colleta fishmonger-Usenge)

Culturally, amongst the Luo, the man owns land and title deeds are issued in the man's name. Women till the land though. In polygamous families, the man may divide land amongst these wives to farm. The women have the right to use the land, to make decisions concerning what to do with the land or what crops to grow. They can sell the product of the farm, but they cannot sell the land. The women can also be allocated cattle by husband to care for, milk and to sell the milk. They cannot sell the cattle. It is only the man who can do so (SEDAWOG 2000). Kabeer (1998) asserts that women work on family land and many not have control over the money obtained after the farm produce have been sold. See excerpt:

In the fish beach here, we form self-help groups to help us as welfare and also collateral for one to access loan. For the group to guarantees the loan one must show evidence of collateral which becomes a hindrance. I live at the beach with my husband and all the property we have in the house are his property. (FGD¹Colleta fishmonger-Usenge)

Ownership of property is important since it acts as collateral in order to access funds, therefore this hinders women to access fund from WEF. As much as WEF does not require property inform of collateral but within the women group before granting one access to the funds they require tangible collateral. If a member does not have a collateral the group sometimes fail to act as a security for the member due to fear of defaulting in payments.

5.2.2 Lack of family support

A total of 39(35%), of women fishmongers responded that lack of family support, women fishmongers had to get consent from their spouse in order to borrow credit and also venture into fish mongering. This then implies that if the woman is not able to get this consent, then

they are not able to borrow from WEF. As in Kamau and Ngigi (2013), the small number of married women in fish business could be as a result of fact married women fish traders had to seek consent of their husbands to be involved in fish trade because of the negative perception that the community have on fish women traders. See excerpt below:

Culturally, Luo women are husband property after payment of dowry. Therefore, most married women fishmonger in Usigu division has to get consent from their spouses in order to start or borrow credit. This therefore limits our chance of borrowing, one has to hide the information from the spouse.(FGD¹Nyaimbo-fishmonger, Uhanya beach)

In Luo land men are allowed to practice polygamous where a man can marry as many wives as he can manage. In polygamous marriage a woman must obtain consent from the husband in order to apply for credit as compared to monogamous marriage. If at all only one of the woman is in business and the other one is not the likelihood of the husband refusing to give consent are high because he compares the two wives and expect them to be equal to avoid quarrels in the family. See excerpt:

Am in a polygamous marriage as a second wife. I do fishmonger business here while my co-wife is a housewife. It comes next to impossible for my spouse to give me consent to access loan or even give me family support on the business. He is trying to avoid blame game from his eldest wife. (FGD³Awinafishmonger-Uhanya beach).

Though a woman has to get consent from the spouse to access credit facilities, it is deemed challenging in polygamous marriage because of the competition among the co-wives in such a marriage. The spouse, who may want to share blames from any of the women it is more likely that he will hinder women fishmongers' access credit. The perception is that if all women can access the same credit facility for equality, this would be the favourable situation otherwise none will.

Another respondent noted:

She said men did not want to hear about taking loans because of fear that their that their property would be auctioned in case the wife defaulted. It has always been known that men are the ones who own property. This makes it difficult for me and also other women to use such property as collateral. (FGD Awino fishmonger – Usenge beach)

To avoid such hindrances as the above excerpt, these women fishmongers would keep quiet and get the money and use it under the disguise of table banking money.

5.2.3 Lack of education

A total 20 (18%) women fishmongers responded that education was key in accessing credit which the women fishmongers lacked as they had only primary level education. When applying for WEF funds there are forms to be filled, one also needs to undergo training by WEF officials and also proper calculation of capital and profit made in business, therefore the uptake of funds become minimal or impossible with no formal education. They also lack the time and basic education that is needed for entry training. Before one access the WEF one has to undergo training on bookkeeping and how to manage the funds and subsequently, women may not be able to effectively manage their businesses.

In an FGD at Uhanya beach and Usenge beach, participants noted:

As you see me here, I do fish business, I can count capital used on fish business and also profit made on each particular day, but I cannot keep books of business records nor fill in an application form when required. This is due to low level of education. (FGD

¹ Akoth-fishmonger Uhanya beach)

This is not a very good result because education is known to influence the level of almost every activity that a person is involved in because it creates enlightenment and awareness of issues that surround a circumstance. The generally low level of education among women fishmongers is likely to reduce their uptake of WEF. These findings are in line with Omollo (2012), Influence of constituency women enterprise scheme on economic empowerment of women entrepreneurs in Kisumu rural, Kenya. The low level of education is likely to discourage many women fishmongers from taking loans, including WEF. As Bourdieu (1977) explains, cultural exists in the form of beliefs, norms and other embodied traditions as well as academic qualifications and acquired skills. It implies that lack of academic qualifications and skills hampers the uptake of funds.

5.2.4 Culturally restricting roles to women's involvement in fish mongering

Finally 11 (10%) women fishmongers responded that women culturally restricting roles influence uptake of loan. These are tasks performed by traditional Luo women such as sweeping the house, cooking, fetching water, washing utensils and clothes, grinding maize and caring for the children, required time that could have otherwise been useful in business and as such taking a loan with these many responsibilities was a daunting task. This corresponds to

LVFRP (2000) study findings that indicate that women's culturally roles hinder their effective participation in business activities. See excerpt:

Before I come to the fish beach in the morning, I do household chores and making sure that lunch and dinner food is cooked then I can go for fish business already tired and at times you miss buying fish because you are late at the beach. ... (FGD ²Awino fishmonger-Uhanya beach)

Another report from Usenge beach:

I wonder why women have to go through this hustle of doubling as a housewife and a business woman. It is hactic, the little time left for business is not sufficient. (FGD ²Atieno Fishmonger, Usenge beach)

These roles that women perform are time consuming and leave them with very little time not just for accessing WEF for improvement of their business, but effectively running the businesses in order to be able to repay the loans. Besides, there were other family demands such as school fees, health care for the family in the rural set up family health care is taken care by the women, need to attain some social status by owning some property like good house, supporting relatives to earn a good name. These factors did not stop but influenced utilization of the fund and affected loan repayment. The social cultural factors which hinders women accessing the funds agrees with Kings and McGrath (2002) who argued that socially accepted norms of behavior and the roles women play in their families can have profound effects on the type of activities in which women can engaged, the people and agencies with whom they can interact. Indeed women are handicapped in accessing financial services as their competing demands in an effort to support their families cannot effectively allow them manage the proceeds of the loans. A study done by Ijaza (2014) on challenges faced by the women enterprise fund in Kenya a survey of Hamisi constituency, found that loan diversion. The respondents agreed to have used the loan from WEF in other purposes other than what it was meant to do. The challenge noted were group wrangles especially where the loan was invested as a group. See excerpt below

Here in Usenge beach majority of women fishmongers are the sole bread winner of the family. Therefore one receive the money is diverted to other household needs. (FGD Nyabutere fishmonger, Usenge beach)

Women fishmongers in the rural area have more responsibility in upkeeping the household needs and therefore when one access loan is most likely to spend the money in household

expenditure than ploughing the money and proceeds in the business. Hence this leads to low uptake of loan due to fear of loan repayment default

Other socio-cultural restrictions to women especially in relation to owning fishing boats. During construction of the boat, on the day that the keel is laid, then the man had to sleep with his wife, or his first wife in the case of a polygamous household. If a menstruating woman launches the boat, or a boat owner dies, then the boat must be cleansed. In this whole exercise, women seem to be used for men's gains and not their own. For instance, a woman do not go fishing in the lake and cannot therefore have control on fish catch even if she owns the boat. This therefore acts as a barrier of how much business one can do.

I own a fish boat here in Uhanya beach, but I cannot go fishing because it is a taboo therefore, have to hire the boat to a *Jaboya* whom am at his mercy, he gives me fish at his will. (FGD³ Widow Fishmonger Uhanya beach)

A respondent from Usenge beach

When my spouse was constructing a boat before launching it to the lake, he had to cleanse the boat with me as his wife. This is a cultural rites within the Luo community. (FGD³ Colleta fishmonger- Usenge beach)

The women may have the money to buy fish but not be able to access enough fish to sell. This instills fear of accessing loans through WEF for the repercussions of not repaying. As the study later shows, some women have resulted into the practice of *Jaboya* to remain in fish business and this endangers not just their health but also that of their spouses and children.

Lastly, polygamous marriage as a contributing factor stood at 46 (40%). In Luo land men are allowed to practice polygamous where a man can marry as many wives as he can manage. In polygamous marriage a woman must obtain consent from the husband in order to apply for credit as compared to monogamous marriage. If at all only one of the woman is in business and the other one is not the likelihood of the husband refusing to give consent are high because he compares the two wives and expect them to be equal to avoid quarrels in the family. See excerpt:

Am in a polygamous marriage as a second wife. I do fishmonger business here while my co-wife is a housewife. It comes next to impossible for my spouse to give me

consent to access loan or even give me family support on the business. He is trying to avoid blame game from his eldest wife.(FGD³ Awinja fishmonger-Uhanya beach)

Though a woman has to get consent from the spouse to access credit facilities, it is deemed challenging in polygamous marriage because of the competition among the co-wives in such a marriage. The spouse, who may want to share blames from any of the women it is more likely that he will hinder women fishmongers' access credit. The perception is that if all women can access the same credit facility for equality, this would be the favourable situation otherwise none will.

Another respondent noted:

She said men did not want to hear about taking loans because of fear that their property would be auctioned in case the wife defaulted. It has always been known that men are the ones who own property. This makes it difficult for me and also other women to use such property as collateral. (FGD³ Awino fishmonger- Uhanya beach)

To avoid such hindrances as the above excerpt, these women fishmongers would keep quiet and get the money and use it under the disguise of table banking money.

