

**ROLE OF WOMEN ENTERPRISE FUND ON IMPROVING FOOD
SECURITY OF WOMEN IN KARAPUL SUB LOCATION, SIAYA SUB
COUNTY, KENYA**

BY

EUPHRASIA AGALA MUHUMBWA

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MASENO UNIVERSITY**

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DECLARATION

Declaration by the Candidate:

I declare that this thesis is my original work and has not been presented for a degree in any other university.

Euphrasia Agala Muhumbwa

PG/MA/047/2011

Sign Date.....

Declaration by the Supervisors:

This thesis has been submitted to Maseno University by our approval as the candidate's supervisors.

Dr. Omondi Ahawo/ Dr. Charles Olang'o

Department of Sociology and Anthropology

Maseno University

Sign Date.....

Prof. Felix Ngunzo Kioli

Faculty of Arts And Social Sciences

South Eastern University

Sign  Date.....

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DEDICATION

This work is dedicated to my husband Harrison Kenyatta for his support and encouragement and my children Victor, Tracy and Alpha.

ABSTRACT

The microenterprise sector has emerged as a major strategy to address the issues of unemployment and poverty challenging most developing economies in the world. Women are the overwhelming majority of poor people and when women have an income, substantial evidence indicates that the income is more likely to boost food security at the household level. The Government of Kenya introduced the Women Enterprise Fund (WEF) in 2009 in order to promote women socio-economic empowerment. Karapul Sub-location has the highest number of women who have received the WEF in Siaya Township Ward yet it is not clear why reports from the department of Agriculture continue to indicate that the location leads in food insecurity. The purpose of this study was to examine the role of WEF on food security of women in Karapul Sub-location of Siaya Sub-County. Specifically, the study sought to find out the contribution of WEF on food access, examine the influence of WEF on food availability and to find out how WEF affects dietary diversity of women in Karapul Sub location. The study was guided by the Capability theory by Amartya Sen which emphasizes the importance of considering social and environmental variations in analysis of impact of programs. This study used cross sectional research design. The target population was 551 women from all women groups that received the WEF between the years 2011 to 2014. Simple random sampling was used to select 155 respondents which is 30% of the target population. The Chief Township location and the Constituency Women Enterprise Fund Officer were purposively selected as key informants. The study used triangulation of mixed methods that included questionnaires, focus group discussions, and key informant interviews. The Statistical Package for Social Sciences version 21 was used to run descriptive statistics such as frequency and percentages so as to present the quantitative data in form of tables, pie charts and bar graphs based on the major research questions. Qualitative data was summarized, grouped and ranked accordingly noting the similarities and differences in the responses from the interviews and presented in narration. Findings of this study showed that an improvement in the food security of women was determined by the social variations and environmental diversity of the individual women. Women in formal employment at 67 per cent reported that they could consume three meals in a day same to those with established businesses at 38 per cent. Delay in release of loans affected women doing farming who depend on seasons similar to those who targeted certain peak periods to sell their products. Women who did group projects at 38.1 per cent reported to have increased food access due to higher returns from their businesses. Findings also indicate a big disparity in the varieties of food eaten to constitute a nutritious diet with more consumption of cereals and food from animal sources. This study recommends that emphasis should be laid on group projects to maximize profits and increase incomes. The WEF secretariat should ensure timely disbursement of funds and the GOK in its Food Security and Nutrition policy should increase farm inputs of women engaged in farming to ensure WEF improves their food security.

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ACRONYMS AND ABBREVIATIONS

AIDS	Acquired Immunodeficiency Syndrome
CIDP	County Integrated Development Plan
C-WES	Constituency Women Enterprise Scheme
DFID	Department for International Development
FAO	Food and Agriculture Organization
FIES	Food Insecurity Experience Scale
FNSP	Food and Nutrition Security Policy
GOK	Government of Kenya
HIV	Human Immunodeficiency Virus
HDI	Human Development Index
IGAs	Income Generating Activities
KDHS	Kenya Demographic and Housing Survey
KWFT	Kenya Women Finance Trust
MSMEs	Micro Small and Medium Enterprises
MDG	Millennium Development Goals
MFI	Micro Finance Institutions
PAHO	Pan American Health Organization
SDGs	Sustainable Development Goals
SMEs	Small and Medium Enterprises
UN	United Nations
USDA	United States Department of Agriculture
WEF	Women Enterprise Fund

OPERATIONAL DEFINITION OF TERMS

Food access

Food access refers to the purchasing power of a household of food that is sufficient to meet their dietary needs.

Food availability

Food availability is the measure of food that is physically available to the members in a household from own production or purchased from the market, the period it can last the household to consume the food and the number of meals a household can consume whenever they feel like eating particular category of food.

Dietary diversity

The number of different foods or food groups a household is able to consume from income they get from WEF.

Food security

Food security exists when women receiving WEF have funds to purchase food and that food available to the members whenever they feel like eating particular food categories within the household.

House hold breadwinner

Is a person in a household who brings in the lion's share of income and thus supports the family and this can be women or men or both

Household head

This is the most responsible/respected member of the household who makes key decisions in the household on a day-to-day basis, and whose authority is recognized by all members of the household and can be a male or female.

Marital status

Refers to whether an individual is single, married, divorced or widowed.

Occupation

This refers to the day-to-day engagements for earning income.

Income

Refers to monetary gain obtained from any occupation.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

The Global report on food crises showed that empowering women is essential for a resilient, stable and hunger free world (FAO, 2018). Analysis of Food Insecurity Experience Scale (FIES) data collected by Food Agriculture Organization in more than 140 countries reveals that, in Africa, Asia and Latin America, the prevalence of severe food insecurity is slightly higher among women, with the largest differences found in Latin America(FAO, 2018). Earlier studies have hailed microfinance to break the vicious cycle of poverty, and improve on the welfare of the female borrowers including food security (DFID, 2011). In a study on early impacts of the Grameen America in New Jersey that examined 1500 women who applied to the micro lending program, the study revealed an increase in income and reduced poverty (Jung & Berlin 2019). Subsequently, Microcredit Summit Campaign Report of 2015 showed that, 3,098 microfinance institutions had reached over 211 million clients by 2013, of which 114 million were living in extreme poverty (Lima, 2013). Of these poorest clients, 82.6%, (over 94 million), were women (Zhang &Posso, 2017). The report by FAO(2018) showed that the prevalence of severe food insecurity is slightly higher among women yet the report by Zhang &Posso (2017) indicates that of the poorest Microfinance clients, 82.6% were women. This makes it unclear whether actually microfinance contributes to food security in these areas.

Food security in Africa continues to deteriorate and today a fifth of the population or 257 million people in Africa are undernourished, 35 million more than in 2015(FAO, 2018). Cognizant of this, the African Union (AU) dedicated 2015 as the “Year of Women’s Empowerment and Development towards Africa’s Agenda 2063”(FAO, 2015 pg. 25). TheAU 2015 theme of the agricultural sector highlighted the importance of increased programmatic focus and investment in economic empowerment and financial inclusion of women as foundation stones for building more food secure, resilient and thriving rural communities. In addition, social protection for women farmers was found necessary to strengthen their agricultural assets accumulation, and mitigate the impact of food insecurity, malnutrition and rural poverty(FAO, 2015).Microfinance

enables poor women to engage in income-generating activities, which helps them become financially independent, strengthening their decision-making power within the household and society (Zhang & Posso, 2017).

FAO (2018) defines food security as when all people, at all times, have physical, social and economic access to sufficient, safe, and nutritious food to meet their dietary needs and food preferences for an active and healthy life. This definition recognizes availability, access and utilization as the three principal components in the concept of food security (FAO, 2018). For people to be food secure, food must consistently be available and accessible in sufficient quantities and diversity and households must be able to utilize (store, cook, prepare and share) the food in a way that has a positive nutritional impact (Food security Information Network, 2019). This study therefore sought to analyze food security using the three components of food availability, food access and dietary diversity that constitute food security.

Food availability as an indicator of food security is influenced by the ability of individuals and households to produce their own food in sufficient quantity (FAO 2018). Nawaz (2010) research in Bangladesh showed that participants of the Micro Finance Institution programmes could manage three meals a day and the percentage increased by 10% whereas the non-participants remained same like before which indicates a positive impact of microfinance to food availability. Furthermore, a study done on microcredit program participation and household food security in rural Bangladesh by Islam, Pakrashi, Maitra and Smyth (2015) sought to measure the effect of microcredit on several dimensions of food security. They focused on quantitative measures of food security which include calories availability (the amount of energy in an item of food or drink), anthropometric indicators (refers to stunting measured in height-age, wasting measured in terms of weight- height and mid upper arm circumference which is a measure of the diameter of the upper arm and checks both fat reserves and muscle mass in children) and dietary diversity indicators (Islam et al., 2015). The results of the study suggest that households participating in microcredit programmes were able to increase their equivalized calorie availability per day by 2.75%. Participating households were also found to be more likely to meet the minimum energy dietary requirements. This study showed a positive impact of microfinance to food security using the quantitative measures of calories availability, anthropometric indicators and dietary diversity

indicators. However, using quantitative methods may not be sufficient in assessing other factors like social variations and environmental diversity leading to the positive or negative results to determine the effect of MFI programmes on food security. There was need for a study to be done using both quantitative and qualitative methods of research.

Food access is attained when individuals or households have adequate income or other resources to purchase appropriate food needed to maintain consumption of an adequately nutritious diet (FAO, 2016). A study by Ghaliba, Malki, and Imai (2015) in rural Pakistan found that microfinance has positive impact on poverty alleviation, which was manifested in household income and expenditure in terms of purchase of food. Similarly, in India, microfinance had positive impact on the borrowers' income especially in urban areas (Imai, Arun, and Annim 2010). However, the studies done in Pakistan and India did not consider the social differences of the participants in the program giving an assumption that the positive effect on income applied to all uniformly.

In addition, the findings of a study by Fofana (2016) on Microfinance, Food Security and Women's Empowerment in Côte d'Ivoire, were that microfinance institutions have increased the income of female borrowers and improved the level of farm production which is a main development goal in most African countries whose economies are based on the agricultural sector. The results however showed little improvement in food security (Fofana, 2016). The study by Fofana showed increased incomes of female borrowers but little improvement in food security making it unclear how increased incomes did not translate in an improvement in food security. This study sought to bridge the gap by analyzing dimensions of food security and social variations of individual recipients that affected their food access.

Food security persists in Sub Saharan Africa, where limited dietary diversity is a major challenge and the cause of malnutrition in rural and urban poor households (Arimond et al., 2010). Studies done in Ghana (Nanor, 2008) and Nigeria (Adebayo, Sanni & Baiyegunhi, 2012) on microfinance and food security show little significant difference on household diet in relation to food varieties consumed for households. An analysis of data from Ethiopia indicates that female client households were more successful in maintaining quality diets (Doocey, Teffera, Norell,

&Burnham, 2005). Similarly, evidence from Rwanda (Lacalle& Calderon, 2008) and Tanzania (Brannen,2010) do suggest that participation in the Village Savings and Credit Association and the Red Cross credit program respectively are associated with a significant positive increase in meal quality, and with an increase in consumption of meat (in both countries), and fish (in Zanzibar). On the contrary, a study done in Bahi District in Dodoma region and Mbarali District in Mbeya region of Tanzania revealed that the diet among households accessing microfinance lacked diversity, and that the intake of foods from animal sources (meat, poultry and offal, fish and seafood) was low, especially among the children and women (Ochieng, Afari-Sefa, Lukuma& Dubois, 2017). Similar to the case of Ghana, an analysis done on rural households in Uganda on microcredit and food security reveals reductions in dietary diversity among long time and new borrowers compared to controls (Namayengo F., Antonides G., Cecchi F. 2018). The studies in Ghana, Nigeria, Ethiopia, Rwanda, Tanzania and Uganda show that there is both positive and negative effect of microfinance on dietary diversity. The studies however focused on a single indicator of dietary diversity which may not be adequate to evaluate food security.

An overview report of WEF (2019) indicates that the Kenyan Government established a fund known as the WEF as part of its commitment to one of the Millennium Development Goals on gender equality and women empowerment. The fund provides affordable credit to support women expand or start new businesses for wealth and employment creation (GOK, 2019). The WEF developed two main operational channels. The larger part of its capital is placed as funds-under management with reputed Kenya microfinance institutions and banks whereas the smaller part is directly distributed through channel of the Ministry of Labour and Social Protection. In the Ministry channel lower cost wholesale loans are provided to eligible groups (Zero interest and one-off 5% administrative fee (GOK, 2019). The Women Enterprise Fund is unique to Kenya in comparison to other Microfinance Institutions in the sense that it involves the Government giving credit directly to its citizens or partnering with Micro Finance Institution's which is not practiced in other parts of the world(GOK 2018). Various studies have been done in different regions of Kenya on how WEF is empowering women socioeconomically by analysing various indicators of socioeconomic empowerment. In a study on the Influence of Women Enterprise Fund credit access on socio-economic empowerment of rural women of Moiben Sub-County, 63% of the respondents were recorded citing ability to provide basic needs

such as food and shelter for their families (Ngelechei, 2015). However, the study did not illustrate whether that food was adequate and of varieties that could constitute their food security.

In a study by Riany (2012) on the Socio-Economic Impact of WEF on the Livelihoods of women in Kenya, a case study of Thika Sub County, findings showed that after starting the business women could contribute in family decision making due to the fact that they could contribute to the family economically (Riany, 2012). The study however did not mention if the decision making included the purchasing of food and the choice of diet. A study done in Matuga by Mutinda (2011) on the influence of WEF in development of women enterprises in Matuga constituency found that WEF has achieved its objective of making funds available to women in Matuga Constituency as a way of empowering the women in the area to start their own businesses. This has led to alleviation of hunger as those whose businesses are vibrant have been able to fight hunger and lack of food at the domestic level (Mutinda, 2011). The study by Mutinda did not illustrate if the food was sufficient and of different food groups hence it is not clear whether the women were food secure. A study on the influence of WEF on economic empowerment of women entrepreneurs in Kisumu rural showed that C-WES (Constituency Women Enterprise Scheme) has not economically empowered women entrepreneurs in Kisumu Rural (Omollo, 2011). However, there are many indicators of socioeconomic empowerment and the study has not mentioned which ones have not been achieved nor given all the indicators which have not been achieved. A study on the Impact of WEF in promoting women empowerment on governance in Bondo Sub County, found that increasing women's access to microfinance in Bondo Sub County has enabled women to make greater contributions to household income which has eventually led to improved well-being (Obonyo, 2012). The study in Bondo has not illustrated whether the improved wellbeing includes the food availability, food access and dietary diversity of women. This study therefore sought to elucidate the role of WEF on food security in Karapul sub location which is a key indicator of socioeconomic empowerment.