5.2.6 *Jaboya* as a determinant to women fishmongers uptake to WEF

The research sought to know whether *Jaboya* affected the uptake of credit facilities in Usigu Division especially at Uhanya and Usenge fish beaches. Within today's beach communities, a bond develops between a fisherman called *Jaboya* and a woman fish monger. Every time the *jaboya* brings fish to shore, a specific women fish trader has exclusive rights to buy his fish on the condition that she maintains continuous sexual relations with the *jaboya*. A number of participants indicated that most women who venture into buying and selling fish start by securing their source of fish by establishing a relationship with a fisherman (or fishermen), which involves accepting sexual engagement with him in order to secure the rights to buy fish to sell onwards. A fishmonger at Usenge beach during an FGD explained: "*Here at the beach, your business can't do well unless a woman has a jaboya [boyfriend]*".

As a result female fishmongers are in constant competition with one another to secure a steady supply of fish by acquiring and keeping these partners from as many boats as possible to succeed in the fish mongering business. The relationship lasts as long as there is a constant supply of fish from the fisherman involved; failure of the fish supply characteristically leads to termination of the relationship and initiation of another one.

The relationships are usually initiated by fishermen but sustained by women fishmongers who must constantly please the fishermen to get fish to sell. The women fishmongers engage in sexual relations with the fishermen in order to attain rights to his daily catch. Some *jaboya* maintain relations with multiple women. This depends whether they can continuously supply fish to these women. Others have relations with only one woman. Following quotes illustrate this point:

You may find a woman having even ten boyfriends, one in the house, some at the beach, meant to supply fish to her. Some would stay in the relationship as long as fish keeps coming, and the moment fish declines they terminate the relationship and commence another one (FGD, Awino Fishmonger – Uhanya).

The nature of these relationships is transitory. The relationships often last only for one fishing season and, when the men move to new beaches, new relationships are established. In a 2nd FGD in Uhanya Beach 2 different participants noted:

After I lost my husband my brother-in-law chased me away from home that am the cause of their brother's death. I therefore came to the beach to be cleansed by *jaboya* then I started up the fish business. (FGD¹ Widow, Usenge beach)

Participant from Uhanya beach:

The women fishmongers, we maintain *jaboya* relationship as a survival mechanism, as *jaboya* ensures security and protection by supplying me fish for trade. (FGD³ Akech, Uhanya beach)

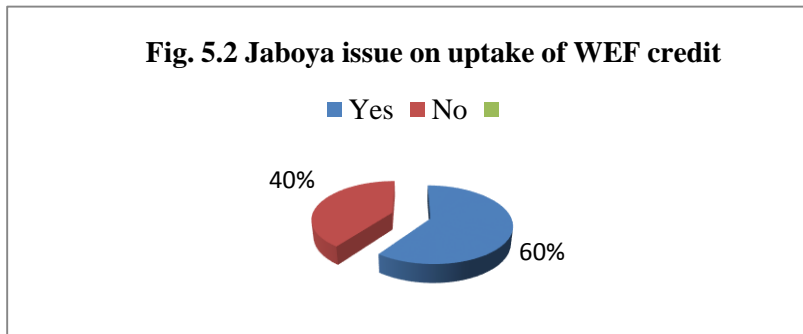
Another participant from Uhanya beach added;

The moment you are involved in fish business in the beaches, there is an unwritten rule – no sex, no fish”, poverty is the driving force behind *jaboya*. (FGD³ Akinyi Uhanya beach)

A respondent from Usenge beach noted that;

In order to maintain *Jaboya* in some cases the woman fish monger has to provide loan to her *jaboya* who in turn purchase new fishing equipment. (FGD³ Auma, Usenge beach).

The woman fish trader diverts the loan *jaboya* to purchase fishing equipment instead of investing it in the fish business. This affects loan uptake as the women fishmonger may not be able to repay the loan.



Source; field data 2017

The results are tabled on Figure 5.2, the majority, 60% agreed that *jaboya* affects uptake of WEF credit. The indication was that if a woman can access fish from *jaboya* easily, then there is no need for loans. If they are ever to take loans, it is out of their own will to expand the business much further. The women fishmongers indicated that with *jaboya* there is no monetary repayment but the women fishmongers pays in kind (sex). They then do not need to worry about collateral or loosing property as in the case of loans. For those who practice this, *Jaboya* system was a fish loan given to women fishmongers without much demands. The women fishmongers prefer *jaboya* than WEF credit where your property in case of default to repayment the self-help group members will reposes. The only challenge that most of them raised was that in the era of HIV and AIDS, they anticipated health challenges to them and their spouses.

Many studies including Craig (2004) and Kwena et al.(2012) found that female fish traders are forced into “fish for sex” relationships with the fishermen in order to get consistent supply of fish for their business. Kwena et al., (2012) adds that women fish traders did not have the bargaining power to refuse sexual exchange for fish or to negotiate for safer sex practices leading to high spread of HIV and AIDS along the fish landing beaches of Lake Victoria. These have created a lot of fear among men whose wives would want to join fish business along the beaches. This implies that women fishmongers who are still in the early ages apt for sex fish where fish is paid in kind instead on monetary where there are high risks in loan defaulting. The woman fish trader also has an obligation to her *jaboya*. If the harvest is excessive, she is obliged to dry or smoke the fish for preservation, offering assurances and reliability to her *jaboya*. (Kwena et al., 2012).

The women may have the money to buy fish but not be able to access enough fish to sell. This instills fear of accessing loans through WEF for the repercussions of not repaying. As the study

later shows, some women have resulted into the practice of *Jaboya* to remain in fish business and this endangers not just their health but also that of their spouses and children.

These *jaboya* system, therefore becomes a determinate factor in uptake of WEF. According to Bourdieu (1992) Field refers to an arena of constant struggle for stakes ‘positions’ That which is a field includes social or economic engagement in which members are always in constant struggle for gains. The gains encompass profits that accrue from economic activities. According to Bourdieu, the success of individuals in a particular field depends on how appropriate their habitus and capital are for the field which field here is more applicable to *Jaboya* sex for fish.

5.3 Conclusion

This chapter examined socio-cultural factors that were identified to influence the access of loans to women fishmongers in Usigu. Cultural factors such as ownership of property. the study show that more women do not own anything in form of property as men believe that whatever the women has belongs to the men since he has paid dowry. Women can only access to land but no control. This goes further to negate women development and enhances their vulnerability especially if they took loans that they were unable to repay. Moreover, most of the women in business do have small businesses that do not significantly change their standard of living. The results showed that the lack of property ownership influenced loan uptake of female owned enterprises. Further the finds of gender discrimination of education on boy child over girl child where boys are given preference to education were cited. In such cases, the women fishmongers stand disadvantaged from the challenges that result from lower level of primary education and which if otherwise countered would benefit them when it comes to access applying and filling in loan application forms as well. They needed basic education that would even allow them fill form, attend training sessions for women fishmongers in bookkeeping and accounts balancing. Further the findings of The *jaboya* system is a soft loan where women fishmongers’ access fish and pay in kind instead of monetary and thus stops them from taking credit from WEF. This is however at the detriment of the women’s health and integrity. Further, the findings indicate that in the regions around the lake, socially constructed gender roles permeate all aspects of society. According to traditional Luo belief, women are the property of men, as evidenced by such cultural practices as dowry-giving and wife inheritance. As such, the tasks assigned to men and women in the fishing industry reflect the rigidly enforced gender roles among the Lake’s communities.

CHAPTER SIX
ECONOMIC FACTORS THAT DETERMINE UPTAKE OF WEF BY WOMEN
FISHMONGERS

6.1. Introduction

This chapter presents the results and discussion of objective three, which was to examine Economic factors facing women fishmongers in their quest to access WEF. The chapter explores the monthly income from fish business, Use of income, Control of income, Self-help groups, loan repayment, confiscation of property, Table banking, Training and finally institutional factors such as loan application procedure, interest charged and repayment period of the loans. The study sought responses from women fishmongers at the two beaches who were very excited to discuss the economic activities of Usenga and Uhanya beaches in Usigu division. Focus group discussion was the main tool used for collecting data.

6.2 Monthly income from fish business

Table 6.1 Fishmongers income from fish business

KShs.	Frequency	Percent
Ksh ≤ 5000	50	47%
Ksh 5001-10000	40	30%
Ksh 10001-15000	16	15%
Ksh 15001-20000	8	8%
Ksh ≥ 20001	0	0.0%
Total	114	100

Source: Field Data 2017

On average, a majority 50 (47%) earned Ksh5000 and below per month from the business of fish mongering. While 40 (30%) of the fishmongers interviewed got between Ksh5000-10000, 16(15%) got between Ksh10001-15000 and only 8 (8%) of them got more than Ksh15000. Majority of the fishmongers (47%) got little money that might not enable them to support all their household needs.