Karapul sub location is located within Siaya county where the incidence of poverty is estimated to be 47.56 per cent of the population in Siaya County compared to 43.37 per cent at the national level, with 34 per cent of the population being food poor (Siaya County Integrated Development Plan 2013-2017). The Siaya County Integrated Development Plan 2013/2017 shows that the county produces food that can last only for nine months in a year. The major cause of this low production has been poor crop husbandry, limited area under food crops despite abundant and

high potential land for agriculture of about 2,059 km² caused by high cost of farm inputs, high post-harvest losses which have been fueled by poor timing and the traditional storage facilities commonly used by the community due to lack of interventions for vulnerable households to undertake agricultural activities (Siaya CIDP 2013-2017). One of the priority areas to be addressed under the Siaya CIDP 2013-2017 is linking farmers to the available sources of credit which is expected to transform the sector to make it competitive.

WEF was introduced in Karapul Sub location in December, 2010 to provide women with loans at 5% administrative costs to encourage them to engage in small businesses for socioeconomic empowerment. Five hundred and fifty-one women who initially could not access loan because of collateral have received the services between the years 2011-2014 (Siaya Sub County Social Development Office Report, 2015). Despite the positive impact results from studies on the impact of WEF on income (Obonyo, 2014; GOK 2018), number of meals (Ngala, 2017), a report by the Sub County Development Office in Siaya Sub County (GOK, 2014) show that over 62.31 % of the population cannot afford three meals a day, while only 69.02% can afford two meals a day. According to a report by the Siaya Sub County department of Agriculture (See Appendix V); Karapul sub location has a percentage shortage of maize; a staple food in Siaya County, at 0.56%, Mulaha sub location has 0.5 % and Nyandiwa sub location at 0.1 % (GOK, 2014). The Siaya CIDP 2013/2017 is not disintegrated to give data on the food security situation of every sub location hence the data by the various departments was used. The role of WEF on food security using both the qualitative and quantitative measures of food access, food availability and dietary diversity had not been explored in Kenya. This study therefore, using cross sectional study design sought to explore the role of WEF on improving food security in Karapul sub location credit provision being one of the areas prioritized in Siaya CIDP 2013-2017 to reduce food insecurity.

1.2 Statement of the Problem

There is an increasing interest in the potential of microfinance to empower women socioeconomically in order to break the cycle of poverty and improve on the food security of the

borrowers. Despite reports indicating a high percentage of MFI clients being women, other studies show that severe food insecurity is slightly higher among women making it unclear if microfinance is contributing to food security of women in these areas. Existing literature on microfinance and food security overlies on one dimension of food security in their analysis which may fail to give the actual food security situation. This study drawing from both qualitative and quantitative data used three dimensions of food availability, food access and dietary diversity in assessing the role of Women Enterprise Fund on food security in Karapul sub location. Various studies have been done in different regions of Kenya on how WEF is empowering women socioeconomically by analysing various indicators of socioeconomic empowerment. However, no single study has assessed how WEF influences food security using both the quantitative and qualitative measures. This study sought to elucidate the role of WEF on food security in Karapul sub location which is a key indicator of socioeconomic empowerment using the three dimensions of food security.

1.3 Research Questions

This study was to examine the role of WEF on food security of women in Karapul Sub location of Siaya Sub County.

This study sought to answer the following research questions;

1. What is the contribution of WEF on food availability of women in Karapul Sub location?
2. What is the influence of WEF on food access of women in Karapul Sub location?
3. How has WEF affected the dietary diversity of women in Karapul Sub location?

1.4 General Objective

To examine the role of Women Enterprise Fund on household food security in Karapul Sub location of Siaya Sub County.

1.4.1 Specific Objectives of the Study

The specific objectives of this study were;

- i. To examine the contribution of WEF on food availability of women in Karapul Sub location.
- ii. To find out the influence of WEF on food access in Karapul Sub location.
- iii. To find out how WEF has affected the dietary diversity of women in Karapul Sub location

1.5 Significance of the study

The Constitution of Kenya, 2010 in Article 27 stipulates those measures should be put in place to encourage affirmative action programmes and policies to address past inequalities. Economic and social rights to all are also recognized in Article 43 and economic performance has a direct bearing on people's food security and nutrition status in Kenya. These rights include adequate food of acceptable quality, clean and safe water and appropriate social security to vulnerable groups in the society (Siaya CIDP 2013-2017). The Government of Kenya is strongly committed to reducing hunger and malnutrition. President Uhuru Kenyatta's articulation of food security as a pillar of his 'Big Four' agenda rightly invites debate on food security in the country and policy options that could be deployed to guarantee reliable supply for everyone and WEF's role on improving food security could be one of them. The projects in the 'Big Four' agenda directly relate to Kenya Vision 2030. It is difficult to imagine how the other three pillars on manufacturing, affordable housing and universal health coverage could ever be achieved without food for all. Kenya has introduced specific strategies through various revolving funds including the WEF. The basic consideration by the Government of Kenya for establishing Women Enterprise Fund was that women have insufficient access to affordable capital to develop their entrepreneurial activities into thriving businesses (GOK, 2006). Not only are women the overwhelming majority of poor people but research has shown that women are also more likely to invest additional earnings in the health and nutritional status of the household (Yunus 2004). While the proportion of women is higher than men in the Siaya County, the resource distribution and ownership is skewed towards men. In agriculture for instance, while women provide 65 per cent of the farm work force, they own less than one per cent of the land and resultant family income from the sector (Siaya County Integrated Development Plan 2013 – 2017 Page 35).

Economic performance has a direct bearing on people's food security and nutrition status in Kenya.

WEF was launched in 2007 with the objective of empowering women economically through enabling them start SMEs and improve existing ones. Despite the importance of SMEs to women empowerment and the problems inherent, very limited research has been done to assess the impact of WEF on improving the food security of women which is a key indicator of socioeconomic empowerment. This study will produce information that will bring an understanding on the role of WEF on food security which is an indicator of increased incomes. The findings may be used by planners for future reference when reviewing the existing policy on devolved funds and how they can be made to reach more people. Other organizations dealing in women socio economic empowerment programs will benefit from the lessons learnt to initiate or improve on similar programs. Findings of the study will provide literature for future academicians who may write research papers on related topics.

1.6 Scope of the study

The WEF is channelled through either Micro Finance Institutions who then give the loans to women or through the Constituency Women Enterprise Scheme (C-WES). This study targeted women who had received the Women Enterprise Fund through the Constituency Women Enterprise Scheme which gives the loan at no interest cost. The study sample was biased by interviewing only women who had received the WEF to understand the role of WEF on their food security. Food security cannot be ascertained using a single indicator and quantitative measures of food security include food access, food availability, food utilization, dietary diversity, safety and stability. This study however was limited to three indicators of food access, food availability and dietary diversity due to time within the study period and the cost implications. The variables measured on food availability were the major sources of food for the respondents, the number of meals consumed in a day, how often the respondents ate less than they should because of lack of funds; the variables measured on food access were the amount of money received from WEF, the number of times they had received the money, the income generating activity they had engaged in from the funds, the profits they made in a month, the money they spent on food items, skipping of meals because respondents did not have enough

money; the variables measured on dietary diversity were the food varieties the households consumed and if there were foods they desired but could not and respondents eating same food because of lack of enough money. Theoretically, the study used Amartya Sen's capability theory to guide the interpretation of data collected.

1.7 Limitations of the study

Kenya has 295 Sub-Counties and Karapul sub location is within one Sub County which was selected for this study; for this reason, the findings may not be generalizable to all the Sub-Counties in the country. Further research work with larger sample sizes is recommended. However, the study would provide an insight into how WEF's affects food security of women. Households faced the recall problem as some respondents were not able to remember how much money they were given individually from their groups. The researcher allowed the respondents to give the amount given to the group in case they could not recall the amount given individually during administering of questionnaire's because the records were kept with the group officials. There are various indicators of WEF on socioeconomic empowerment like household assets, education of children, decision making in the household and even the access to health by the household. This study focused on the indicator of food security. Women have various sources of food for their households like relief food, donations from well-wishers, friends and relatives, scavenging and other sources of income. This study focused on the role of WEF on the food security of women in Karapul sub location. Data for direct measures of improved household access to food, such as caloric adequacy, can be equally expensive and technically demanding to collect as those that measure any specific determinant of access. The study therefore used the Household Food Insecurity Access Scale (HFIAS) domains and generic questions (see appendix VIII) which are scientifically validated easier and more user-friendly approaches to measuring the impacts of programs on the access component of household food insecurity in form of a questionnaire.

1.8 Theoretical Framework

1.8.1 Capability Theory

The economist Amartya Sen introduced the concept of ‘capabilities’ in the 1980s as a way of thinking about wellbeing that departed from the utilitarian approach which came to dominate modern economics (Gore 1997; Evans, 2002). The concept has been developed into what is now widely known as ‘the capability theory’; a framework which accommodates social, economic and political analysis and which holds that the wellbeing of a person ought to be assessed in the space of capabilities (Deneulin & McGregor, 2009). The Capability theory is defined by its choice of focus upon the moral significance of individuals’ capability of achieving the kind of lives they have reason to value (Sen, 1999). This distinguishes the capability theory from more established approaches to ethical evaluation, such as utilitarianism or resources, which focus exclusively on subjective well-being or the availability of means to the good life, respectively (Deneulin and McGregor 2009). This theory was appropriate for this study since food security is influenced by both economic and social aspects. The theory addressed the economic aspect of WEF in terms of incomes and also the social aspect on how the incomes translate to women empowerment which is demonstrated using the social aspects like their marital status, occupation, and household composition and age brackets of the household members.

From the viewpoint of Sen's CA, well-being should be assessed in terms of capability and functioning. In other words, the impact of microcredit can be assessed through its abilities (functioning's) to increase or decrease poor people's freedom (capabilities) (Tseng 2011). An assessment of the impact of microcredit on food security can be measured by its (microcredit) effect on basic capabilities. The women receiving the WEF to start businesses or build on existing ones could have the businesses struggling to pay off loans at the expense of their food security. It is therefore necessary that the role of WEF on food security be assessed to confirm if indeed the loan is improving the living standards of the women.

The capability theory has been employed extensively in the context of human development, for example, by the United Nations Development Programme, as a broader, deeper alternative to narrowly economic metrics such as growth in Gross Domestic Product per capita. Sharmin (2011) used the capability approach to study how microfinance can be used to reduce poverty among women and improve their food security in Bangladesh. Sharmin (2011) pointed out that how micro-credit can improve food security may better be assumed by understanding the concept of poverty and the mechanisms by which financial services (microcredit) can affect the lives of the poor and reduce poverty. The main argument was that, poverty is the major driver of food insecurity and empowerment of women can help them to get rid of poverty, thus can serve as an important tool for reducing food insecurity. The Capability Approach (CA) was used therefore to better explain the concept of poverty alleviation, development and empowerment of the rural Bangladeshi women (Sharmin, 2011).

As one of the major strengths, the capability theory emerged as a radical critique of increasingly utilitarianism which had become dominant in economics and particularly where it conceived poverty and inequality in terms of the income that households command or the commodities they possess. Sen's reasons for which incomes and commodities viewed narrowly are inadequate for assessing quality of life (1999);

First, heterogeneity which refers to the physical and biological differences between human beings will mean that they will have different requirements if their needs are to be met. Individuals can differ greatly in their abilities to convert the same resources into valuable

functioning's ('beings' and 'doings'). For example, those with physical disabilities may need specific goods to achieve mobility, and pregnant women have specific nutritional requirements to achieve good health. Therefore, evaluation that focuses only on means, without considering what particular people can do with them, is insufficient. This study considered the marital status, occupation and household composition in assessing the role of WEF on food security.

Secondly, environmental diversity which is the differences in physical environments will mean that human beings in different places will require different combinations of commodities if their needs are to be met. Reality is complicated and evaluation should reflect that complexity rather than take a short-cut by excluding all sorts of information from consideration in advance. For example, although it may seem obvious that happiness matters for the evaluation of how well people are doing, it is not all obvious that it should be the only aspect that ever matters and so nothing else should be considered. Therefore, evaluation of how well people are doing must seek to be as open-minded as possible. The GOK envisioned WEF as a means of enabling women to start Small and Micro enterprises and becoming economically empowered, this study went further to examine the role of WEF on food security in understanding how WEF was affecting the quality of life of the recipients.

Thirdly, variations in social context showing the different social arrangements that prevail in different societies will affect the translation of incomes or commodity into human development outcomes (Sen, 1999). When evaluating well-being, Sen argues, the most important thing is to consider what people are actually able to be and do. Sen illustrates his point with the example of a standard bicycle. This has the characteristics of 'transportation' but whether it will actually provide transportation will depend on the characteristics of those who try to use it. It might be considered a generally useful tool for most people to extend their mobility, but it obviously will not do that for a person without legs. Even if that person, by some quirk, finds the bicycle delightful, we should nevertheless be able to note within our evaluative system that she still lacks transportation. Nor does this mental reaction show that the same person would not appreciate transportation if it were really available to her. The study used the concept of capability to examine how provision of WEF (as the bicycle in Sen's example) by the GOK has affected food

availability, food access and dietary diversity (as the provision of transport in the example) by women.

The capability theory has become increasingly influential in how to understand and evaluate social and economic development and the ways that this impacts upon human beings across the world. According to the capability theory, a policy would be considered successful if it led to an expansion of peoples' freedoms to do or be what they have reason to value, and had not infringed on their freedom to be agents of their own lives. A person's capability to live a good life is defined in terms of the set of valuable 'beings and doings' like being in good health or food secure to which they have real access (Gore 1997; Evans, 2002). The Capability theory focuses directly on the quality of life that individuals are actually able to achieve. This quality of life is analysed in terms of the core concepts of 'functioning's' and 'capability'. Functioning's are states of 'being and doing' such as being well-nourished, having shelter. This study used functioning's to distinguish the fact that women receive WEF as a way of empowering them socioeconomically and how it affects their ability to be food secure as analysed along their food access, food availability and dietary diversity. Provision of WEF needs to go beyond the economic aspect of women establishing business and increasing incomes which they could be struggling to pay the loan at the expense of the social aspect of food availability, food access and dietary diversity.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presents a review of literature relevant in the understanding of the role of Women Enterprise Fund on food security. It is divided into three sections: contribution of Women Enterprise Fund on food access subdivided into Women Enterprise Fund and household income and Women Enterprise Fund and food access; WEF and food availability and lastly WEF and dietary diversity.

2.2 Contribution of WEF on food availability

The global understanding of food security comprises of various concepts such as ecological, social, economic and political aspects that help to recognize the choices and problems that determine whether people have enough resources to consume the food they need and desire (McDonald, 2010). A household is food secure when all members have access to sufficient food

needed to sustain them and live a healthy life (Tonukar and Omotor, 2010). This refers to the ability of a household to secure food, either from its own production or through purchases, adequate food for meeting the dietary needs of all members of the household (FAO, 2010). Food availability is the amount of food that is physically present in a country or area through all forms of domestic production, stocks, commercial imports and food aid in desired quantities (Vir,2011). Physical availability in any location within a nation depends on storage and transport infrastructure and market integration within the national territory.

Nawaz (2010) research in Bangladesh showed that participants of the MFI programmes could manage three meals a day and the percentage increased by 10% whereas the non-participants remained same like before. It was evident from his report that the clients of MFIs invested their microloans in production and cultivation of crops, vegetables and fruits. Moreover, the participants invested their borrowed money in farming activities, such as fisheries and livestock that resulted in an increased income among the households. Nawaz (2010) showed that the borrowers of different MFIs have been successful to ensure their food security, nutrition level and the level of income.

Results from a study by Islam, Pakrashi, Maitra & Smyth (2016) in Bangladesh on microfinance and food security suggest that households participating in microcredit programmes are able to increase their equalized calorie availability per day by 2.75%. Participating households are also found to be more likely to meet the minimum energy dietary requirements (Islam et al, 2016). A study in Ghana on microfinance and food security showed little significant difference in household diet and food security between participants and non-participants (Foote, 2004) and a credit-only programme in Ethiopia showed no effect on meal quantity among participants (Nanor, 2008). The studies give mixed results with the studies done in Bangladesh showing positive impact results of microfinance on food availability while the studies done in Ghana and Ethiopia showing little significant differences and no effect on meal quantity. All these studies indicate how microfinance was impacting on the food availability of women but fails to demonstrate if this was for all women or if there were other aspects leading to positive impacts or little significant differences. This study guided by Amartya Sen's capability theory sought to establish the role of WEF on food security by examining the various aspects in the social arrangement of women and how it contributed to improvement of their food availability.

Approximately 27.4% of the population in Africa was classified as severely food insecure in 2016, which is almost four times as high as any other region. Alarming, food insecurity is on the rise, specifically in sub-Saharan Africa. From 2014 to 2016, food insecurity increased by about 3% (FAO, 2017). Household food security has decreased in East Africa (Kristjanson et al. 2012) with a steady decline in calorie availability per capita over the past 50 years (Leliveld et al. 2013). In countries such as Kenya where poverty levels are high and financial services do not reach the vast majority, microcredit is important in encouraging entrepreneurial activity and alleviating poverty. However, microcredit can only be effective if it is judiciously used to ensure that both the lender and the borrower reap the maximum possible gain. This study therefore sought to establish how WEF was impacting on the food security of the individual women in assessing its effectiveness in empowering women.

A study conducted by a Kenyan microfinance institution that targets women exclusively (Kenya Women's Finance Trust) compared programme impacts on new and old loan clients in urban and rural areas (Rita, 2010). Findings showed that 60 percent of families who had received more than four loans could afford meat or chicken three – four more times per week compared to 42 percent of the new clients in the institution. In the study by Ngala (2017) in Kakamega County, there was a highly statistically significant difference in the number of meals consumed between those households with and without MF, in favour of those with MF. Households with MF took relatively more meals. According to Sen's capability theory, evaluation that focuses only on means, without considering what particular people can do with them, is insufficient. This study sought to establish how WEF influenced the food availability of women.

2.3 Influence of Women Enterprise Fund on food access

According to the Global report on food crises acute food insecurity estimates in 2018 indicate that more than 113 million people across 53 countries experienced acute hunger requiring food, nutrition and livelihood assistance (FAO, 2018). The report further states that economic shocks were the primary drivers of acute food insecurity of 10.2 million people and empowering women is essential for a resilient, stable and hunger free world (FAO, 2018). Food access is attained when individuals or households have adequate income or other resources to purchase appropriate food needed to maintain consumption of an adequately nutritious diet (FAO, 2016).

Access is determined by the bundle of entitlements, related to people's initial endowments, what they can acquire (especially in terms of physical and economic access to food) and the opportunities open to them to achieve entitlement sets with enough food either through their own endeavours or through State intervention or both (Swaminathan & Bhavani, 2013). According to the State of food security and Nutrition around the World report (2018), new evidence confirms that lower levels of per capita food consumption in some countries, and increased inequality in the ability to access food in the populations of other countries, have contributed to what is projected to be a further increase in the percentage of people in the world having insufficient dietary energy consumption in 2017. The absolute number of undernourished people in the world is now estimated to have increased from around 804 million in 2016 to almost 821 million in 2017. This trend sends a clear warning that, if efforts are not enhanced, the SDG target of hunger eradication will not be achieved by 2030 (FAO, 2018).

In 2016 in Latin America and the Caribbean, approximately 42.5 million people did not have enough food to cover their daily calorie intake needs, accounting for an increase of 2.4 million people; that means an increase of 6% of the population being undernourished compared to the previous year (FAO & PAHO, 2017). Latin America and the Caribbean produces enough food to feed its entire population. The central problem concerning hunger in the region is not a lack of food, but rather the difficulty the poorest inhabitants face in being able to access that food where accessibility includes affordability (FAO, 2017).

The findings of a study by Fofana (2016) on Microfinance, Food Security and Women's Empowerment in Côte d'Ivoire, were that microfinance institutions have increased the income of female borrowers and improved the level of farm production which is a main development goal in most African countries whose economies are based on the agricultural sector. The results showed little improvement in food security (Fofana, 2016). A study on the Influence of Women Enterprise Fund credit access on socio-economic empowerment of rural women of Moiben Sub-County, Uasin Gishu County in Kenya, recorded a 63% of the respondents citing ability to provide basic needs such as food and shelter for their families (Ngelechei, 2015). A study by Ngala et al. (2017) on microfinance and food access in Kakamega County showed that households with Microfinance spent almost twice of their income on food compared to those without. The study concluded that households with MF had easy access to food and ate the

required number of meals (Ngala et al, 2017). An analysis of the effect of microfinance on livelihood diversification for rural households in Siaya County found out that there is a positive relationship between food security and participation in microfinance. The study revealed that households with more than one source of income expended more on both food and non-food items compared to those with only one source of income (Oduge, 2009). The study by Fofana indicated an increase in the incomes of female borrowers with little improvement in food security yet findings by Ngala indicate an increase in the consumption of borrowers both male and females. This study focused on the contribution of WEF to food access by analyzing the indicators of food access in relation to the social variations of women to bridge the gap in understanding the disparities.

2.3.1 Socio demographic factors of women and food access

Several studies have been undertaken in order to understand household food security. A study by Bashir et al. (2012) in Pakistan concluded that household's monthly income was positively impacting household food security. According to a study on household food security and associated factors done in Southern Ethiopia and another in South Africa, the findings expressed showed that single women as household heads were 4 times more likely to be food insecure than the married (Feleke&Bogale, 2009, Ndombo, 2013). Household size and marital status of the head of household were associated with an increased probability of being food insecure in female-headed households. Larger household sizes require increased food expenditure and competition for limited resources. A study on Socio economic characteristics and Food Security Status of Rural Farming Households in Kwara state, North central Nigeria by Babatunde, Omotesho and Sholotan(2007)concluded that larger household sizes are more likely to be food insecure than smaller size households. Jacobs (2009) notes that households with many members are expected to consume more food than small households.

A study conducted by Kassie et al. (2012) in Kenya concluded that the change in chronic food insecurity between female-headed households and male-headed households is statistically significant. The study found that almost 53% of male-headed households were food secure compared to 42% of female-headed households. The Women Enterprise Fund was set up by the

Kenyan government to benefit women aged above 18 years, meaning any woman can apply, whether she is part of a group or as an individual (Karuoya, 2009). Kenya projects organization (2019) report found out that 50.8% of females are poor with 31.2% of poor households being female headed (Women Enterprise Fund Strategic Plan 2009 - 2012).

2.3.2 Women Enterprise Fund and household income

The purchasing power of households is the most critical determinant of food security through access to the means to acquire food (World Food Programme, 2007). Microfinance includes the delivery of financial services to the poor. The core principle under the operation of microfinance is to provide loan to a group of borrowers with peer monitoring to secure the loan instead of relying on physical collateral like traditional financing usually used elsewhere in the finance industry (Nghiem, Coelli&Rao, 2012). For this reason, stakeholders believe that microfinance can play a pivotal role in improving the standard of living of the poor by creating income and employment opportunities (Khan &Rahman, 2016). Microfinance was also associated with the development of small businesses in South Asia, which in turn, increased income and consumption of beneficiary. Despite the growth in food production and availability, food insecurity is still a major problem in large parts of South Asia (Chowdhury&Mukhopadhaya, 2012).

According to the finding of panel data, Bangladeshi microfinance was found to have positive effect on poverty reduction and household expenditure especially food and non-food (Khandker 2005).Hossain (2012) took a sample of 200 clients of BRAC NGO in Bangladesh with minimum of 3 years of membership to assess the level of income after joining the micro finance programme. He stated that the borrowers had been successful at increasing their level of income by 250% compared to their non-membership period. He also found that the clients spent around 89% of the total expenditure on food consumption, which was significantly higher compared to their prior position. Banerjee et al. (2015) found that microcredit has insignificant effect on income, consumption and child schooling but significant effects on business development among slum households in India. However, evaluation studies of microcredit programmes have yet to document if and how much microcredit helps address food insecurity.This points to the

continued need for research to bridge the gap in literature on the role of microfinance on improving food security as envisioned.

A study by Ghaliba, Malki, and Imai (2014), emphasizes that Pakistani microfinance has positive impact on poverty alleviation which was manifested in household income and expenditure. The Uganda microfinance has a positive impact on the rural client's household's income diversification and assets accumulation (Morris and Barnes 2005). Based on retrospective data gathered from Guatemala, India, and Ghana microfinance institutions, the impact of microfinance was shown to be positive on borrowers' households as well as businesses (Mcintosh, Villaran, and Wydick 2008). Microfinance had positive impact on the borrowers' income especially in urban areas in India (Imai, Arun, and Annim 2010). The Zimbabwe microfinance has positive impact on poverty reduction and the average income of microfinance clients was more than the average income of new clients or non-clients (Morduch and Graduate 2002). With the studies in Bangladesh, Uganda and India indicating positive results of microfinance to the clients, this study sought to find out the situation in a different context where the Government was partnering with private microfinance institutions to provide credit.

Women lag behind men in access to land, credit and decent employment even though a growing body of research shows those enhancing women's economic options boosts national economies. Women face the challenge of poverty due to discrimination in education, employment and credit hence resulting in poor means of livelihood (UN Women, 2010). Social exclusion and marginalization alienate women from mainstream society but social and economic costs of failure to include them in development are enormous (GOK, 2011). Mainstreaming women in the financial services sector is therefore one of the ways to boost the critical role they play in socio-economic development (GOK, 2011). Several indicators like food intake that is related to an increased income level, are taken into consideration to assess the overall socio-economic impact on the lives of the participants of different microfinance programmes.

A study by Rita (2010) on microfinance institution's that targets women exclusively (Kenya Women's Finance Trust) compared programme impacts on new and old loan clients in urban and rural areas. Findings showed that 60 per cent of families who had received more than four loans

could afford meat or chicken three- four more times per week compared to 42 per cent of the new clients (Rita, 2010). The study by Rita indicates a difference on the effect of microfinance for new and old loan clients on the food varieties they were able to consume. The study did not however indicate the reasons that made the women take more loans. This study sought to establish the social arrangements of the recipients of women and how it affected the utilization of the funds to improve their dietary diversity. A study by Ngala et al. (2017) on microfinance and food access in Kakamega County showed that households with Microfinance spent almost twice of their income on food compared to those without. The study concluded that households with MF had easy access to food and ate the required number of meals (Ngala, Ong'anyi, & Nguka 2017). This finding was shared by a study on an analysis of the effect of microfinance on livelihood diversification for rural households in Siaya County which found out that there is a positive relationship between food security and participation in microfinance. The study revealed that households with more than one source of income expended more on both food and non-food items compared to those with only one source of income (Oduge, 2009). The study by Oduge found out that households expended more on food but is not clear whether that food was adequate, the number of meals they were able to consume or the dietary diversity of the food hence an expenditure on food in itself does not translate to food security.

The Women Enterprise Fund (WEF) is a Semi-Autonomous Government Agency in the Ministry of Public Service, Youth and Gender Affairs established in August 2007 to provide accessible and affordable credit to support women start and/or expand business for wealth and employment creation (WEF, 2007). The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been overlooked. Over the years, however, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, the significant numbers of enterprises are owned by men (International Labor Organization (ILO, 2006). The Women Enterprise Fund was therefore set up by the Kenyan government to benefit women aged above 18 years, meaning any woman can apply, whether she is part of a group or as an individual (Karuoya, 2009). In its smallest manifestation, it enhances livelihoods within the family while on larger and deeper levels, national wealth accrues. The government of Kenya has been trying to reduce the gender imbalance by providing fiscal support to women to raise their earnings and reduce the gap in estimated earned incomes between men

and women, a strategy that the government is implementing under the Vision 2030(WEF, 2013). This study sought to find out how WEF affected the food security of women in Karapul sub location.

2.4How WEF has affected dietary diversity

Dietary diversity is usually measured using a simple count of foods or food groups over a given reference period, but a number of different groupings and classification systems have been used, and reference periods have ranged from 1 to 15 days (Marie,2018). The number of different foods or food groups consumed in a household reflects the economic ability of a household to consume a variety of foods (FAO, 2008). Evidence from a multi country analysis suggests that household-level dietary diversity is strongly associated with per capita consumption (a proxy for income) and energy availability, suggesting that dietary diversity could be a useful indicator of household food security (defined in relation to energy availability) (Marie,2018).

Studies have shown that an increase in dietary diversity is associated with improved socio-economic status and household food security measured as household energy and protein availability (Hatloy, 2000; Foote et al, 2004). The State of Food Security and Nutrition in the World Report of 2017 revealed that 815 million people go hungry and yet there is more than enough food produced in the world to feed every one(FAO,2017). Malnutrition is a problem affecting all countries and one in every three persons worldwide. Consequently, ending all forms of malnutrition and providing access to safe, sufficient and nutritious food for all people year-round by 2030 is one of the targets of the United Nation's' Sustainable Development Goals (SDGs). Nutritional deficiencies are responsible for lower adult work productivity, impaired physical and mental development, and susceptibility to various diseases, premature deaths in children and poor pregnancy outcome in women. Good nutrition is a prerequisite for a healthy and active life, especially for agriculture-dependent households(WHO, 2015). The number of different foods or food groups consumed in a household reflects the economic ability of a household to consume a variety of foods (FAO, 2008). Dietary diversity scores which are reflective of the variety of foods consumed in a household have also been positively correlated with micronutrient adequacy of the diet (Lacalle, 2008).

A study on Microcredit program participation and household food security in Bangladesh, for the first time, sought to measure the effect of microcredit on different dimensions of food security. Findings suggests that the dietary diversity of participating households was not significantly different from non-participants as below a certain threshold level of expenditure, poor households tend to concentrate on calories rather than on dietary diversity; however further increases in expenditure (through increased loan amounts) may lead to increases in both calorie and dietary diversity (Islam et al, 2016).When food security was measured using dietary diversity indicators, microcredit programme participation was found to have a mixed impact. Using the most common dietary diversity indicators; namely, the food variety score (FVS) and the dietary diversity score (DDS), the study found that microcredit programme participation in itself had no effect on diversity in the diet of the households, but increased access to loans provided by the microcredit institutions significantly increases household dietary diversity. The findings of the study by Islam portrays an assumption that the effect on dietary diversity applied uniformly to all the participants. However, this study guided by Sen's theory which emphasizes on the importance of the social variations in utilization of resources analyzed the role of WEF on dietary diversity in relation to the individual characteristics of the participants.