One member from a group said;

The income and profit made is little as one is unable to invest back into the business and at the same time use in household purposes such as domestic use.”
 (FGD⁴female fishmonger – Usenga beach)

Another respondent noted:

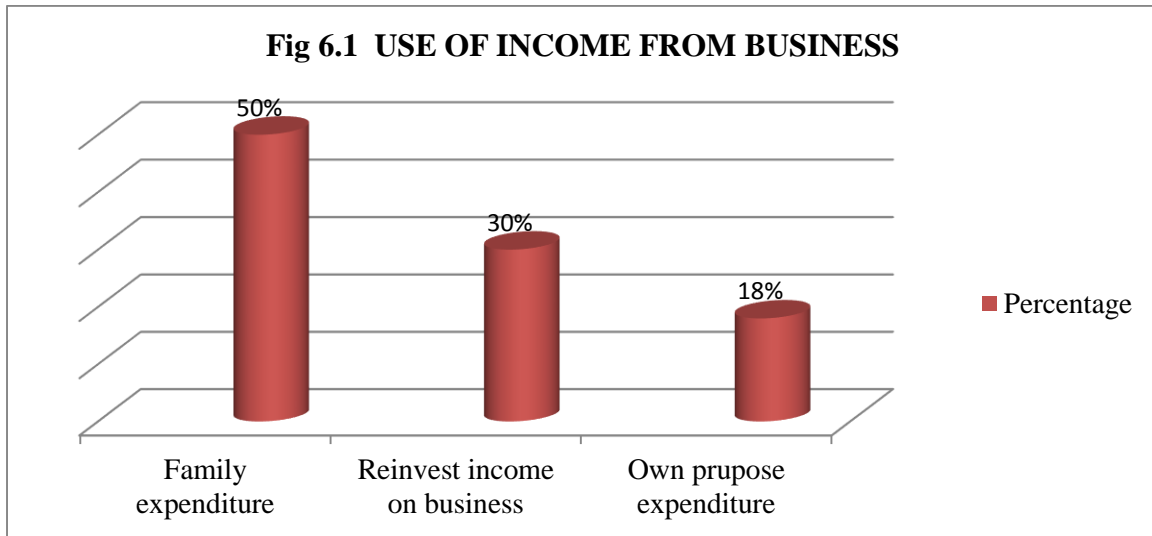
I fear buying a lot of fish for fear of spoilage due to lack of cold storage facilities, therefore one buys just enough to dispose and this will not earn good profit. It can only help feeding from hand to mouth. (FGD³ female fishmonger Uhanya beach)

This implies that the profit fishmongers make from the business is little and unsteady thus cannot enable them repay the loan and at the same time plough back into the business. This therefore limits women's ability to take up loans. Furthermore the women fishmongers were reluctant to access loan to invest in the fish business due to fear of repayment as the income is not enough to enable the fishmongers repay the WEF loan. This correspond with Fansoranti (2010) observed and noted that few fishmongers benefited from credit facilities. There were also indications the fish brought to the beaches by the fishermen were not just for the women, Other large-scale traders competed for the same fish and the fishermen tended to favour large-scale buyers. According to a study by (H. Craig 2004) study on socio-economics of Lake Victoria's Fisheries: an analysis of the shifting roles and status of women fish traders, the processing plants send agents to the beaches with large trucks and advanced refrigeration equipment; the amount of fish these agents can purchase for exceeds that of the women who have no means of refrigerating the fish. Women are forced to sell their fish immediately for fear that the fish will spoil. Many women report fish spoilage due to lack of cold storage facilities as the primary obstacle they face as fishmongers. Furthermore, women must carry the fish to nearby markets. The time and energy women spend transporting the fish usually by carrying the fish in baskets on their heads limits their productive output. Further, when there is limited supply, women miss the catch since most of it is sold to the large-scale traders. According to a key informant, this variation in profits could be as a result of inadequate training on business management skills and therefore re-investment for business growth was therefore wanting. It was found out the fish trade is considered a low income generating activity, with unknown and unreliable profitability for small-scale traders, including women (Wetengere 2010a).

6.2.1 Use of Income from business

Income of women fishmongers are used in several ways. Among the women entrepreneurs interviewed, 52% spend their income on family needs, which means they are contributing to their family to a large extent. On the other hand only 18% women fishmongers spend their income for their own needs. An inspiring matter is that majority of women fishmongers 30%

reinvest their income in their business, which implies that they are eager to expand their business as shown in figure 6.1.



Source: Field data 2017

Women being the backbone of rural economies in Kenya and Africa as a whole, play a significant role to ensure their families well-being. One of the objectives of the women in business and investment project according to a key informant is to increase capacity and motivation of women to take on new and challenging roles at higher levels coupled with the zeal to perform satisfactorily. See excerpt:

A respondent

I have a lot of house responsibility from clothing, food and fees for my children. Being the bread winner in the family I cannot shy away. My 2 girls must go to school after completion they will get a good job to support me on my fish business.(FGD³ Nyagem fishmonger – Uhanya beach)

KII respondent noted:

Most of the women fishmongers are widowed or single parent and therefore have a family to take care of. The profit from fish business they use it on family household food and mostly on paying fees for the children to get quality education as compared to what they went through. (KII¹ at Uhanya beach)

Another KII responded:

If you see that a woman comes always and doesn't get fish, we [force] boats to give this lady a certain amount of fish...after three or seven days she is also taught by others,

even if she has no money, she can take on credit from the others jaboya [fishermen]' (FGD Otieno, BMU- KII – Usenge beach).

According to a key informant, women opt to invest their earnings in the education of their children. They understand the value of a good education especially of the girl child having learnt that from their own experiences. Subsequently, instead of investing on loans that they would have to repay, they argued for the need to invest in their families, especially their children. Then many needs that they have to cater for therefore hindered them from taking up WEF loans.

6.2.2 Control over income

Table 6.1 Control over income

Control over income	No. of respondents	Percent
Yes	85.5	75%
No	28.5	25%
TOTAL	114	100%

Source: Field data 2017

The findings indicated that 85.5 (75%) of the women had control on decisions made on use of credit facilities while 28.5(25%) had no control on decisions made on use of credit facilities. Though this is a good percentage, it is hoodwinking in the sense that they had such control only when they did not tell of their intentions to take up loans. See excerpt:

I work so hard at the beach, buying fish as early as 7am in the morning, then stay at the beach drying fish until 4pm before I can take them to the market for sales. I therefore, cannot allow my spouse to control my business nor proceeds, by not sharing my business intentions with my spouse. (FGD⁴ Awino fishmonger-Usenge beach)

Another respondent:

No way is my money my money, my spouse money is our money in the house. In order to survive is by keeping the fish mongering business by myself. (FGD³ Agola fishmonger Uhanya beach)

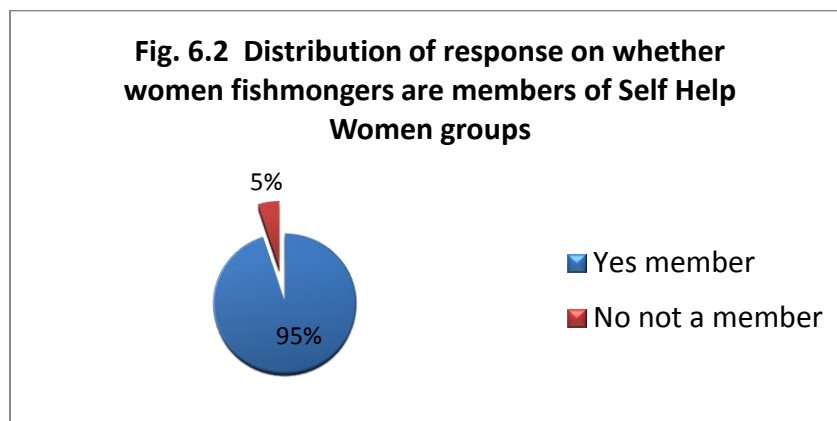
According to Goets and Gupta (1996) women have little control over how the loans are invested yet they are the ones responsible in case of defaulting in repayment. The patriarchal African society many women have to seek permission from their spouses. Men's approval is likely to be a prerequisite for any for any initiative in credit. The findings indicate that if the women

chose to ask for consent from their spouses, the key decision on credit is not left to the women which leaves the women vulnerable and at risk of failing in their businesses yet the decision to take credit is important to a woman as it is a startup in acquiring capital. One of the key components in credit acquisition is the decision to take the loan. For those who decided to use short cuts that did not involve their spouses, they risked but as they indicated, it was for their own good and that of their families.

Further, there seemed to be a challenge over control of the proceeds from the fish mongering proceeds from women's businesses because of lack of authority over the same. As such women lamented that even if they took up loans, the same would end up in jeopardy given that their spouses had control over everything including their businesses. The study therefore found concluded that decision making on the use of income and uptake of loans was an economic factor that determined WEF uptake.

6.2.3: Self-Help Groups

One of the requirements by WEF for women to access credit is, one must be a member of a registered self-help women group. The membership acts as collateral for a member to acquire a loan by being guaranteed by the other group members. The researcher sought to investigate whether women fishmongers belonged to any self-help group that would put them in a better position to acquire loans and through which loan application process would be made easy. The results were tabled on figure 6.5



Source: Field data 2017

From the findings on Figure 6.2above, a total of 108 (95%) of women fishmongers were members of women groups while 6 (5%) were not in any self-help women groups. The study sought to understand whether these groups were formed with an aim of aiding women acquire

loans. However, the indication was that the groups were some source of social security, where if a member is bereaved, they collected money to support her with funeral expenses. Secondly, the groups helped members to accumulate funds through revolving funds. In a number of instances, the groups helped members to access loans from micro finance institutions. As much as WEF is about self-help groups but within the self-help group members before one is guaranteed she must show the property she has as collateral in case of failure to repay the loan, then the self-help group repossess her property. This high number of fishmonger's involvement in groups shows that these self-help groups could be useful in many ways.