In a study to examine the relationship between dietary diversity and household income and access to credit in Ghana, results showed that access to credit contributes to the consumption of a diversified diet in Ghana. Also, the results corroborated the expected positive relationship between income and dietary diversity(Arimond et al., 2010). Dietary diversity adequately represents the overall dietary quality of women in Burkina Faso and is positively associated with their nutritional status (Savy et al., 2005). Most households in Sub Saharan Africa rely heavily on carbohydrate-rich staple crops and consume few animal products, fruits or vegetables, partially leading to increasing numbers of population experiencing malnutrition (Arimond et al., 2010). Although under nutrition affects both the urban and rural poor, those residing in rural areas face additional challenges such as limited participation of women in major economic activities (United Republic of Tanzania, 2001).

In a study done in Bahi District in Dodoma region and Mbarali District in Mbeya region of Tanzania revealed that the diet among households accessing microfinance lacked diversity, and that the intake of foods from animal sources (meat, poultry and offal, fish and seafood) was low,

especially among the children and women (Ochieng et al, 2017). Women and children access a less diverse diet, since 46% and 26% achieved minimum dietary diversity respectively. Children under five and women in female-headed households had significantly low dietary diversity scores compared to those in the male-headed households. Vegetable production emerged as an important subsector in improving household dietary diversity, particularly for women. Additionally, gender and education of the household head, training on food and nutrition and size of land owned contribute to improved dietary diversity (Ochieng et al., 2017). These studies give conflicting results with the study done in Ghana giving positive increase results while the studies done in Bangladesh and Tanzania showing no significant improvement. However, it is not clear on the factors that might be leading to these disparities with a study by Arimond showing positive impact results while the study by Ochieng showed the diet of participants lacked diversity, hence this study sought to bridge the gap by analyzing individual aspects of the participants to establish how WEF affected the dietary diversity of the recipients.

In a study done on Microcredit and food security from rural households in Uganda, the analysis reveals robustly lower dietary diversity among long-time borrowers than new borrowers, and larger reductions in dietary diversity scores among new borrowers, after 1 year, compared to controls. The reduction in dietary diversity was traced to a reduction in animal-source food, fruit and sugar intake (Namayengo, et al., 2018). Senay et al., (2012) studied sustainable rural livelihoods programme in Eastern Uganda designed to improve food security, nutrition and health at the household and community levels. The programme enriched women's human capital through training and experience gained in developing leadership skills, improved nutrition and health, and community wide respect for sources of valuable knowledge. Women who were involved in farm groups and emerging marketing associations observed significant increase in household food security (Senay et al., 2012). Thuita et al (2013) did a study on the Influence of access to Microfinance Credit by Women on Household Food Consumption Patterns in an Urban Low Income Setting in Nairobi, Kenya. Findings showed that overall; households of microfinance clients consumed more nutritious and diverse diets compared to those of non-clients (Thuita, 2013).

In Kenya, food availability has over time been understood in terms of cereal supply, and food security in terms of having enough maize. This study encompassed the dietary diversity indicator

in establishing food security. Per capita food availability has declined by more than 10% over the last three decades, while per capita consumption of maize has increased by 3% per annum. Most Kenyans still subsist on diets based on staple crops (mainly maize) that are lacking in nutritional diversity and have particularly devastating consequences on development of children. Food security therefore encompasses availability of adequate quantities of a diversity of food commodities such as other cereals, fruits, vegetables and animal products (GOK, 2011).

The WEF provides affordable credit to support women expand or start new businesses for wealth and employment creation (GOK, 2019). The Women Enterprise Fund developed two main operational channels. The larger part of its capital is placed as funds-under management with reputed Kenya microfinance institutions and banks whereas the smaller part is directly distributed through channel of the Ministry of Labour and Social Protection. In the Ministry channel lower cost wholesale loans are provided to eligible groups (Zero interest and one-off 5% administrative fee (GOK, 2019). The Women Enterprise Fund (WEF) was established by the Kenyan government through Legal Notice No. 147: Government Financial Management Regulations, 2007. The enactment of Public Finance Management Act, 2012, classifies the body as a National Fund. As a flagship project under the social pillar in the Kenya vision 2030, WEF was to spearhead the realization of the 1st and 3rd Millennium Development Goals on Poverty Reduction and Gender Equality & Women Empowerment respectively. This study sought to explore the role of WEF on improving food security in Karapul sub location.

In this chapter, the literature reviewed indicate how microfinance was impacting on the food security of women but fails in the findings to demonstrate if this was for all women or if there were other aspects leading to positive impacts or little significant differences. Other literatures show that households expended more on food but is not clear whether that food was adequate, the number of meals the recipients were able to consume or the dietary diversity of the food hence an expenditure on food in itself does not translate to food security. This study therefore, using cross sectional design guided by Amartya Sen's capability theory sought to establish the role of WEF on food security by examining the various aspects in the social arrangement and environmental diversity of women and how they contributed to improvement of their food security.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter presents information concerning the context in which the study was conducted. It describes the study design, study area, study population and unit of analysis/sample size and sampling procedures and methods/instruments of data collection, analysis and presentation. In addition, it also presents ethical issues that were taken into considerations in the process of conducting research.

3.2 Research Design

This study used Cross sectional research design. According to Lavrakas(2008), this design allows the researcher to make inferences about the population from the data obtained. The design was applied in this study as it allowed the researcher to make inferences on the role of WEF on food access, food availability and dietary diversity as at the time of study.

3.3 Area of Study

The study was carried out in Karapul Sub-location in Siaya Township Ward of Alego Usonga Constituency. Karapul Sub-location lies between latitude $0^{\circ} 26'$ and $0^{\circ} 18'$ North and longitude $33^{\circ} 58'$ East and $34^{\circ} 33'$ East. It covers an area of 13.8 Sq.Km and has a density of 1,093. Karapul Sub-location has a population of 7,095 men and 7,984 women (KIHBS, 2010). The total number of households is 3,795. Among the urban centres in Siaya County, Siaya town is the most populous with a population of 22,019 followed by Bondo town while Usenge town is the least populous with a population of 10,345 persons in 2012 respectively (Siaya County CIDP 2013-2017). The high population in Siaya town may be attributed to the high number of civil servants and the presence of many government offices and institutions of higher learning. Part of Karapul sub location is located within Siaya town and its area extends to the rural set up. Siaya township Ward has three Sub locations; Karapul Sub location covering 13.8 Sq. Km, Mulaha Sub location covering 13.7 Sq.Km and Nyandiwa Sub location covering 17.8 Sq. Km respectively (See appendix Vii). The Siaya County headquarters is located within Karapul Sub location. The main economic activities of the region include small scale farming, transport and entrepreneurship (Siaya Sub County Development Office, 2014). The choice of Karapul Sub location is because it lies within Siaya County whose incidence of poverty is estimated to be 47.56 per cent of the population compared to 43.37 per cent at the national level, with 34 per cent of the population being food poor (Siaya County Integrated plan 2013- 2017). The sub location has the highest number of women who had received WEF during the study period in Township Ward at 551 compared to the two other Sub locations of Mulaha (313) and Nyandiwa (298) (Department of Social Development, Siaya Sub County, 2014), yet it also had the highest percentage of annual food shortage of maize; a staple food in Siaya County, at 0.56%, Mulaha sub location has 0.5 % and Nyandiwa sub location at 0.1 % (GOK, 2014) (Department of Agriculture, Siaya Sub County, 2014)

3.4 Study Population and Sampling

3.4.1 Study Population

The targeted population was the women who had received funds from WEF in Karapul sub location between the periods 2011-2014 when the fund was initiated. By focussing on the period

2011-2014, it enabled the researcher to assess the enterprises that the women started, how it had improved their incomes and had contributed to food security within their households. The study also engaged the Constituency Women Enterprise Scheme Officer and area Chief as key informants for their direct involvement in disbursement of WEF in Karapul sub location.

3.4.2 Sample Size and Sampling Procedures

According to the report from the Siaya Constituency Women Enterprise Fund Office, Karapul Sub location has got 27 women groups of between 16-29 members who have received the WEF totaling to 551 members (See Appendix VII). The researcher visited the Constituency Enterprise Office to get the lists of the women who had received the WEF, contacts of their group leaders and gain consent to administer questionnaires. The lists formed the sampling frame which in this study was 551 women and excluded 36 women identified for FGDs. At least 30% of the total homogeneous population is representative (Borg & Gall 2003, Cooper & Schindler 2006, Mugenda & Mugenda, 2003). Thus, 30% of the accessible population of 515 women was selected using proportionate sampling to get the respondents from each of the groups divided according to their membership. Simple random sampling procedure was then used to randomly select respondents from the groups to arrive at the 155 respondents.

In this study, the respondents were a homogenous population because it targeted women who had received WEF. The researcher used proportionate sampling and simple random sampling to get the respondents from each of the groups as shown in the following table:

Table 3.1 Sample size and sampling procedure

Randomly selected Respondents from each group	Groups selected from	Members of the group	Total
5	7	≥ 25	35
6	5	21-25	30
6	15	≤ 20	90
Total			155

The researcher then visited the Siaya Township location Chief's Office for introduction and getting to understand the villages in the sub location and how they were distributed for easy movement in administering the questionnaires. This was followed by tracing of the women's homes by the researcher with the help of their group leaders. The researcher with the help of a research assistant visited the women and administered the questionnaires which was done in their homes.

3.5 Data Collection

The study used both qualitative and quantitative methods of data collection.

3.5.1 Questionnaires

Questionnaire's comprising of both structured and open-ended questions were administered by the researcher with the help of a research assistant. The study used the Household Food Insecurity Access Scale (HFIAS) domains and generic questions (see appendix ix) which are scientifically validated easier and more user-friendly approaches to measuring the impacts of programs on household food insecurity in form of a questionnaire (FAO 2018). These were used to get information from 155 respondents receiving WEF who are the subjects under study. Questionnaires were chosen because of the design and type of study. Research questions were clarified whenever it was deemed necessary to ensure that the respondents understood the questions well. This method allowed the researcher to obtain information on how WEF had impacted on the incomes of the women and their purchasing power of food, the number of meals they were able to consume and if it was adequate and their access to varieties of food.

3.5.2 Key Informant Interviews

The Constituency Women Enterprise Officer and the area Chief were interviewed as key informants. These key informant interviews were conducted using a key informant interview

guide. The Constituency Women Enterprise Officer is the custodian of all records and is charged with the responsibility of supervision and monitoring of the fund. The data collected here mainly concerned administrative information and opinions concerning the incomes of women receiving the WEF and the clarification of issues and assertions made by respondents during the administration of other methods of data collection. The Chief being the administrative authority of the Sub location provided information on the food security situation (See Appendix II& III). The opinions and perceptions of key informants were necessary to shed more light and to offer an objective account on the assertions made by the study respondents concerning the objectives of the study. The key informants provided more information on the progress of the women’s businesses which showed the status of the incomes and also their food security.

3.5.3 Focus Group Discussions

Focus group discussions (FGDs) were used to help the study obtain more insight into the issues/themes and patterns that arose during the administration of the other instruments of data collection. The study used the list of women group leaders provided by the CWES officer and was guided by the CWES Officer and the area Chief on where the groups were located for their easy access to the venue of discussion to create three distinct groups of discussants of 12 members each. Leaders from each of the groups were contacted to confirm their availability and either the chairperson or the secretary could participate depending on their availability. Three FGD’s; one from within the town, one from the areas around the town, one from the rural set up were formed. The distribution was done as shown in table 3.2 below;

Table 3.2 Distribution of Focus Group Discussantsin Karapul sub location

No.	Proximity to Siaya town	Name of group	Village	Number of respondents
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1.	Located within Siaya town # FGD 1	• Central Mothers women group	Pandi	1	
		• Jitahidi women group		1	
		• Bethel women group		1	
		• Siaya Town Tatra Women Group		1	
		<hr/>			
		• Jirwaself-help group	Rabango	1	
		• Bama staff self-help group		1	
		• Wema Women Group		1	
		<hr/>			
		• Nyanam Women Group	Mfuayo	2	
• St. Monica MondLiete Group		1			
2.	Around Siaya town # FGD 2	• Joyful Wonders Self Help Group	Usere 'A'	2	
		• Siaya Moyie ECD Teachers Self Help Group		1	
		<hr/>			
		• Ramba women group	Usere 'B'	1	
		• Yaw Pachi Women Group		2	
		<hr/>			
		• KogolaMoyie Women Group	Got Ojur	2	
		• Good Friends Odiedo Women Group		1	
		<hr/>			
		• RambaNyuka women group	RambaPundo	2	
• Pillars Of Hope Women Group		1			
3.	Rural set up # FGD3	• Kinda E Lweny Got Ojur Women Group	Urogi	2	
		• Agoro Ladies Women Group		1	
		<hr/>			
		• Nyigem Women Group	Ngoya	1	
		• Masaa Development group		1	
		<hr/>			
		• Jo BikiraModimnore Women Group	Ndere	1	
		• Bidii Farmers Women Group		2	
		<hr/>			
		• Merian Upendo Women Group	Agage	1	
<hr/>					
• Nyikopada Women Group	Kanyawangwe	1			
• Akonya Women Group		1			
<hr/>					
• Usambo Self Help Group	Kalwande	1			
<hr/>					
Total			36		

The discussants in the rural areas preferred to have the FGD in the afternoon from 2.00- 3.00pm when they were done with their farm work and before 5.00pm to allow them attend to their businesses. The discussants from areas around Siaya town are mostly engaged in small business

within their shopping centres and preferred that their FGD to be done between 9.00 a.m-10.00 am as most of their customers came from 11.00 am until evening. The Discussants from within Siaya town preferred that the FGDs be done on weekends in the afternoon from 2.00- 4.00 pm as some were in formal employment. The Discussants were informed that the FGDs would last between 60 to 90 minutes and if there was need for an extension of time their consent would first be sought. All the discussants would not require transport costs to the venue since the FGDs were held within areas of their reach. The interviewer created a supportive environment, asking questions to encourage discussion and the expression of differing opinions and points of view.

The researcher moderated the discussions while a research assistant took the notes. The discussions were also voice recorded. This was done in order to capture every detail of the discussions and also to avoid interrupting the natural flow of the group discussions. The researcher identified trends in the perceptions and opinions expressed, which revealed through careful, systematic analysis of the role of WEF on food security. The data obtained from the FGDs provided comprehensive and reliable information and further strengthened the data that had been gathered using the other methods of data collection on improvements in income, food availability and dietary diversity.

3.6 Data Analysis and Presentations

Data interpretation began while the field work was in progress. The researcher reflected on the information that had been gathered and noted emerging themes and how these shaped the course of research. The data collected were analysed using both qualitative and quantitative methods. The qualitative data generated from open ended questions was categorized in themes in accordance with research objectives. The process led to emerging themes and patterns that the researcher used to establish explanations and deductions. The qualitative data were presented using descriptive reports and it was used to reinforce the quantitative data. For the quantitative

data, upon completing the exercise of filling the questionnaires, they were sorted, cleaned and pre-coded. Pre-coding helped to facilitate verification and data entry after the data had been collected and collated. The Statistical Package for Social Sciences (SPSS Statistics version 21) was used to run descriptive statistics to establish frequencies and percentages. Quantitative data was presented using tables that offered frequencies and percentages.