The excerpt:

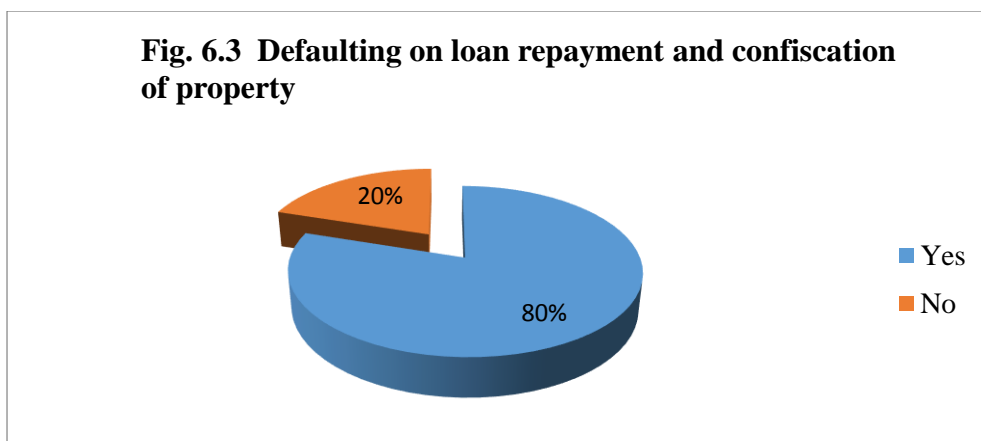
We form self-help groups to help each other on welfare basis, when one of us has an emergency such as funeral and also in terms of collateral to enable one access loan. It is the solidarity we have amongst ourselves in the beaches. (FGD³ Atieno Fishmonger Uhanya beach)

Self-help groups assist us in selling our fish product from a pool resources, it also helps us in furnishing our houses. It is the chamas within the villages. (FGD⁴ Joyce fishmonger, Usenge beach)

As Bourdieu (1977) explains, social or symbolic capital which refers to the network of connections that individuals have. These networks include voluntary associations' women's groups which brings along the collateral to secure WEF. The Ministry of Devolution and Planning (2014) explains that the government encourages formation of self-help groups through which members can benefit from soft loans. Though there are challenges such as wrangles within the group and poor social background (Cheston and Kuhn, 2009), that could render members difficult in getting guarantors' signatures as collateral, in the case of this study, the groups remained useful since WEF used them as collateral to issue loans to needy women.

6.2.4 Defaulting on loan repayment and confiscation of property

The ability of women fishmongers to repay loans is an indication that their businesses were doing well and that they could be trusted with credit facilities. Though the loans are secured on the basis of a woman's prove that she is a member, such is not an economic indicator on the ability on the part of the woman to repay the loan. The study therefore sought to know what happens in case of loan default from women fishmongers.



Source: Field data 2017

The findings show that 80% of respondents acknowledged that in most cases, when loanees defaulted, the loanee and the guarantors property was confiscated and auctioned. See excerpt

When a fishmonger defaulted, the banks came and take away our property and sold it at a throw-away price to recover the outstanding loan, they go even further to detain the defaulter in a mini cell at the BMU until the money is repaid (FG4³ Alice fishmonger-Usenge beach).

When fishmongers defaulted even for just a few days, the banks come and take away their property and sold it at a throw-away price to recover whatever minimal loan was left.

Instead when they defaulted repayment, the interest rate doubled on a daily basis. This information was confirmed not only through in-depth interviews but also through Focus Group Discussions with the fishmongers. Below is an excerpt showing sentiments from a fishmonger:

These banks are bad. When the banks come looking for clients, they are so nice. However, when you default, they hunt for you like a thief. They take whatever property they come across in your compound including your house. Here in Uhanya, I have seen a lot. For example, our chairlady defaulted for just two weeks. These people came and demolished her house to sell the iron sheets to recover their money. In fact, after that incident, the chairlady decided to commit suicide. She died and was buried. She couldn't withstand it. So, here we were left wondering whether this loan is really meant to help or killing us. In fact, in this area, the loans are beginning to be called "suicide money". I tell you these people are bad. They never listen. This has scared many fishmongers from accessing these loans. (Atieno, a fishmonger aged 35 years old, at Uhanya Beach)

From the excerpts, there is evidence of harassment when fishmongers default to repay the loans even for a short time. The banks turn deaf ears to their pleas for additional time to clear up the loans. It becomes a big issue to hear that lives are lost due to such intolerance to customers. This, indeed, sends a very bad image of the banks which may even further spoil their relations with the potential customers.

In addition, when a member defaults, the group members, the guarantors, were held responsible for the repayment of that loan. Their property would also be attached and even auctioned to repay that loan. As a researcher, I got a personal experience with the situation during a field visit at Uhanya Beach where an informant got arrested by some bank officials in the middle of my interviews. They were accompanied by police officers from within the beach. When they arrived, this informant was called to explain the whereabouts of a group member she had guaranteed to take a loan but defaulted. The member who defaulted had no money yet repayment date was due. She decided to go into hiding. The guarantor was held here. She pleaded to be given some time but they could not listen. They took her mobile phone and told her to go and get other group members to pay for that loan. It turned chaotic as this lady quarreled with the bank officials and police officers. The conversation among the fishmonger, bank officials and the police is captured in the excerpt below:

Fishmonger: When you came over you never had policemen. Today, you don't want to listen to me. I have told you we shall look for her (defaulter) yet you people don't understand. Uuuuwi! (She yelled)...What are the guns for? (She asked).

Police: *Mama, stop that noise. You had enjoyed the money and now you fail to pay.*

Fishmonger: You talk as who? You never gave us any money. I have explained to the bankers that we shall look for the person who took the loan yet they don't listen..... Uuuuwi! (She yelled again).

Banker: We shall only leave when you avail the missing person or pay our money. We are taking your phone for the installment for this month. Talk to your group membersto pay this loan.

Fishmonger: Take! Take! You will never see us again in your bank.

This incident held Uhanya beach at a standstill as people stared with disbelief. Finally, the bank officials took away her phone to repay the loan. When she got back to us (where we had FGD), she poured out all the bitterness she harboured. She was trembling and tears were all over her face.

It also emerged that some fishmongers have committed suicide to avoid harassment by the banks due to pending loans. During the FGD at Uhanya, the discussant revealed how their former chairlady died after she defaulted to pay her loan by one month. During that month, her business never went so well. There was bad weather to the extent that some of the fish got rotten. She had to throw them away after spending so much money. When time for repayment

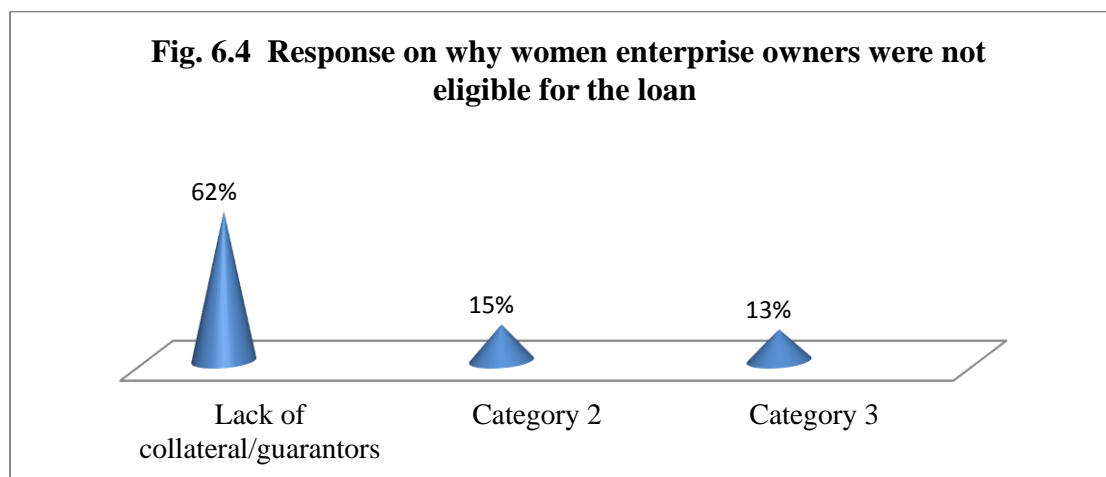
was due, she said as a chairlady, she would not bear the harassment and she would rather die. Some members thought it was a joke. She hanged herself on the very day when the bank was coming to collect their money. This shocked the whole community. In another FGD, one discussant narrated how some lady committed suicide after her roof (iron sheets) were removed and taken away to be auctioned to pay her pending loan. See the excerpt below:

These people are bad. You delay even for one week, they come to confiscate your property. They have taken many people's property. They put you under a lot of pressure till you contemplate committing suicide. My neighbor's roof was removed the whole of it. Imagine she was left with no house simply because of loan. At that time she had young children who had also been sent home to collect school fees. This lady decided to hang herself. She died like that.

This shows how much trouble WEF has caused to the fishmongers. When life is lost, it indicates a negative signal that the intended good is not being met by the credit facility.

6.2.5 Loan ineligibility from WEF

The research investigated why some women fishmongers were not eligible for WEF and found that lack of collateral/guarantors, lack of up to date business records, business considered not viable and poor credit history were contributory factors.



Source, field data. 2017

Data on loan application was collected, analyzed and presented as show in figure 6.4 above. The results on why some women fishmongers were not eligible for the women loan were (62%) lack of collateral/guarantors, (25%) lack of up to date business records, (13%) Poor credit history and Business considered risky. It was revealed that majority (62%) of respondents considered lack of guarantor or collateral as their main impediment to loan acquisition from

women enterprise fund. This supported by Kenya Vision 2030 which noted that rural women are more disadvantaged than their urban counterparts as such the fund is designed to address the challenges women face in their desire to venture in income generating activities , namely; socio-cultural and economic factors; high transaction costs and negative myths about banks. This was noted to affect the loan uptake by rural women (RoK, 2008)

6.2.6 Table banking

Women fishmongers who never took loans from micro-finance institutions, relied on their own revolving fund schemes, which they call table banking. Table banking is a new concept. According to Karuiki and Ngugi (2014), table banking is a group funding strategy where members of a particular group meet once every month, place their savings, loan repayments and other contributions on the table then members take soft loans until all the money is used up. According to Karuiki and Ngugi (2014), the concept of table banking has been in existence for some time and is being practiced in many parts of the world. For example, in Bangladesh (Republic of Kenya, 2009). It caters for small business people who require credit to finance their income generating activities but are neither able to access credit from formal banks nor from most micro-finance institutions due to long distance high charges and interest rates and conditionality which they cannot meet (Republic of Kenya, 2009). On a given date in a month, members place their savings and loan repayments on the table and immediately borrow all the monies placed on the table except a small percentage for administration hence “table banking.” Savings include monthly contributions for insurance and education, various penalty fines, membership fees and other micro funds (Karuiki and Ngugi, 2014). During the next meeting, each member pays back her loan with an interest varying from 10 to 20 percent, depending on what the group decides. This way, the money keeps growing and more money is available for members to borrow every time. It shows the power of social capital in terms of how members of groups raise funds to benefit themselves.