3.7 Ethical Issues

The researcher obtained clearance to conduct the study from Maseno University Ethics Review Committee. The researcher explained to the respondents about the research that the study will be for academic purposes only. It was made clear that their participation was voluntary and that the respondents were free to decline or withdraw any time during the research period. Respondents were not coerced into participating in the study and questions were asked only within the context of the study. They were guaranteed that their privacy will be protected by strict standard of anonymity. The respondents were informed their relevance in the research process and the expectations from them and the researcher sought for their informed consent before conducting the study.

CHAPTER FOUR RESULTS AND DISCUSSIONS

4.1 Introduction

This Chapter presents empirical findings to measure indicators of food security thematically in line with the study objectives. These indicators were the contribution of WEF on food availability, food access and dietary diversity of women. The variables measured on food availability were the major sources of food for the respondents, the number of meals consumed in a day, how often the respondents ate less than they should because of lack of funds; the variables measured on food access were the amount of money received from WEF, the number of times they had received the money, the income generating activity they had engaged in from the funds, the profits they made in a month, the money they spent on food items, skipping of meals because respondents did not have enough money; the variables measured on dietary

diversity were the food varieties the households consumed, if there were foods they desired but could not and respondents eating same food because of lack of enough money. All these variables were cross tabulated in relation to the social variations of individual recipient's which comprised of their marital status, number of people in the household, age brackets of the household members and occupation of the respondents.

4.2 The contribution of WEF on food availability in Karapul Sub location

Analysis of food availability was on the basis of two indicators namely: the number of meals consumed in a day and how often the respondents ate less than they should because of lack of funds which were cross tabulated with the occupation of the respondents, marital status, number of people in the household and age brackets of the household members. The four social variations were considered as they were assumed to have had some effects on the utilization and the impact of the funds on food availability of the 155 women. These were also validated by focus group discussions from all the three FGD's and key informant interviews.

Table 4.1

Amount of money received from WEF

Amount of money received	Frequency	Percentage
1000-10000	92	59.4
20001-30000	3	1.9
30001-40000	1	0.6
Group project	59	38.1
Total	155	100.0

Source: Field survey data (2016)

Majority of the women received between Ksh.1000-1000 which was not sufficient for women starting business or using the money to start other IGAs as seen in the FGDs. However, findings of the study indicated that for women already in established businesses, the money was used for business and it improved their incomes as illustrated in subsequent findings in table 4.18. 38.1 per cent of the respondents did group projects. They therefore had all the money from WEF used for business and made more profits thus were able to purchase more food. Only 2.5% received between Ksh.20001- Ksh.40000 and these were women with registered businesses with stable bank accounts that qualified for such amounts of money. This was according to the report from the Key informant who in response to why some women had received individual loans said: *Women are allowed to borrow as individuals if they can show their capacity to repay. A few of the women are in groups that have received WEF but they also have borrowed as individuals for their businesses.* When asked about the capacity that was required to qualify, he said:

One must be having a registered company or business and show the bank account statement or give a log book to get an individual loan. Most of the women in apply for the loan as a group because the group acts as security for the loan. Groups are allowed to borrow Ksh.50000 and apply for a higher amount after they repay the loan.

The key informant reported that most women applied as groups for the loan; however, the effect of the loan on food security of the women which is an indicator of their increased incomes cannot be measured for the group but the individual women.

4.2.1 Number of times received money in relation to number of meals consumed in a day

The number of times that money was received affected the household's food access. More loans would translate into increased incomes and purchasing power of households. A study by Rita (2010) on microfinance institution's that targets women exclusively (Kenya Women's Finance Trust) compared programme impacts on new and old loan clients in urban and rural areas. Findings showed that 60 per cent of families who had received more than four loans could afford meat or chicken three- four more times per week compared to 42 per cent of the new clients (Rita, 2010). The findings of this study showed that there was a positive relationship between women who did group investments and number of times that they received WEF compared to those who invested individually in small business start-ups. More loans led to increased incomes and eventual improvement in food access.

Table 4.2

*Number of times received money * Meals consumed in a day Cross tabulation Count*

		Meals consumed in a day				Total
		One	Two	Three	Four	
Number of times received money	Once	13	41	22	0	76
	Twice	0	9	27	0	36
	Thrice	0	0	40	3	43
Total		13	50	89	4	155

Source: Field survey data (2016)

Majority of the respondents at 76 took the loan only once meaning they repaid and did not apply for a second loan or they were still in the process of repaying their first loan. The disparity of those who had received the loan twice or thrice was not much but it was an indication that women were able to pay the loan and apply for more loans and this meant increased incomes. Findings from the table 4.2 indicate a slight difference in the number of those who received the money once but were able to consume two or three meals in a day. There was a reduction in the category of those who could consume one meal in a day for those who received the WEF twice and for those who had received the loan thrice, could consume three meals in a day. These findings were supported by sentiments from the FGD discussants as follows;

A discussant number 005 from FGD 3 said:

I was informed by a friend that the Government wanted to give money to women who were in groups. She introduced me to a group she had joined and I was selected as the secretary. We applied for the money and we received Ksh. 50000. We divided the money amongst ourselves and we were required to pay it back. That was the last time we had a meeting. I was later called by the assistant chief where I met an official from the WEF office in Siaya. I was told to pay the money which I was given by the group which I did not have since I never invested in any business. When asked about if the money helped her in accessing food, she said; I used the money to buy food for the family and my family could afford three meals in a day. The situation has gone back to what it was before where getting a meal is difficult as I am struggling to repay the loan.

The researcher inquired from the key informant who said;

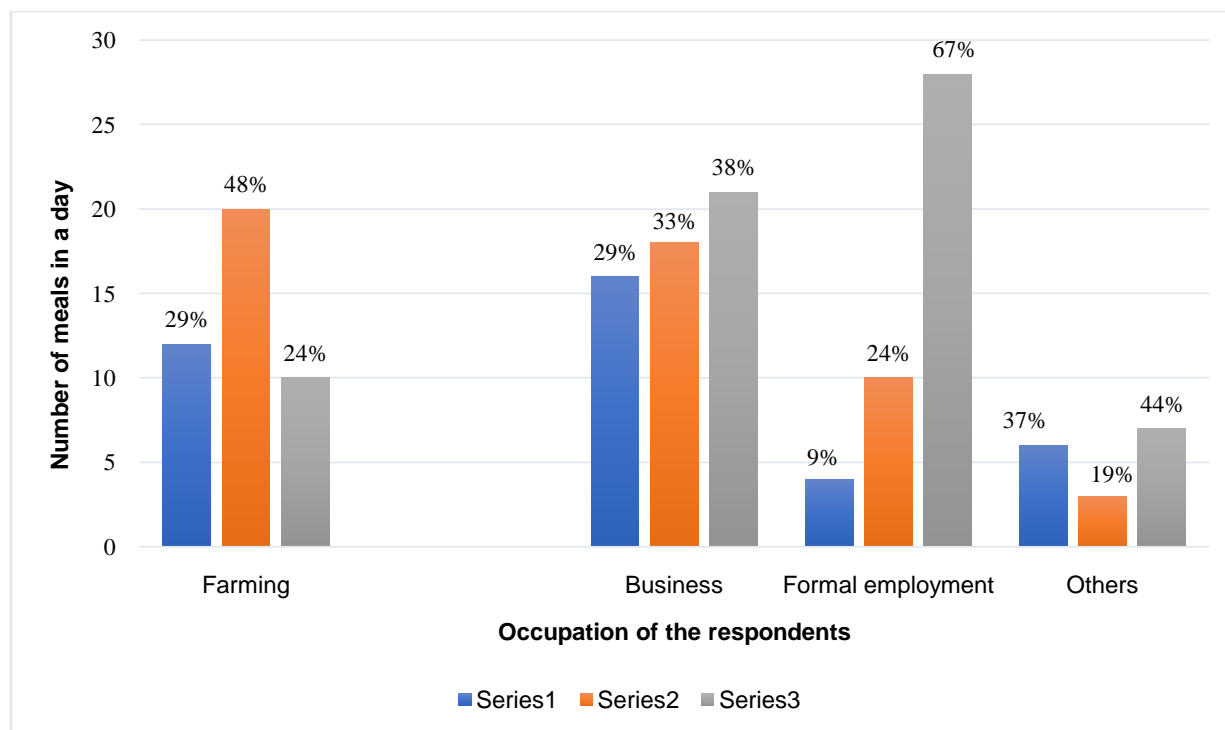
When the community heard about the WEF, some officials mobilized people to form groups to access WEF. Most of them divided the money amongst them and defaulted in payment. The groups disintegrated and women were compelled to pay the loan through the area administration.

4.2.1 Occupation of respondents in relation to Meals consumed by women in a day

Food availability refers to the ability of a household to secure food, either from its own production or through purchases, adequate food for meeting the dietary needs of all members of the household (FAO, 2010). The occupation of the respondents was an important indicator of food availability since it would help understand the role of WEF on food availability of women by looking at the women who had alternative sources of income before receiving WEF and those who used WEF to establish businesses or build on existing ones.

Figure 1.1

*Number of meals consumed in a day*occupation of respondent's cross tabulation Count*



Note. Series 1, 2 and 3 represents one meal, two meals and three meals respectively

Source: Field survey data (2016)

From figure 1.1 above, women in formal employment were the majority of those who reported to have consumed three meals in a day at 67 per cent and also had the least of those who reported to have consumed one meal a day at 9 per cent. Sentiments from focus group discussions (FGDs) indicate that some of the women were able to consume three meals in a day even before receiving the WEF from their salaries. However, some of the women in formal employment facing other challenges like being the sole providers in their families or having businesses started by WEF failing reported to consume either two or one meal in a day. However, FGDs showed that women who used the WEF for business start-ups as individuals did not make enough profits which affected their food availability. This was further supported by FGDs that showed that delay in funds greatly affected the farmers whose investment was affected by change in seasons. Money needed for inputs was not adequate especially for those women who engaged in individual IGAs. Discussions from the FGDs gave the following reports:

FGD 3 Discussants number 04

Before I received WEF I used to depend on products from my farm to feed my family and the food was not adequate to last until the next season. When the food was exhausted, we could eat only one meal in a day. After I received the WEF, I was able to increase my stock of maize and beans and we could eat twice in a day after exhausting the stock from the farm. I invested the remaining money in table banking where I borrow and use for my vegetable business.

Evidence from Figure 1.1 above indicates that food availability for women in business showed slight variations in terms of the number of meals consumed by the women with 38 per cent reporting to be able to consume three meals in a day. This indicates that majority of the women who accessed WEF were doing business and would use the fund to expand their business and improve their incomes which led to increased food availability in their households.

FGD 3 Discussants number 01

On my half an acre piece of land, I plant maize, beans and vegetables. I also have one mango tree and we eat the harvest from our farm which could not last until the next season before I received WEF. My children could go to school without breakfast, take porridge for lunch and '*ugali*' and vegetables in the evening. When I received the WEF, I was able to increase my shares in table banking, take a bigger loan and expand my charcoal selling business. Right now, we are able to buy '*omena*', fish and milk from the market at least twice in a week. However, when the business is not doing well, we eat twice a day.

FGD 2 discussants 010

I stay in a rental house and sell charcoal and groceries. I was really struggling to feed my family before I received WEF from the little profits that I made. When I received money from WEF, I increased my stock and added selling grains. I managed to pay my share of the loan and we borrowed a second loan. All our members are doing business and we also have table banking where we borrow and pay with interest. I am able to eat three meals in a day.

According to Amartya Sen's Capability theory, environmental diversity which is the differences in physical environments will mean that human beings in different places will require different combinations of commodities if their needs are to be met. This study found out that in assessing the effect of microfinance on food security, it was important to consider the physical environments as they affected the generation of incomes as narrated by the above

discussants. The FGDs found out that women who invested as a group or had other investment like table banking could stock food and eat three meals in a day.

FGD 3 discussants 012

I work as a civil servant in Siaya town. The money we received from the WEF was used to expand our group project. We do outside catering and we share the part of the profits from the business. Before we received WEF we collected money from among ourselves and started the business. We are on our third loan from WEF and the business is doing well. I can say that I used to eat three meals a day even before I received WEF but I have been able to eat more of some of the foods I could not because they were not within my budget.

These were also validated by the key informant who said:

Most of the groups who have invested in group projects are doing well and have borrowed more than once. However, most of the groups that defaulted had done individual investments. They complain that the money is too little to make investments that require a big capital. However, some of the women doing small businesses have improved their businesses.

The findings of this study concur with the study by Armendáriz and Morduch (2000) who observe that group meetings facilitate education and training useful for clients with small experience and improve financial performance of their businesses. Other researchers (Godquin, 2004; Madajewicz, 2011) argue that group lending helps mitigate the risks associated with information asymmetry: for instance, because group borrowers are linked by joint liability, if one of them switches from safe to risky project (moral hazard), the probability that her partner will have to pay the liability rises. This gives group members the incentive to monitor each other.

However, those who used the money to start a business as individuals and did not have any other source of income ended up struggling to find even a single meal as narrated by discussants from the three FGDs. Findings from Figure 1.1 above shows that most of the women who used WEF for farming activities had the least number of women at 24 per cent of those who consumed three meals in a day and 49 per cent who reported to have consumed two meals in a day. This finding was supported by the following FGD sentiments a view that was shared by other women who were engaged in farming activities;

FGD 3 Discussants number 08

I invested the money I received in selling tomatoes and onions. The business did not raise enough profits to pay the loan so I stopped. I decided to continue working on my farm to feed my family. Things are difficult especially buying seed and fertilizer and I am forced at times to plant without fertilizer. What I produce on my farm is not enough to last as long. We eat if I get and I now work on people's farms to supplement.

These sentiments are supported by the Siaya County CIDP which found that the incidences of poverty are higher in the rural areas than in the urban areas at 57.93 per cent and 37.91 per cent respectively. There is lack of interventions for vulnerable households to undertake agricultural activities due to high cost of farm inputs (Siaya County CIDP-2013-2017).

FGD 3 discussants 008

I am an ECD teacher in a private school which pays me very little. I struggled to provide even a meal for my family and also pay school fees and house rent. When I received WEF, I rented a farm from the village where I plant maize and beans. At times I plant vegetables for sale. I was able to provide at least three meals for my family. However, some of the members of our group could not raise the money to pay the loan and the group disintegrated.

Findings from Figure 1.1 above indicated that the majority of the women in formal employment at 67 per cent could consume three meals in a day. However, other women in formal employment experienced challenges where they invested as individuals or where the group could not repay the loan as supported by sentiments from the above FGD. Unlike the findings of the study by Godquin, 2004 and Madajewicz, 2011 that indicate that group borrowing has joint liability, this sentiment points out that group monitoring may be ineffective where group cohesion is weak and social ties are loose.