According to a CARE Kenya official interviewed, they trained fishmongers on loan management, savings and linked those who had built a good financial base with microfinance institutions to give them good amount of loans to steer their businesses. That is, as was earlier explained about table banking, fishmongers met as per their weekly schedule, fortnightly or monthly. They collect the loans with interests accumulated and further loan it out among themselves. So, as they continue with the meetings and loaning, interest builds up (Karuiki and Ngugi, 2014). The CARE Kenya official added that:

We encourage the fishmongers to save at list Ksh. 100 every day as they continue with their businesses. The range of their savings would vary from that Ksh 100 to Ksh 1000 depending on each fishmonger's financial strength. So, as they continued, they build their individual confidence and the financial base builds. Once they reach Ksh 100,000, and we inspire them to go for a bigger loan, where now we link them up with microfinance institutions. I tell you, they like table banking because they agree amongst themselves on repayment period and interest rate to bring back. In case of any difficulty they can even slightly delay payment of the interest without harassment. (Key Informant, from CARE-Kenya)

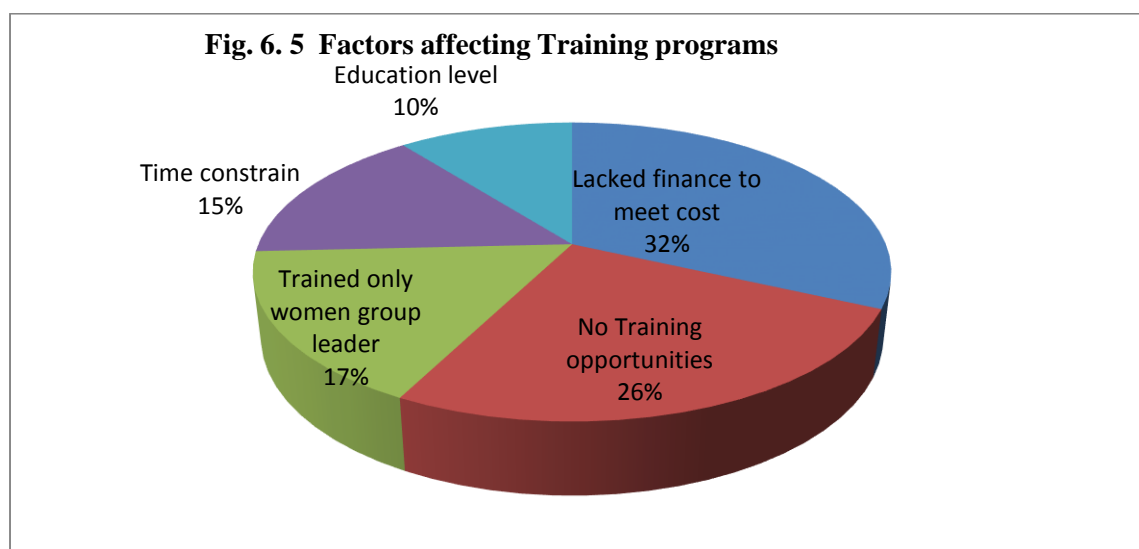
The fishmongers also confirmed that they liked table banking, and preferred it more than bank loan. These fishmongers in table banking also added that sometimes they accumulate more money than what members would want to borrow at that particular time. In such circumstances, they would encourage each other to look for potential loanees who may be interested in taking their loans and would repay after one month. It was also learnt that these fishmongers would charge higher interest on non-members:

In our group, we meet every first Sunday of the month. That is the time we collect all the monies we loaned out plus interest. Once that is done, we ask each member how much they would want to borrow again. Whatever is left we loan to non-members at a higher interest. Like in our case, members pay back with an interest of 10% while non-members 20% and people take. In case, time is due when an individual has not got the total amount loaned plus the interest, we would only insist to have interest paid back on that time. The rest would be carried forward to the next meeting. This has made it flexible for members and I tell you they like it so much. Non-members are leaving micro-finance institutions and come back to us because here we can negotiate. As members we like it because we govern ourselves and manage our finances. (Fishmonger, aged 35 years, from Uhanya Beach)

It further emerged that the fishmongers had been in table banking for over three years. When they started, they had little amount of money but it has been accumulating over time. At the beginning, they could loan each other as low as Ksh 500, while currently, they take up to Ksh 50,000. This is because funds have accumulated and they now have enough to loan each other for their personal businesses. However, half of the fishmongers in this table banking received loan of Ksh 20,000, which they said, gave them easy time to repay in one month or within set dates. In addition to money lent, the fishmongers were encouraged to save at least Ksh.100 to take care of any emergencies such as death, sickness or any other unforeseen difficult situation. This was also collected the same time they did table banking. The fishmonger's savings was in the form of security. For example, in case of death, these savings would be taken to take care of funeral expenses such as buying caskets, paying medical bills and many others.

6.2.7 Training programs

The ability of women to take up loans was also attributed to other factors that could contribute to economic gains, including training and sensitization about the credit facilities. The women indicated that it was the mandate of WEF to train women entrepreneurs on management of the funds in their business. Training in business skills provides women with ability to improve their economic understanding and subsequently their businesses. This observation led the researcher to seek information on what hindered women fishmongers in Usigu division from attending training programs that could provide them with necessary skills for loan uptake and expansion of their businesses. The results was analyzed as follows in figure 6.5:



Source: Field data

The majority was 32% of women fishmongers lacked the finances to meet the training cost which was considered very expensive, 26% stated that there were no training opportunities in the division, 17% some training available targeted only group leader hence leaving out members with business that could benefit more from such training, 15% was due to time constrain and final 15% was due to low level of education that they could not comprehend concepts when delivered in formal training program hence poor uptake of women enterprise funds for business development.

The women fishmongers also thought that the training offered by WEF was insufficient as they only train the officials in the group that is the chairlady, secretary and treasurer of the group. Please see excerpt below:

WEF field staff only train the group officials that is the Chairlady, Secretary and Treasurer of the group in turn the officials are supposed to train the other members in the group.(FGD³ one of fishmonger- Uhanya beach)

Another fishmonger further response was:

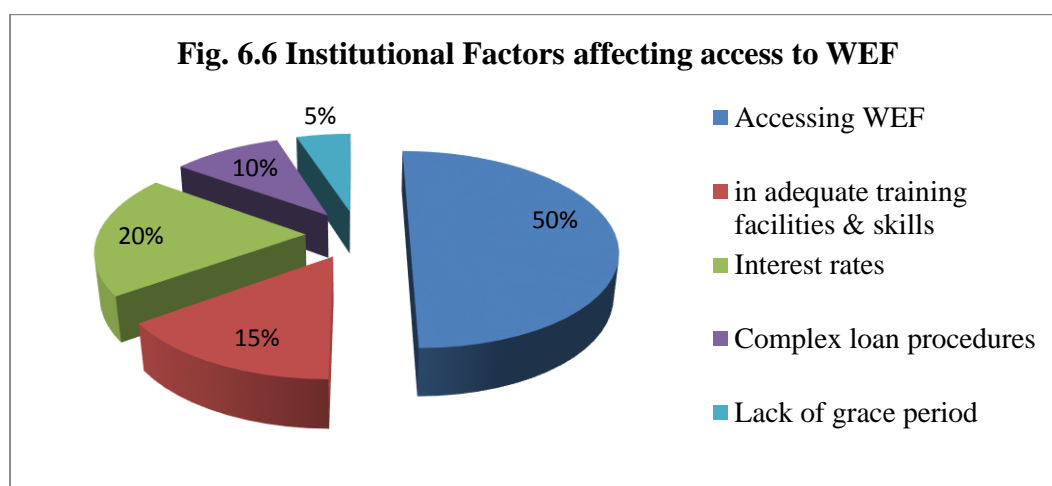
The training received from the bank is not adequately provided example we are not trained on how to handle record keeping. We even don't know to separate capital from profit thus makes it difficult in loan repayment. The bankers should train us and even calculate the interest rate on the loan disbursed. For instant there was a case in which one is given a loan of 100,000/= and is supposed to make weekly repayment of Ksh.2,500 which in one month translates to Ksh.10,000/=, which was far much higher than her weekly income from the business, thus forcing her to use part of the capital to repay the loan and finally being unable to buy fresh fish stock for business. She closed her business and even defaulted in loan repayment. (FGD⁴ AtienoNyauyoma, a 45 year-old widow – Usenge beach)

This factor may have come up as a result of institutional limitations in terms of thin staff to go around the constituencies to offer trainings to the fishmongers along the fish landing beaches in Usigu Division. Besides, there could be limited funds to host many women fishmongers at a go for training. As an essential cultural capital, training is a key component which micro-finance institutions as well as C-WEF must do in order to empower women fishmongers, yet it lacks in this study area. According to Bourdieu (1977), the idea of cultural capital helped to explain the skills and knowledge women have regarding loans. These include their understanding of the conditions for the funds, wise investment and accountability of the funds and repayment. This is hampering women's uptake of the loans.

From the excerpt above, many women fishmongers fail in their businesses not because they were not hardworking but lack of necessary skills necessary to steer them ahead.Kabeer (1998) asserts that training encourages mobility which leads to a greater sense of self confidence and its empowering in its own right.The DGSDO asserts that even when women are trained, they tend to find the process tedious and may not have time to keep daily records. This then impacts negatively on the training.The findings were similar to a study carried out by Woldie (2008), on perceptions of business challenges facing Malaysian SMEs, which indicated that factors related to knowledge and human capital were observed to be the greatest challenge facing the business.

6.3 Institutional factors facing women fishmongers in accessing WEF

The researcher sought to examine the institution factors facing women fishmongers. The fishmongers interviewed listed the problems as put in figure 6.6 below. Accessing WEF 50%, Interest rates 20%, In adequate training facilities and skills 15%, complex loan procedures 10% and finally lack of grace period at 5%. This is discussed on figure 6.6 in details with what the fishmongers considered most serious.



Source: Field data 2017

6. 3.1 Access to WEF Information

The first challenges to access that is related to institutional framework was the difficulty process of getting WEF through the CWES. A total of 50% of the fishmongers said they heard about WEF through the CWF but had no idea how to access it. In addition, those who knew about it said they had tried in vain despite the fact that their leaders told them the money existed. Some of the fishmongers had not even seen the officers from the said office coming to talk to them over the access to WEF. This meant that there was a problem with dissemination of information at the grassroots to reach all women fishmongers in Usigu Division. Elsewhere, Machira et al. (2014) also reported that awareness level of availability of WEF was found to be very low in Tharaka District. In Tharaka, the information about WEF was obtained from the mainstream media organizations, women group, banks and churches (Machira et al., 2014). This was contrary to the study area, Usigu Division, where much of the information came from politicians, who always would want to serve their own interest even with skewed information. As such, women fishmongers had limited cultural capital as they lacked vital information that

could facilitate their uptake of WEF (Bourdieu, 1977). Therefore, they resorted to taking loans from the other financial institutions where they were also faced with myriad institutional problems.

6.3.2 Nature of Interest and other bank charges

The research also analyzed high interest rates on loans some of them said that there was discrepancy on the interest rates charged. Micro finance institutions charged 12% instead of 8% which the Ministry of Devolution and Planning (2014) talks about. The respondents often explained that when they asked for Ksh 10,000 every month they repaid ksh 1,200 as installment for ten months. In addition, the fishmongers would not be given the Ksh 10,000 applied for. Instead, they were given Ksh 1,000 less. According to the officials this charge was meant for processing of the loan as well as insurance. When asked whether they knew this was part of insurance, the women often said the charges were to cater for any incidence of death. That is, if any of them died, this money would cater for their funeral expenses. However, the micro finance institutions confirmed that upon death of loan beneficiary, the bank ceased to ask for that money. Yet this idea was never clear to the fishmongers, who often confused it saying it would cater for their funeral needs in case they died. That is, according to them, it would go towards their welfare and not insurance of the loan against any eventualities such as death of the loanee. Below is an extract from the loan form showing terms and conditions of the loan:

7. LOAN TERMS & CONDITIONS

We, the undersigned, being the validly elected leaders of the group hereby commit the group individually and jointly to repay the loan amount disbursed plus.....Administrative Fee to the appointed Account in.....equal installments after themonth's grace period.

The borrower hereby acknowledges and agrees that the loan will be subject to the following additional fees:

- i) Training levy/charge of Kshs.100 per group member subject to a minimum of Kshs.1, 000 per group.
- ii) Every group will be issued with a WEF loan tracker (mandatory) at a cost of Kshs.200

We also confirm that the above information is true and authorize the Fund to:

- i) Confirm bank details with our bankers as and when necessary
- ii) Recover the CWES administration fee of 5% of the loan amount and the training fee from loan proceeds
- iii) Share information of our credit history with Credit Reference Bureaus.

(Adopted from LOAN APPLICATION FORM, Constituency Women Enterprise Fund SCHEME (C-WES, Revised in 2014).

From the extract above, it is apparent that there are charges, that need to be clearly explained to the fishmongers so that they do not make allegations that may be detrimental to the micro-finance institutions.

6.3.3 Complexity of loan procedures

The fishmongers were required to be in groups that could act as collateral for the members (Republic of Kenya, 2009). However, the fishmongers were finding it difficult to use the groups as collateral. This is because the groups themselves had their own internal wrangles and acted on favoritism. Some members could conspire to lock out other members by not signing for them as guarantors on flimsy grounds. Thus, members of a group with few friends within, found it difficult to get guarantors. This reflects Bourdieu's (1977) argument that individuals with limited social capital would not benefit equitably. That is, if a member does not have strong backing of the members, then, she does not access the loans when the members fail to approve their loans. According to other members, fellow fishmongers who saw them as potential business threats in the beaches would collude to isolate them by refusing to sign the forms. And that would be the end of it.

In addition, a member might decide to quit a group on the basis of having been frustrated by the other members. She might opt to look for a friend and form another group through which they would access funds. However, such fishmongers would not access funds for the next three months. This was because it was a requirement that the group must have been in existence for at least three months before qualifying for a loan. Three months would be such a long period to be kept out of business because of such stringent procedures.

Besides, the fishmongers were required to fill the loan form, which had also to be approved by the cluster official and area Chief or Assistant Chief. This was followed by cluster official for certification then back to WEF offices for approval before the loan is disbursed.

These also had their social challenges. The individual seeking the loan had to be in good books with the two officials. This implies that the issue of social capital was a factor. For example, the Assistant Chiefs could quickly sign only for those whom they knew, especially those coming from villages around the beaches. However, some fishmongers did not originate from

around the beaches. They had only come to the beaches for business. It would therefore force them to bribe the chiefs to approve their forms.

6.3.4 Length of loan repayment

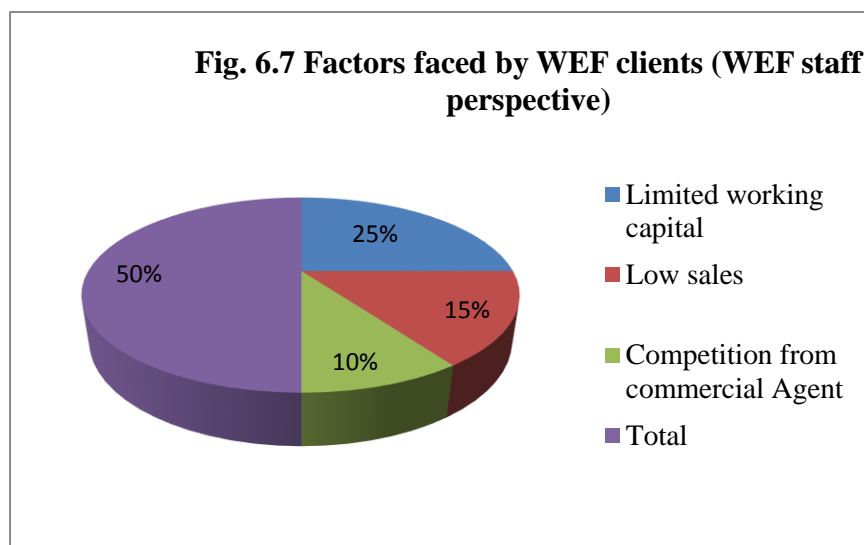
The researcher established that lack of grace period affected loan intake. One of the respondents reported that

Once the loan is disbursed then the banks expects repayment to start immediately. One has not even used the money and even the women fishmonger starts repayment with the very loan received from the bank.(FGD³ Achieng fishmonger – Uhanya beach)

This shows that the women fishmongers did not have time to see how their businesses pick up and being in a position to repay the loans. From the excerpt, it is also evident fishmongers would use the same loan capital to repay itself, which in the end leaves the beneficiaries with less money to grow their businesses. There is therefore, still a big room for improvement of service delivery by WEF institutions to their clients as revealed from the above excerpts.

6.4 Challenges faced by WEF clients (WEF staff perspective)

From the results, 50% of the WEF clients face the problem of limited working capital, followed by low sales at 25%, poor record keeping at 15% and lastly competition from the commercial agents 10%.



Source: Field Data 2017

The researcher asked the respondents to identify some of the initial requirements for acquiring WEF. From the findings

The researcher also established that the procedure for acquiring loans from the WEF institutions was quite complex after interviewing the staff. The procedure was as follows;

1. Fill a loan form
2. Take the form to area chief/assistant chief for approval and stamping
3. Take the loan form to cluster official for certification
4. Take the loan form back to WEF offices for approval
5. Loan disbursement

From the foregoing, it is evident that are many constraints that women encounter with micro financial organizations.

6.5 Conclusion

In regard to the study the economic factors of women fishmongers in Usigu what came out clearly was that there was monthly profit from business and without profit no business can run. This is especially true for women entrepreneurs, where profit is related to their self-reliance. Even though the monthly incomes of women fishmongers were very uneven and not reliable.

Incomes of women fishmongers on the other hand are used in several ways ranging from spending their income in family expenditure which means they are contributing to their family to a large extent, spend their income for their own purpose, and very little is reinvested in their business, which implies that as much as they are eager to expand their business much of the money is spent on family. That comes out further is that women fishmongers do not enjoy their right in in spending their monthly profit. This means women don't enjoy freedom in their decision making within the family thus they are forced not to share their business issues with their spouses. The women fishmonger in Usigu majority did not enjoy support toward their business in crisis period which is very significant.

In as much as there are two channels that disburse funds to women, in the study area, fishmongers have not been able to access the funds through the Constituency Women Enterprise Fund. Even though they get funds through microfinance institutions, not all women fishmongers feel free to apply for the credit facilities for fear of high interest rates and losses they incur when they delay to pay installments on time.

CHAPTER SEVEN SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

7.1 Introduction

This chapter consists of three main sections. The first section deals with the summary of the study findings in relation to the three objectives of the study, which were to explore the Perceptions of women fishmongers about WEF in fish landing beaches in Usigu division, to investigate the socio-cultural factors that determines uptake of credit of WEF credit by women in fish landing beaches in Usigu Division and finally to examine socio-economic factors facing women fishmongers in their quest in access WEF credit and how they resolve them in Usigu Division.

7.2 Summary of the findings

7.2.1. Women fishmongers' perceptions of WEF

The first objective was on women fishmongers' perceptions about WEF. The variables measured included awareness, accessibility, and their opinions about WEF. It emerged that a majority of the fishmongers had heard about WEF, although they had little correct knowledge about it and where to apply for it. This was because the fishmongers had heard about WEF from politicians, which was purely skewed and led to misperception that WEF is government free money, not supposed to be paid.