4.2.3 Respondents eating less due to lack of money

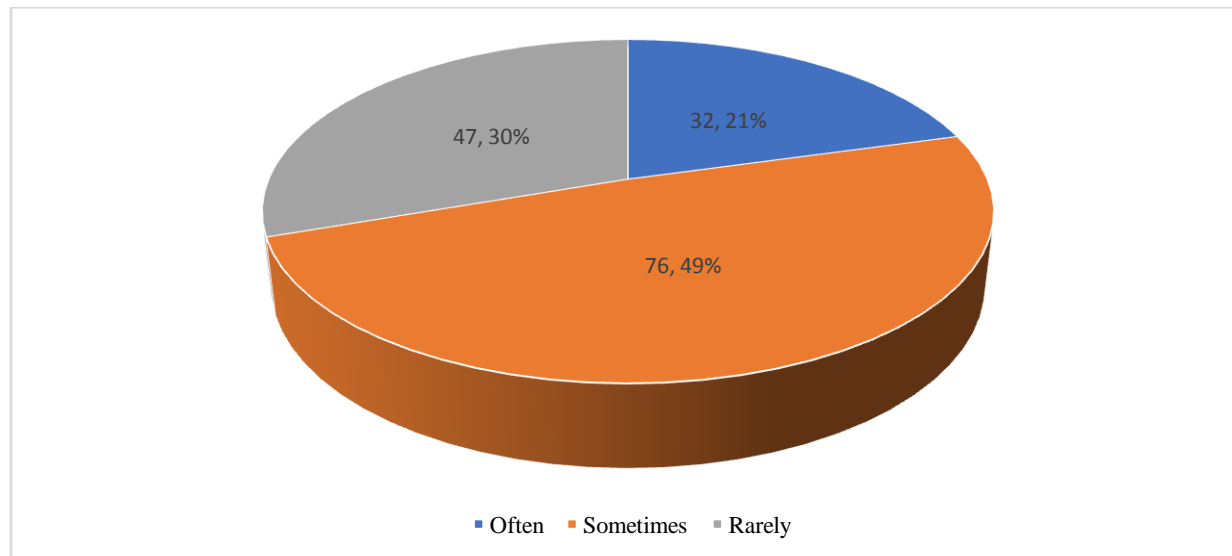
In Figure 1.2 below, the study sought to establish if the reason women ate less than they should was because they lacked money. In this study, this was applicable even where they ate three meals in a day but the food was not adequate.

Situations where the respondents ate less due to lack of money is a sign of WEF not bringing a positive change in the businesses of the respondents. This could arise from the respondents not

using the WEF for business or the business not being able to make enough profits as discussed below;

Figure 1.2

Women who received WEF eating less due to lack of money



Source: Field survey data (2016)

Findings in Figure 1.2 above indicate that majority of the women at 76 per cent reported that they sometimes ate less due to lack of money. The disparity in those who reported to rarely eating less at 47 per cent and those who ate less sometimes was an indication that WEF had improved the food availability of most of the women. The study pursued further to find out the reason for eating less from the FGDs. Surprisingly, some respondents ate less because they were saving to pay the loan and not necessarily because they lacked money. Pressure from the group members to pay their interest in time led to some women keeping the money they got from the business to pay the loan. The following sentiments were captured from some of the responses from the questionnaires with open ended questions;

A respondent number 062 from the open-ended questions section in the questionnaire reported differently on why she sometimes eats less due to lack of money. She narrated;

Mimi ninafanyaukulimanawakatiyakupandambegunamboleainachukuapesamingi. Hiyowakatimimininakulahata mara mojakwa siku. Lakiniwakatinimevuna, chakulainakuwamingi. Pesaya group ilinisaidiakuongezaNg'ombewamaziwa, nawakatiimezaa, nauzanakupatapesayachakulanamatumimizimengine(I am a farmer and during planting season, the seed and fertilizer is costly. During that time, I eat even once in a day. But when I harvest, I have a lot of food. The money I received from the group was used to buy a dairy cow and when it has given birth, I sell the milk and use the money to buy food and other needs.

Similarly, a respondent number 025 from the open-ended questions reported to rarely eat less because she lacked money. She reported to be in formal employment and she is able to eat three meals in a day. She narrated;

The issue of food is not a problem to me because I budget for it every month. With income from WEF I have even improved the types of foods I eat every day

This finding is supported by a study on Microfinance and how it impacted on the participants livelihoods done in Siaya by Oduge which revealed that households with more than one source of income expended more on both food and non-food items compared to those with only one source of income (Oduge, 2009). According to Sen in his Capability theory, variations in social context showing the different social arrangements that prevail in different societies will affect the translation of incomes or commodity into human development outcomes (Sen, 1999). When evaluating well-being, Sen argues, the most important thing is to consider what people are actually able to be and do.

A respondent number 054 from the open-ended questions in the questionnaire administered spoke candidly of the efforts she had to take in paying the loan. She reported;

Pesatulipatakutokakwa WEF, iliwekwakwa table banking ya group. Hapotunakopanakupana interest. Interest ndioinalipa loan. Kusematuukweli, miminimefinyikanawakatimwinginetunakula mara mojakwa siku kamasijafikishapesayakupipa interest yapesaya loan. Ni ngumusana.... ukikosa treasurer anakufuatanakelelenaniaibu (The money we received from WEF was put in our groups table banking. We borrow and pay with an interest. The interest is used to offset the loan. To speak the truth, I am hard pressed, and sometimes we eat even once in a day if I have not raised the interest of my loan for the group. It is very difficult...if you miss the treasure follows you quarrelling and it is a shame.)

This sentiment demonstrated that despite the discussant having increased income in her household, she had to struggle to repay the loan which affected her food availability. In addition, the findings of a study by Fofana (2016) on Microfinance, Food Security and Women's Empowerment in Côte d'Ivoire, were that microfinance institutions have increased the income of female borrowers and improved the level of farm production. The results however showed little improvement in food security (Fofana, 2016). These sentiments were shared by most respondents and one respondent number 033 from the questionnaire caught the attention of the researcher as she never used the money from WEF for her business. She reported;

I was given the wrong information that this money was for politics and we would not be required to pay back. When I received my share of the loan from the group, I did shop for the family (*laughs*). I bought clothes; cushions for the chairs and repaired my kitchen. I was shocked when I was told that we had to repay the loan. I have been summoned by the chief three times and now I am struggling to pay the loan. Now I have to save as much as I can to reduce my loan and sometimes, I go without a meal...

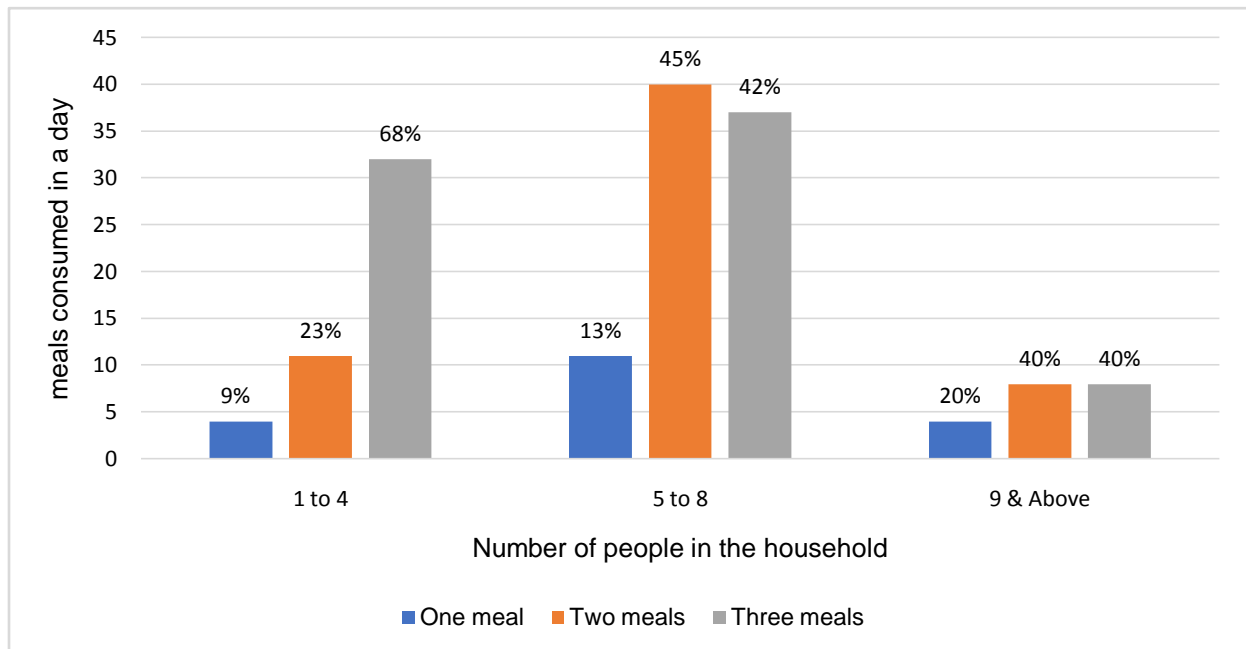
Contrary to the findings by Oduge (2009), sentiments shared by the respondents in this study showed that it was not just about participants with more than one source of income who expended more on food but also how the women used the money they received.

4.2.6 Number of people in a household * Meals consumed in a day

The number of people in the household was considered in this study as this was deemed to affect the incomes of the women. More household members meant more was expended on food. If the money expended on food came entirely from the IGA started by WEF, the success of the venture would lead to an improvement in food availability and its failure would make women struggle to pay the loan making them food insecure as demonstrated in findings in Figure 1.3 below.

Figure 1.3

*Number of people in the household*Meals consumed in a day cross tabulation count*



Source: Field survey data (2016)

Evidence from Figure 1.3 shows that majority of the women with between 1- 4 people in the household reported to have consumed three meals in day while women with 9 and above members in the household having the least at 40 per cent of those who reported to have consumed three meals in a day. These findings are supported by findings by Tantu et al (2017) that the higher the number of dependents in the household, the lower the income generated to purchase food items to fulfil all family needs which and that households with more than 2 dependent members were 3 times more likely to be food insecure than households with less than 2 dependent members. Thus, a lower household income and increased family size tend to worsen household food insecurity (Tantu et al., 2017).

According to Sen's capability theory, reality is complicated and evaluation should reflect that complexity rather than take a short-cut by excluding all sorts of information from consideration in advance. The finding in Figure 1.3 further indicates that the number of people in the household affected the food availability of women as more numbers meant more was expended on food.

However, more numbers of people in the household did not necessarily lead to consumption of fewer meals contrary to the findings by (Tantu et al 2017) as per the following sentiment;

FGD 3 discussants number 006 narrated:

I have nine children and they help with work on my farm and looking after my cows and goats. This makes my farm work cheaper and I am able to concentrate on my small business of selling groceries to supplement my farm produce. I am also able to get food for my family from the farm and milk from my cow's part of which I sell. I completed paying my

loan and our group has applied for a second loan.

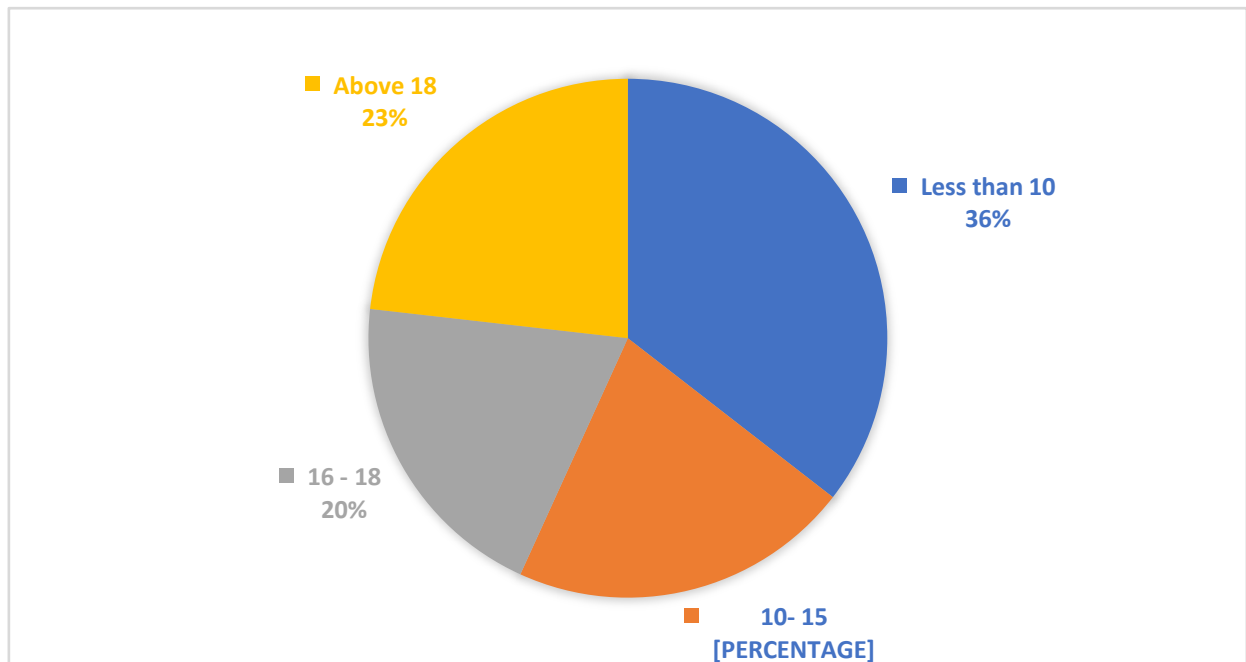
The number of people in the household and how they affected food availability was also influenced by the ages of those people as discussed in figure 1.4 below.

4.2.1 Age bracket of household members

Populations can also be defined by selected age groups. These age groups have been identified for analysis because of their critical role in the socioeconomic development. The report from the Kenya Population and Housing Census of 2019 showed that 1.2 per cent of the age category of 5-14 years and 5 per cent of those in the category of 15-17 years in Siaya County were working. Those above 18 years at 93.8 per cent forming the adult population were working (Kenya Population Housing Census, 2019). This analysis was therefore necessary to assess how the age bracket of the household members of women receiving WEF affected their food availability.

Figure 1.4

Age bracket of households of women who have received WEF



Source: Field survey data (2016)

According to Figure 1.4 above, members of the household who were less than ten years formed the highest group at 35.5 per cent and this indicates that majority of the members of the households were dependant on the women and were not contributing to the family's food production or increasing incomes. The category of 10- 15 years was 21per cent and they could assist with farming activities and minimize the cost of farming thus increasing incomes as seen from FGD discussions. The same applied to the category of between 16-18 years.

Women who were engaged in farming with majority of the members above 15 years had increased farm labour as indicated in Figure 1.4 above. The sentiments from discussants in the following FGDs supported these findings;

FGD 2 discussant number 011

I have six children and they are all in primary school. Before receiving WEF, our group depended on table banking and it was difficult to improve my business because of competing needs. After I received WEF, we divided the money amongst members and I was able to buy and stock grains for my family.

FGD 3 discussant number 005

The members of our group were mainly small-scale farmers and some of us do small business at our market centre. We did table banking monthly and each member contributed Kshs.200 which we borrowed and paid with an interest. It has been difficult for my family since am a widow and I have eight children who depend on me. When we received WEF, we divided the money among members and I bought maize and beans for the family. I increased my stock of liquid paraffin and groceries. However, the business failed after more people started selling the same items. I hardly can afford food for the family. I had to sell my one cow to pay for the loan and our group disintegrated.