Based on the negative perceptions about loans, a majority 91 (80%) of respondents had not acquired loans except 20% of respondents. It came out strongly that women fishmongers feared taking loans because they hear from friends and relatives that loans were expensive and difficult to repay and whenever there is default in repayment their property such as houses, cows, seats and many others would be auctioned. It thus, implied that based on previous and current experiences where those who have defaulted on loan repayment have been mishandled within these beaches, more women fishmongers get scared and not willing to go for WEF. It is worth noting that a majority of the fishmongers indicated that women still had negative perceptions about taking of loans as a result of experiences of those who had taken up loans in the past and the challenges they underwent, some even losing their lives and property for defaulting payments, hence perceive WEF as death money and impoverishing money. It means such negative experiences from beneficiaries of loans that send negative signals and scare many

women from taking up loans must be addressed to facilitate change of opinion for better uptake of them same. The women had very little knowledge on many issues concerning WEF.

7.2.2 Socio-cultural factors that determines credit uptake by the women fishmongers

Lack of ownership of property was mentioned to deny women fishmongers' access to WEF, as was confirmed by 37% of women fishmongers. Discussants unanimously agreed that their respective group members insisted on being shown the property that will be used as a security before they could be guaranteed a loan. Secondly, lack of family support was cited as a hindrance to women fishmongers' access to WEF. Some had to rely on their spouses to give consent in order to borrow credit and also venture into fish mongering. Meaning, if the woman is not able to get this consent, then they she is not able to borrow from WEF. Though a woman has to get consent from the spouse to access credit facilities, it is deemed challenging in polygamous marriage because of the competition among the co-wives in such a marriage. The spouse, who may want to share blames from any of the women it is more likely that he will hinder women fishmongers' access credit.

Thirdly, lack of education was also cited by women fishmongers as a hindrance to access to WEF. Most of the women fishmongers had primary level of education, which proved as a challenge when applying for WEF funds where there are forms to be filled, undergoing trainings by WEF officials and also proper calculation of capital and profit made in business, therefore the uptake of funds become minimal or impossible with no formal education. Fourth, domestic roles also influenced uptake of WEF. Women fishmongers performed traditional Luo women roles such as sweeping the house, cooking, fetching water, washing utensils and clothes, grinding maize and caring for the children, required time that could have otherwise been useful in business and as such taking a loan with these many responsibilities was a daunting task. These roles that women perform are time consuming and leave them with very little time not just for accessing WEF for improvement of their business, but effectively running the businesses in order to be able to repay the loans.

Jaboya also affected the uptake of credit facilities in Usigu Division. Within today's beach communities, a bond develops between a fisherman called *Jaboya* and a woman fish monger. Every time the *jaboya* brings fish to shore, a specific women fish trader has exclusive rights to

buy his fish on the condition that she maintains continuous sexual relations with the *jaboya*. A number of participants indicated that most women who venture into buying and selling fish start by securing their source of fish by establishing a relationship with a fisherman (or fishermen), which involves accepting sexual engagement with him in order to secure fish for sale. When the fisherman migrates to a new beach, the fishmongers have to experience setbacks in terms of supply of the commodity, which subsequently affected negatively uptake of WEF. This meant unfair playing field for those who could not secure such relationships but also threatened the health of those that practiced the same.

7.2.3 Economic factors that determine uptake of WEF by women fishmongers along fish landing beaches in Usigu Division

In regard to the study the socio-economic factors of women fishmongers in Usigu income of women fishmongers was an important determinant to loan uptake. The challenge raised however, was that this income served several needs ranging from family expenditure, which meant that they were the key contributors to the wellbeing of their family members .Few spent their income for their own purpose, and very little is reinvested in their business, which implies that as much as they are eager to expand their business much of the money is spent on family and the power to repay might be limited hence low uptake.

The study further revealed that the credit uptake by women fishmongers who worked in fish landing beaches in Usigu Division established that the procedure for acquiring loans from the WEF institutions was quite complex i.e.one had to Fill a loan form, take the form to area chief/Assistant Chief for approval and stamping, take the loan form to cluster official for certification, take the loan form back to WEF offices for approval and finally loan disbursement. The findings showed that 48.2% of the women fishmongers were faced with the problem of inadequate funds for disbursement, followed by many legal formalities at 22%, complex banking procedures that delay disbursement at 16.7% and lastly high interest rates .The respondents indicated that one should be operating a viable business or planning to start a viable business to acquire WEF loan, have an account in a bank/SACCO/Post Bank, be in a registered group of more than 10 people, and that the groups should have been in existence for more than 3 months. These justify that there are many legal requirements for acquiring WEF loan. From the foregoing, it is evident that the constraints that women encounter with micro

financial organizations in the district include inadequate funds for disbursement, many legal formalities while acquiring loans, complex banking procedures that delay disbursement and high interest rates.

The researcher sought the challenges faced on business management from the respondents and established that the respondents faced the problems of small market size, limited working capital, inadequate business skills, inadequate loan facilities and insecurity as a business management challenge were the major factors that affected majority of women entrepreneurs in Usigu Division. A small number of women felt they did not have adequate time to run the business.

7.3 Conclusions

The study specifically sought to explore the perceptions of fishmongers, specifically women fishmongers about WEF in fish landing beaches in Usigu division. Data revealed that a majority of the fishmongers have heard about WEF. However, it emerged that women fishmongers feared taking WEF just like other bank loans because of negative perceptions that their property will be auctioned in case of defaulting on loan repayment. In as much as the source of information were skewed, a lot of these perceptions emanated from shared past experiences and when they also observed from their fellow women fishmongers underwent when they failed to repay loans on time. This shows that perceptions are important indicators for access to credit facilities and that these should be confronted in order not to limit women fishmongers from accessing WEF.

Secondly, the study investigated the socio-cultural factors on access to WEF credit facility by women fishmongers. The study concludes that these issues are real and have impacted negatively on the economic livelihoods of women in business. The fact that most of them do not own land, are overworked, not educated, and can easily be lured into harmful practices such as *jaboya* in the name of keeping their business, are aspects that call for proper implementation of financing policies, with good sensitization, to enable women benefit.

Lastly, the study investigated socio-economic factors in their quest to access WEF and how they resolve the challenges they faced. The study concludes that the socio-economic challenges suffered by women limit their ability to access WEF and other financial resources. This though has forced them to become resilient and pursue other avenues including table banking and formation of women groups that act as social capital to support their economic ventures. The

fact that majority of the women felt that the funds from micro-finance were not helping much but instead impoverishes them more in relation to high interest rates the micro-finance institutions charged on the loans lent, has led women to innovate for their survival. The conclusion emanating from this finding is that training and sensitization is a prerequisite to any credit intervention program. This should go further to equip them with knowledge that can help them scale their business to greater heights even through their own innovations

The study established that the women fishmongers have a negative perception towards WEF and this as the study concludes is from lack of information as well as negative experiences of women with loans. Other constraints that women encounter with micro financial organizations from the study include inadequate funds for disbursement, many legal formalities, and complex banking procedures that delay disbursement and high interest rates on loans. The study concludes that these act as barriers to women's realization of their full potential as women fishmongers in the District. The inadequate business skills, small market sizes, limited working capital, insecurity, competition from related businesses and inadequate time for business management are challenges that should be confronted by the government and other good will agencies to empower women in their businesses. The relevant arms of government including the Ministry of Gender and Social Services because should be accessible to those in need of help.

7.4. Recommendations

This study recommends that WEF programme should do more sensitization among the fishmongers to get accurate information for them to benefit from the facility. This will stop politicians from hijacking and giving skewed information. WEF officials should be proactive in sensitizing the community for the benefit of women who are in need of loans to expand their businesses. New ways of disseminating information to the target recipient need to be explored because the existing ones especially of 210 district officers have been found to be ineffective. Women fishmongers in rural areas seem not to be using mainstream communication such as radio, television and newspapers since they do not own the radio or television or they cannot even afford to buy newspapers therefore there is need to establish effective way to communicate such as the use of the churches or training them in their women groups meetings so as to reach the women fishmongers in the region. This will help them to change their perception towards business loans and financial institutions and have positive perception.

Cultural issues that limit women to take up loans should also be confronted and equity allowed. The *Jaboya* aspect is today entrenched into the people's culture. This is because of its perceived sexual, social and economic benefits. Affirmative action geared towards favouring economic independence, especially among women is important.

The loaning process should be made more friendly and some conditions relaxed. Grace period before repayment begins should be allowed for businesses to grow. The WEF programme should attract and facilitate investment in infrastructure that support women enterprises for example by establishing markets and business incubators in the district. The government should allocate more funds to the WEF. Some of the constraints that women encounter with micro financial organizations from the study include inadequate funds for disbursement, many legal formalities, and complex banking procedures that delay disbursement and high interest rates on loans. These have prevented women from realizing their full potential in Bondo constituency. The fishmongers should be equipped with entrepreneurial skills; this can be through conducting workshops to teach these women how to start and maintain their businesses in proper state at all times.

Last, timely disbursement of the funds: there is need to infuse efficiency enhances in the disbursement process from the central government to ensure that funds get to lenders in reasonable time. Lenders pointed at delays in funding with the result that prospective borrowers end up giving up altogether.

7.5 Suggestions for Further Studies

- Similar research should be conducted in other districts in Kenya so as to compare their findings with the findings of this study.
- Other factors that affect the performance of women owned business other than micro credit accessibility, and capacity to pay back and the effect of women microfinance loans on household incomes in Kenya.