This sentiment was shared by findings on the impact of WEF by Ijaza, Mwangi & Ng'etich (2014)

that high competition is a challenge facing women borrowers because they were engaged in similar businesses with services or products which were not differentiated.

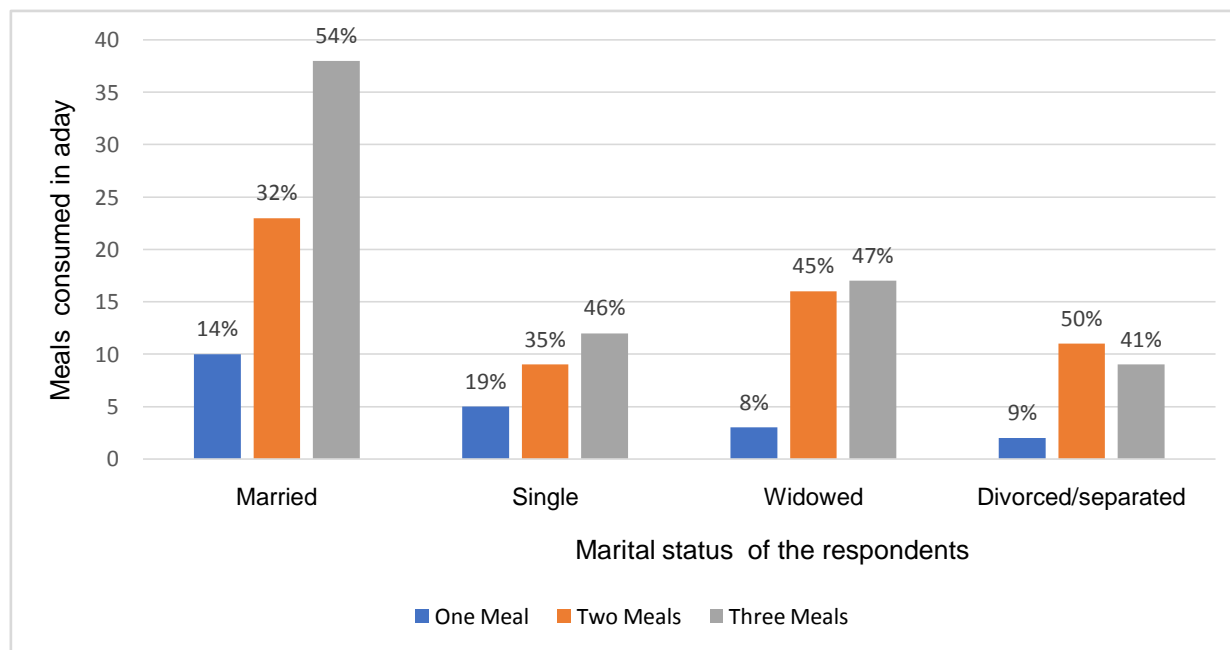
4.2.8 Marital status and meals consumed in a day

The women in the study reported to be either married, single, widowed or divorced/ separated. It was important to analyse the marital status to find out its influence on the food availability of the women. According to a study in Kisumu on Socio-cultural Determinants of Food Security and Consumption Patterns in Kisumu by Owino (2019) production systems were dictated by cultural requirements. Food production among communities living in Kisumu has been a collective responsibility involving all members of the family. Among the Luo community, cultivation was also carried out based on seniority of the family members. This seniority was with respect to the wives in the case of polygamous families. The first wife had to cultivate first then followed by the second. This process also applied during harvesting of food. The household head who was the husband for example had to eat maize first before any other member of the family. This ensured that there would be enough food for all members of the family during harvesting

time. However, culture is dynamic and has been changing over time (Owino 2019). Findings from this study which has similar culture shows women who are household heads, single, separated or widowed. Some of the married women are in formal employment where they participate in acquiring food for the family.

Figure 1.5

*Marital status*Meals consumed in a day cross tabulation count*



Source: Field survey data (2016)

Evidence from Figure 1.5 above shows that married women had the highest number of those who reported to have consumed three meals in a day at 54%. This finding was supported by sentiments from FGDs which indicated that women with a spouse with a stable source of income were more food secure as they could use the money for WEF for their business and increase incomes. A discussant number 008 from the same FGD1 narrated;

I am a teacher by profession and most of our members are civil servants. My husband is also a teacher and my family gets three meals in a day from my salary. I have a hardware business in Siaya town and I borrowed money from the table banking to build my business. However, the money given by WEF was too little as my business requires a huge capital. Our group borrowed only once and we realised the output was not worth it. I completed paying the loan and our group dissolved.

A study conducted by Kassie et al. (2012) in Kenya concluded that the change in chronic food insecurity between female-headed households and male-headed households is statistically significant. The study found that almost 53% of male-headed households were food secure compared to 42% of female-headed households.

Findings from Figure 1.5 indicate that 47 per cent of the women who were widowed could consume three meals a day. This data is supported by the Siaya County CIDP 2013-2017 which reported that the total population of females is more than that of males. The higher population of females as compared to males can be attributed to the low life expectancy rate of 38.3 years for males as compared to 43.6 years for females (Siaya CIDP 2013/2017).

Findings from Figure 1.5 above further indicated that widowed women consumed more meals than single women. However, the disparity for widows between those who could consume two and three meals was only 2 percent. Evidence from FGDs and KIIs showed that this was because some widows deceased husbands left them with stable sources of income unlike the single women who were the sole providers of their families. A discussant number 004 from FGD 3 when discussing about how the IGA's had affected her capacity to produce food for her household said:

I live with my children on a two-acre piece of land that my husband left me with when he died, we had started a tree nursery with my husband which I expanded with the money from WEF. I also engage in selling farm produce like vegetables and grains. The money from WEF helped me start a poultry project. This has helped me to provide food for my family.

Another discussant number 006 from FGD 2 reported that the situation was different for her since she was a single lady living in a rental house with her children. She had to grapple with paying rent, paying school fees and buying food using the money from her small business. She consumed one meal in a day to be able to sustain her business and pay her loan. The researcher made further enquiries from the key informant who said: *The situation for individual women varied as some widows were left with nothing upon the demise of their husbands. The single and separated women were the worst hit as they were mostly not accepted in their ancestral homes.*

These findings concur with a study on household food security and associated factors done in Southern Ethiopia by Feleke & Bogale (2009) and another in South Africa by Ndombo (2013) in

which the findings expressed showed that single women as household heads were 4 times more likely to be food insecure than the married. According to the Sen's capability approach, reality is complicated and evaluation should reflect that complexity rather than take a short-cut by excluding all sorts of information from consideration in advance. Findings on marital status showed that the marital status affected women's food availability but more important to note was that even with the varied marital statuses, individual differences of women affected how they translated the WEF into their food security.

4.3 Contribution of WEF on women's food access

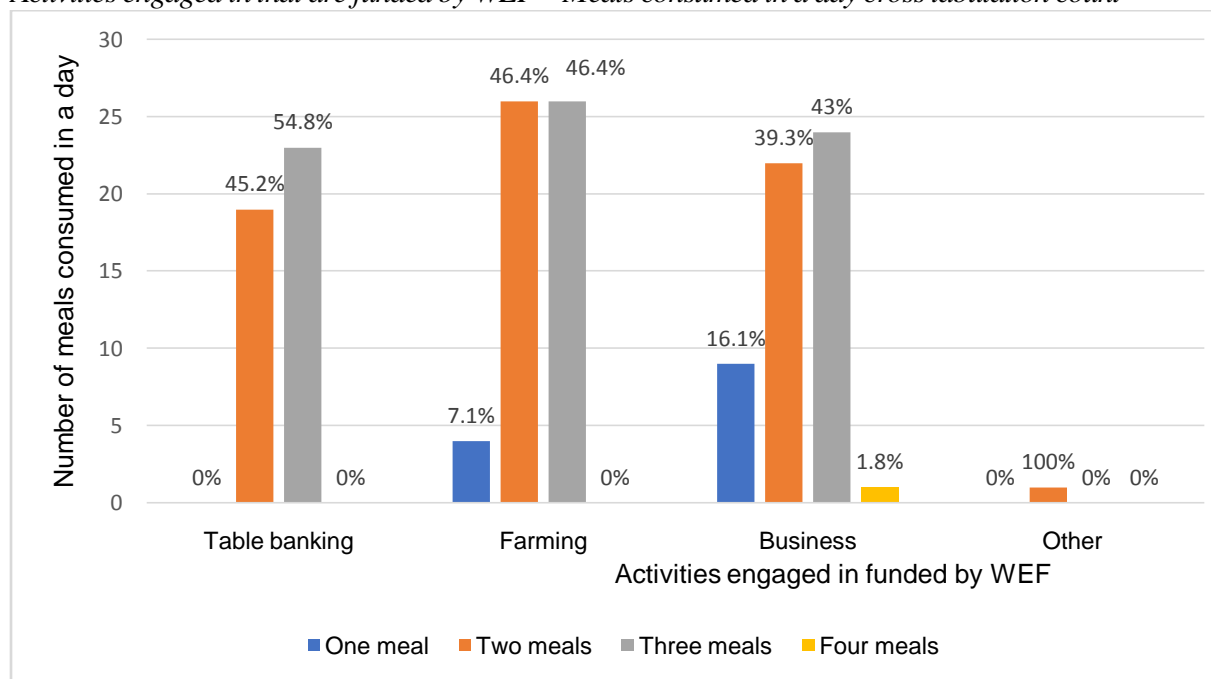
The study focused on food access of women which refers to their purchasing power by looking at the Income generating activity they engaged in, the profits made and amount spent on food. The study also looked at the meals the house hold felt like eating but could not due to lack of money. This quest was guided by the fact that study's done on how microfinance affects household income show improvement in incomes of women and their food access.

4.3.2 Activities engaged in that are funded by WEF

The objective of WEF was to enable women establish businesses or build on existing ones in order to empower them socio economically. Findings of this study showed an improvement in the food access of the women who were already doing business and used WEF to build on their existing business. Those who used the WEF for small business start-ups individually lacked the experience and most of their businesses collapsed. They ended up struggling to pay the loan and this affected their food access negatively. Women who did group investments reported an improvement in their food access as shown in the following findings;

Figure 1.6

*Activities engaged in that are funded by WEF * Meals consumed in a day cross tabulation count*



Source: Field survey data (2016)

Findings from Figure 1.6 above indicate that women who did table banking were able to consume three meals in a day at 54.8 per cent and none reported to have consumed one meal in a day. FGDs indicated that women who did table banking would have the interest from the group pay the loan hence most of them could do well in their business and improve their food availability. An equal number of respondents engaged in majorly farming at 46.4 per cent reported to have consumed two and three meals in day. FGDs indicated that while some women used WEF to build on their existing IGAs, some were using the loan for business start ups and

depending on the amount of money they received, some ended up struggling to repay the loan hence it affected their food availability.

A discussant number 002 from FGD 1 reported that she was able to eat three meals in a day even before receiving WEF. Her business is established and they have accessed loans from Kenya women microfinance as a group which they repaid. They applied for WEF because it offered lower interest rates. These sentiments were shared by a discussant number 009 from FGD 1 who reported that she was able to consume three meals in a day even before accessing WEF. They had table banking in her group and they operated a catering business and shared part of the profits and invested the rest in the group business. A discussant number 009 from FGD 3 that received money from WEF and felt the money did not help her said;

We received the WEF and divided amongst the members to support our business. The money delayed and I could not invest in farming and tried buying and selling vegetables. The business failed as I spent most of the money on buying food and other necessities. I could not pay back the money. This was also the case with most of our group members. We could not pay the loan and the group disintegrated. Before receiving WEF, I struggled to get even a meal for the family. After receiving the money, I was able to access three meals in a day. However, right now, we can afford only one meal a day.

Upon inquiry from the key informant on the economic activities of the women who had received the WEF, he said:

Some groups divided the money amongst themselves and most of the IGAs they started failed. I have received disputes of members who could not pay back what they had received. However, there were positive reports of the groups who did group investments some of which had applied for a second loan.

These findings are supported by literature by Armendáriz and Morduch (2000) who observed that in group lending, group meetings facilitate education and training useful for clients with small experience and improve financial performance of their businesses. Other researchers (Godquin, 2004; Madajewicz, 2011) argue that group lending helps mitigate the risks associated with information asymmetry: for instance, because group borrowers are linked by joint liability, there is reduction in group members' default through peer pressure and social ties (Guttman, 2007; Dixon et al., 2007; Al-Azzam et al., 2011). What these studies are not clear about is situations where the investments in group lending are joint or divided amongst individuals within

the group and the effect it has on individual members. This study established the performance of individual and group investment and how it impacts on the food access of women.

4.3.3 Profit made in a month

The amount of profits made in a month is an indication of the success of a business venture. Majority of the respondents in this study as seen earlier were engaged in business and it was important to establish whether these businesses were making profits. With increased profits, the women would have greater purchasing power to enhance their food access.

Table 4.3

Profit made in a month (Ksh.)

	Frequency	Percent	Valid Percent	Cumulative Percent
	Below 300	05	3.2	3.2
	301-500	29	18.7	21.9
Value	501-1000	66	42.6	64.5
	Above 1000	55	35.5	100.0
	Total	155	100.0	100.0

Source: Field survey data (2016)

Regarding amount of profit made in a month, 42.6 per cent of the respondents reported to have made between Ksh.501- 1000 in a month. 35.5 per cent made over Ksh. 1000 in a month while 3.2 per cent reported to have made Ksh 300 in a month. This is supported by in table 4.1 which indicated that some of the women had received between Ksh.1000-Ksh 10000 which could hardly help them compete with established businesses in the case of business start-ups.

4.3.4 Amount of money received in relation to Meals consumed in a day

Microfinance had positive impact on the borrowers' income especially in urban areas in India (Imai, Arun, and Annim 2010) and Zimbabwe microfinance had positive impact on poverty

reduction and the average income of microfinance clients was more than the average income of new clients or non-clients (Morduch and Graduate 2002). The Capability theory by Sen's choice of focus is upon the moral significance of individuals' capability of achieving the kind of lives they have reason to value (Sen, 1999). Evidence from this study showed that there was no generalized effect of WEF on the incomes and food security of women rather positive or negative impact results depended on how the individual women utilized the funds as individuals or in a group project.

Table 4.4

*Amount of money received * Meals consumed in a day Cross tabulation*
Count

	Meals consumed in the last 24hours				Total
	One	Two	Three	Four	
1000-10000	11	41	39	1	92
20001-30000	0	1	2	0	3
30001-40000	0	0	1	0	1
Group project	0	14	45	0	59
Total	11	56	87	1	155

Source: Field survey data (2016)

From the findings in Table 4.4 above, majority of the women received between Ksh. 1000-10000 and they were able to consume two and three meals in a day. The findings further indicate that women who did group projects could afford three meals in a day. Most of the women who did group projects had alternative sources of income thus they were able to access three meals in a day without depending on money from the project. A discussant number 003 from FGD 1 reported that she purchased food from the market from her salary. She narrated:

We applied for the WEF to boost the group business of tents and chairs. We invested in the business with additional funds from the group. I have always budgeted for purchases of food from my salary and still do so. I am able to eat three meals a day. The money

from WEF is mainly for expanding our business and increasing our income. Even so the quality of my diet has improved as am able to access meat and fish more often.