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APPENDICES

APPENDIX A: INFORMED CONSENT FORM

The researcher is a postgraduate student at Maseno University pursuing a Master of Arts Degree in Anthropology. This research is on study entitled “Socio-cultural and Economic determinants of Women Fishmongers access to Women Enterprise Fund in Usigu Division, Siaya County, Kenya. The purpose of the study is to find out the Women fishmongers’ perceptions, socio-cultural and economic determinants of access to Women Enterprise Fund in the Fish Landing beaches in Usigu Division, Siaya County, Kenya. This study is scientifically guided by the university and ethically approved by Maseno University Ethical Review Board. For any question I can be contacted at the following address: Petronilla Abala Okumu, P. O. Box 6377-40103, Kisumu, E-mail: petronillaokumuokumu@gmail.com

Supervisors Contacts: Prof. Susan Kilonzo, Department of Religion, Theology& Philosophy, Maseno University, Dr. Charles Olang’o, Department of Anthropology, Maseno University. The findings of the study may be useful in helping generate knowledge on the perceptions of women fishmongers and provide useful information to the government and NGOs in designing programmes and providing services to Women fishmongers’ access to credit. Further, I will undertake to ensure that the discussions will be kept strictly confidential and will be available only to members of the research team. I request that you grant me permission to audio-record the discussions for ease of transcriptions and accuracy in analysis and report-writing. After transcriptions, I undertake to erase all the audio-versions of this discussion. Quotations from this interview results may be part of the final research report, but under no circumstances will your name or any identifying features be included in the report which will be submitted to the University for Examination or in any further publications thereafter. Please give an oral consent to show that I have read the contents to you and that you agree that we continue with the discussion.

Signature (participants' representative): _____ Date: _____

Researcher's signature: _____ Date: _____

Right to Self Determination and rewards: Thank you for agreeing to take part in the project. Before we start, I would like to emphasize that: Your participation is entirely voluntary; You are free to refuse to answer any question.

APPENDIX B: SEMI STRUCTURED INTERVIEW SCHEDULE FOR WOMEN

FISHMONGERS

PART 1: SOCIO-DEMOGRAPHIC INFORMATION

1. Age:
 - a) Below 20
 - b) 20-29
 - c) 30-39
 - d) 40-49
 - e) 50+-
2. Marital status:
 - a) Single
 - b) Married
 - c) Separated/divorced
 - d) Widowed
3. Are you in a monogamous or polygamous marriage (probe whether this affects her business)
4. Level of your education:
 - a. Illiterate
 - b. Primary
 - c. Secondary
 - d. Tertiary College
 - e. University
5. What is the size of your household? (*probe whether she lives with other children other than her own*)
6. Why did you get into the fish mongering business?
7. How long have you been in fish mongering business?
8. Have you ever accessed loan from WEF?
 - a) Yes
 - b) No
9. After accessing WEF did the fund help improve fish business..... (*Probe whether the funds improved the business for both who accessed and who did not*)

PART 2. PERCEPTION ABOUT WOMEN ENTERPRISE FUND

10. Have you heard about WEF?

- a) Yes
- b) No

11. If yes in the question 12, where did you hear about WEF?

12. What were you told about WEF? (*Probe whether the funds are for free or refundable*)

13. What are the requirements for acquiring WEF.....

14. In the past, women feared taking loans from banks due to perception that they swindle money from clients. Do you think this perception has changed?

- a) Yes, probe how it has changed
- b) No, probe why it has not changed
- c) No response

(If Yes/No explain

PART 3.SOCIO-CULTURAL DETERMINANTS OF ACCESS TO WEF BY WOMEN FISHMONGERS

15. What are the several socio-cultural determinants of WEF access?

16. Did you inform your family members that you applied for WEF?

- a. Yes (Probe, who was informed and whether they were supportive of the idea)
- b. No. (Probe, why).

17. Now that *Jaboya* is an issue around the lake region, does it affect you in any way your intention to take up credit facilities?

PART 4.ECONOMIC DETERMINANTS OF WEF ACCESS

18. What is your average income.....

19. How do you use income from the fish business.....

20. Do you get any family members support in running fish business?

21. Do you belong to any Self-help women group?

- c. Yes (Probe for activities of the group and whether the group guarantees for loans)

d. No. (Probe for why)

22. In case you default to pay, what does the financial institution do to recover their money?

23. Did you make effort to access funds from WEF.....

24. Why were women fishmongers not eligible for the WEF.....

25. Table banking.....

26. What kind of financial trainings have you ever received in order to enable you apply for the credit facilities?

27. What is your experience with WEF fund?

a. Loan application procedure

b. Loan acquisition

28. What are the initial requirements for acquiring WEF?

29. Where else did the women fishmongers access funds from apart from C-WES?

30. What are the institutional challenges facing women fishmongers in accessing WEF from financial institutions

**APPENDIX D: KEY INFORMANT INTERVIEW GUIDE FOR BEACH
MANAGEMENT UNITE, FINANCIAL INSTITUTION, CDF STAFF AND CARE
KENYA STAFF**

Topic of Study: The Socio-Cultural determinants of Women Fishmongers' access to Enterprise Fund in Usigu Division's, Siaya County, Kenya.

Name of the Organization

Date of interview

1. What services does your organization offer to your women clients?
2. How satisfied are you with the services offered to the women clients?
3. How many women clients do you have?
4. What is the women fishmonger's perception about women Enterprise Fund Credit?
5. What challenges do you face while administering your services?
6. What are some of the possible solutions to the above challenges?
7. What is the procedure of acquiring loan by women from your organization?
8. Which problems do your women clients face in their business enterprises?
9. How efficient are your women clients in loan repayment?
10. In your opinion, what should the government do to ensure that women access loan for empowerment?

Signature (participants' representative): _____ Date: _____

Researcher's signature: _____ Date: _____

This is the end of the interview. Thank you very much for cooperation.

APPENDIX E: FOCUS GROUPS DISCUSSION GUIDE FOR WOMEN FISHMONGERS

This discussion seeks to get more information on opinions, feelings, values and ideas on the socio-cultural determinants of access to Women Enterprise Fund Credit.

1. What crosses your mind when you hear about Women Enterprise Fund?
2. How do women perceive taking loan in your community?
3. What are the women fishmongers' perceptions about WEF?
4. Do you think that women who have accessed credit are well empowered? How?
5. What is the rate of loan taking among the women fishmongers?
6. In your opinion, do you fear taking loan? Why? Probe
7. What are some of the risk women face in accessing the credit?

Socio-cultural factors affecting women access to Credit?

8. What are some of the cultural practices in the/our/this community that may affect women accessing credit?
9. What are some of the cultural practices in this community that hinders women from accessing credit?
10. After getting loan did you get civic education on how to use the money? If **YES** what did you learn? Probe to know the source of such information and whether effective
11. In your own opinions what do you think can be done to ensure that women access the WEF credit to empower them?

APPENDIX F: PROPOSAL APPROVAL FROM MASENO UNIVERSITY



MASENO UNIVERSITY **SCHOOL OF GRADUATE STUDIES**

Office of the Dean

Our Ref: PG/MA/00167/2011

Private Bag, MASENO, KENYA
Tel:(057)351 22/351008/351011
FAX: 254-057-351153/351221
Email: sgs@maseno.ac.ke

Date: 30th September, 2014

TO WHOM IT MAY CONCERN

**RE: PROPOSAL APPROVAL FOR PETRONILLA ABALA OKUMU—
PG/MA/00167/2011**

The above named is registered in the Master of Arts in Anthropology Programme of the School of Arts and Social Sciences, Maseno University. This is to confirm that her research proposal titled “Socio-Cultural Determinants of Women Fishmongers’ Access to Enterprise Fund in Usigu Division’s Fish-Landing Beaches” has been approved for conduct of research subject to obtaining all other permissions/clearances that may be required beforehand.

Dr. Pauline Andang'o
ASSOCIATE DEAN, SCHOOL OF GRADUATE STUDIES



Maseno University

ISO 9001:2008 Certified



APPENDIX G: RESEARCH AUTHORIZATION FROM MUREC



MASENO UNIVERSITY ETHICS REVIEW COMMITTEE

Tel: +254 057 351 622 Ext: 3050
Fax: +254 057 351 221

Private Bag – 40105, Maseno, Kenya
Email: muerc-secretariate@maseno.ac.ke

FROM: Secretary - MUERC

DATE: 16th March, 2015

TO: Petronilla Abala Okumu
PG/MA/00167/2011
Department of Sociology and Anthropology
School of Arts and Social Sciences, Maseno University
P. O. Box, Private Bag
Maseno, Kenya

REF: MSU/DRPI/MUERC/00122/14

RE: Socio-Cultural Determinants of Women Fishmongers' Access to Enterprise Fund in Usigu Division's Fish Landing Beaches. Proposal Reference No.: MSU/DRPI/MUERC/00122/14

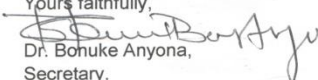
This is to inform you that the Maseno University Ethics Review Committee (MUERC) determined that the ethics issues raised at the initial review were adequately addressed in the revised proposal. Consequently, the study is granted approval for implementation effective this 16th day of March, 2014 for a period of one (1) year.

Please note that authorization to conduct this study will automatically expire on 15th March, 2016. If you plan to continue with the study beyond this date, please submit an application for continuation approval to MUERC Secretariat by 11th February, 2016.

Approval for continuation of the study will be subject to successful submission of an annual progress report that is to reach MUERC Secretariat by 11th February, 2016.

Please note that any unanticipated problems resulting from the conduct of this study must be reported to MUERC. You are required to submit any proposed changes to this study to MUERC for review and approval prior to initiation. Please advise MUERC when the study is completed or discontinued.

Thank you.

Yours faithfully,

Dr. Bohuke Anyona,
Secretary,
Maseno University Ethics Review Committee.



Cc: Chairman,
Maseno University Ethics Review Committee.

MASENO UNIVERSITY IS ISO 9001:2008 CERTIFIED