A discussant number 008 from the same FGD1 reported that they formed their group to access WEF and use it for table banking. They however borrowed the money only once and placed it in their table banking. They paid the entire loan and did not borrow again because the money was too little. They preferred microfinance institutions that could offer bigger loans to expand their business.

She narrated:

I am a teacher by profession and most of our members are civil servants. My husband is also a teacher and my family gets three meals in a day from my salary. I have a hardware business in Siaya town and I borrowed money from the table banking to build my business. However, the money given by WEF was too little as my business requires a huge capital. Our group borrowed only once and we realised the output was not worth it. I completed paying the loan and our group dissolved.

A discussant number 001 from FGD 2 felt that the money did not help her since the group business collapsed. She narrated;

Our group applied for the money since we wanted to invest in buying maize during harvest season and selling when prices went up. However, the funds delayed so much before coming until we could not continue with the business. We had to change to poultry farming which did not succeed as we did not have connections to market our chicken. I have struggled to pay the money which never helped our business. When asked about the implication this had on her food access, she said. To me the situation remained the same. I have continued to struggle to find food for the family and WEF worsened this as I had to repay the loan.

A discussant number 007 from FGD 3 reported that they divided the money among the members and she started a small business of selling rice. The profits made were so little and she ended up using the capital to purchase food. She had to sell her goat to pay back the loan. Similar sentiments were reported by a discussant number 009 from FGD 2 who reported that she did not realise much from the fund. She narrated:

I received Ksh. 7000 when the WEF was divided among our members. I bought maize which I sold at our market centre. However, the profit that I made was too little after removing other expenses for me to buy food and other necessities. I have succeeded in repaying the loan though it was difficult but I would prefer they give a bigger loan.

The researcher followed up on this with the key informant who said that women were allowed to borrow as individuals but the challenge was that they had to show their ability to repay by a bank

statement showing history of savings, log book, a registered business and a Kenya Revenue Authority PIN to show remittance of taxes or any other document as security for the loan. This was out of reach for most women within Karapul sub location. These results corroborate with existing literature which has suggested that microfinance works differently from one context to others and from rural to urban the population density, attitudes to debt, group-cohesion, enterprise development, financial literacy, financial service providers and other (Armendáriz et al. 2005). In line with this study, findings showed that the time of release of funds, the amount of money received the kind of investment whether group or individual were determinants of the women's ability to improve incomes necessary for food access.

4.3.4 Occupation of respondents * Skipping meals because respondent did not have enough money

According to Ariful, Atanu and Asiqur (2018) and Mutinda (2011), food intake is one of the indicators of improved income levels. By analysing if respondents skipped meals because they lacked money, the study sought to establish if by accessing WEF, it had an influence on the incomes of the respondents and how the social variations like occupation contributed to their food access.

Table 4.5

*Occupation of respondents * Skipping meals because respondent did not have enough money Cross tabulation count*

		Skipping meals because respondent did not have enough money			Total
		Often	Sometimes	Rarely	
Occupation of respondents	Farming	4	29	19	52
	Business	0	25	28	53
	Formal employment	1	22	11	34

	Others	0	10	6	16
Total		5	85	64	155

Source: Field survey data (2016)

Evidence from table 4.5 above showed that over half of the women sometimes skipped meals because they did not have enough money to eat at least three meals in a day. Only five of the respondents reported to often skip meals because they lacked money while 64 out of the 155 respondents reported to rarely skip meals because they lacked money. A discussant number 003 from FGD 3 reported that the WEF was a good initiative by the government. However, for her it came in late. She narrated;

Maisha yanguni shamba. Wakati group iliamuakutafutahiipesa, miminilitakakukodisha shamba, nipandemahindinamaharagweiliniuze. Pesailichelewahadi shamba ikachukuliwanamtumwingine. Nilipatahiipesawakatiwatuwalishapanda. Nikatumiakuanzishabiasharayanyanyanahaikufanyavizuri. Mimi nalipa loan naningumukupatachakula. Maranyinginakulatuasubuhinjioni. (My life is farming. When our group decided to borrow this loan, I wanted to rent a farm and plant maize and beans so that I can sell. The loan delayed until the land was taken by someone else. I used the money to start a tomato business but it did not do well. I am paying the loan and it has been difficult to buy food. Many times, I only eat in the morning and in the evening.

A discussant number 002 from FGD 2 also reported that the challenge she experienced with WEF was delaying of funds after applying. She said:

I am an ECD teacher and I wanted to use the money from WEF to sell shoes and clothes over the Christmas Eve. The money delayed until schools opened. I decided to go ahead and buy the clothes and shoes but it was difficult to sell them because of the time I spent at school. I ended up using my salary to offset the loan. I go to school without breakfast and depend on the food offered at school to save for other needs like paying rent.

4.4 The effect of Women Enterprise Fund on dietary diversity of women

The study wanted to establish if women were able to consume the types of food they felt like after receiving WEF, if the women felt like eating certain types of food but could not because they lacked money, the occupation of the women and how it affected the types of food they were able to consume and how the income from WEF contributed to the types of food the women were able to consume. The set of food groups used in this study was adapted from that used by

FAO (2018) to reflect dietary and economic patterns in food selection in the study households. This is due to the fact that an increase in the number of meals and even the quantity of food consumed does not translate to food security. Studies have shown that an increase in dietary diversity is associated with improved socio-economic status and household food security measured as household energy and protein availability (Hatloy, 2000; Foote et al, 2004).

4.4.1 Occupation of respondents * Categories of food consumed by women

Category of food consumed in a week							Total
Cereals	Dairy products	Legumes	Animal flesh	Vegetables	Fruits	Starchy tubers	

Food varieties ensure that the food consumed meets the dietary needs of the household providing the required nutrients (FAO, 2018). This study therefore sought to find out if the income from WEF not only increased the purchasing power of households and their food production, but also if the food consisted of diverse foods.

Table 4.6

*Occupation of respondents * Categories of food consumed by women cross tabulation count*

Occupation of respondents	Farming	16	4	5	7	8	1	1	42
	Business	22	3	3	18	3	3	2	54
	Formal employment	12	5	3	13	3	2	2	40
	Others	7	2	4	4	2	1	1	21
Total		57	14	15	38	16	7	6	155

Source: Field survey data (2016)

As indicated in table 4.6 above among the 155 women in the study, 22 women who were doing business were able to consume more food from animal sources and cereals while 16 women doing farming were able to consume more food from animal sources compared to 12 in formal employment. The findings indicate that women concentrated more on eating food from animal sources and cereals than fruits and vegetables which are also necessary for a nutritious diet. This pointed to the importance of examining dietary diversity since the ability of the women to purchase or produce own food without access to food varieties would still make them food insecure. Unlike in Figure 1.1 that showed that more women doing farming could consume two or three meals in a day compared to those doing business, findings in table 4.7 on dietary diversity show the contrary.

While conducting the FGDs, discussants responded to be aware of the different food varieties but gave different responses as to why they ate or did not eat the food they desired. They also gave varied responses on how WEF affected the food varieties they consumed. The study found out that women in business and farming could easily access food varieties they desired depending on the success of their projects unlike women in formal employment who were dependent on their salary and less flexible to creating ways for increased incomes. They narrated:

FGD 1 discussants:

Discussant no. 04

I budget for my food every month and I can only eat from what is within what I can afford. The money from WEF is used for group projects and I can only access the money after the profits have been shared which takes time. You know we have other similar businesses to compete with (hesitates) so we have to look for opportunities.

Discussant no. 06

My husband is full time in business while I am a primary school teacher. Eating the food varieties I feel like eating has never been a problem to me as my husband's business is doing well. Our group borrowed the loan once and because it delayed before coming and also was too little, we put the loan in our table banking for members to borrow and pay with interest. We cleared the loan and have not borrowed again.

FGD 3 discussant number 011

I invested the money I received from WEF in a poultry project and the rest I used to buy food for my family. I was able to eat foods like meat and fish which I could not afford before. However, the poultry project failed as it could not generate enough profits. I struggled to pay the loan and I now only eat what I am able to get from my farm and sometimes supplement from purchasing from the market.

This sentiment concurs with Kiriti (2005) in his study in Kenya argues that microfinance tends to indebt too poor women leaving them more vulnerable and exposed. In the study, Kiriti (2005) concentrates on the impact of microfinance repayment on household assets. The findings are that poor households depleted livelihood assets in the course of loan repayment since the income generating activities were not raising enough profits to repay the loans on time.

FGD 3 discussant number 005

With me the WEF really helped me as I expanded my tree nursery and rented a farm where I planted maize and beans. My business has helped me to eat at least three meals in a day. Am able to buy milk, meat and fish unlike before where I rarely could afford these foods. I also have a kitchen garden where I plant vegetables, tomatoes and onions for my family.

FGD 2 discussant number 007:

I sell second hand clothes in Siaya town and with the profit from my business; I rented a farm which helps me stock maize and beans for my family. When business is doing well,

I buy meat, fish, fruits and milk for my family. WEF helped me boost my business because we divided the money and I put part of it in my business.

In contrast to the study by Kiriti, the discussant number 005 from FGD 3 and discussant number 007 from FGD2 above reports increased incomes from their business and consumption of diverse foods. This is in line with Sen's capability theory that Individuals can differ greatly in their abilities to convert the same resources into valuable functioning's ('beings' and 'doings').

Findings from the key informant interview also reported that women were able to purchase at least a cow and some were keeping poultry from the incomes they received from WEF. The key informant said:

Most of the groups receiving WEF meet at my office in the afternoon on market days. I normally see some of them purchase pork, fish, tomatoes, sweet potatoes from the market before they start their meeting. Before these women received this loan, they had their table banking meetings and only a few could purchase foods like meat or fish. However, there are groups that we are following up their cases of defaulting. They rarely meet and some women from these groups still come for relief food.

These findings are in line with evidence from Tanzania (Nanoor, 2008) and Rwanda (Barnes, 2001), indicating that participation in a savings and credit association and the red cross credit programme, respectively, was associated with a significant positive increase in meal quality, an increase in consumption of meat in both countries and fish in Tanzania. According to the capability approach, a policy would be considered successful if it led to an expansion of peoples' freedoms to do or be what they have reason to value, and had not infringed on their freedom to be agents of their own lives.

FGD 3 discussant number 001

I did not know that WEF needed to be paid back. We applied for the loan for the group with the information that it was money for politics. I used the money to settle my son's school fees. I was later forced to pay back and it has not been easy. I am still struggling to raise the loan. As for the food varieties I consume, nothing has changed. I still do menial jobs on people's farms and I can only eat what I can afford.

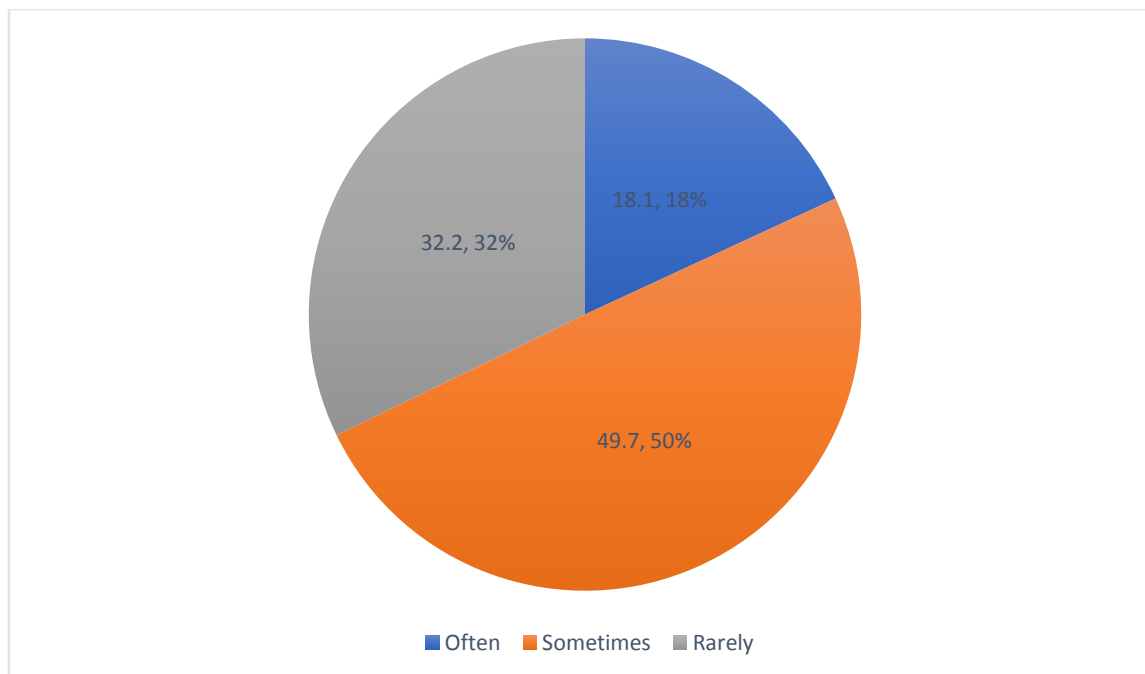
This study found out that WEF had expanded some of the women's ability to consume the varieties of food they desired. However this was not the case for the women who used the money for other needs apart from expansion of their business as reported by discussant number 001 from FGD 3 above. 36.8 per cent of women in the study consumed cereals because maize is a staple food in Siaya County grown by most farmers (Siaya Sub County Social Development Office Report, 2015). 25.8 per cent of the women reported to consume food from animal flesh which indicates an improvement in incomes because unlike cereals like maize and beans grown by most farmers, animal flesh is mostly bought from the market. Few women consumed fruits which are also necessary for a nutritious diet. It is clear from the findings that women are still food insecure because there is a big disparity in the varieties of food eaten to constitute a nutritious diet with respondents in the study having laid emphasis on consumption of cereals and food from animal sources.

4.4.3 Respondent eating same food because of lack of enough money

Women being able to consume a variety of food they desire is an indication of improved incomes. The Capability Approach by Sen choice of focus is upon the moral significance of individuals' capability of achieving the kind of lives they have reason to value. This study sought to find out if women were eating the same foods because they lacked enough money and how WEF affected consumption of different categories of food groups.

Figure 1.7

Respondent consuming same food due to lack of enough money



Source: Field survey data (2016)

As indicated in figure 1.9 above, 49.7 per cent of the respondents sometimes ate the same food because they lacked enough money. This shows that they desired certain types of food which were out of their reach making them food insecure. The least number of women at 14 in the study reported to often consume the same food because they lacked money. This pointed to the importance of not just looking at the purchasing power in assessing food security but also looking at the ability of the household to consume a variety of foods. Discussions in the FGD 1 indicated that women were more concerned with providing food for the family but not in the food varieties for a nutritious diet. A discussant from the FGD 3 said:

I make sure my children have eaten at least two meals in a day. I get my food from the farm and store and this is especially maize and beans. During school days, lunch is provided for at school for the children and I take porridge for my lunch. I cannot afford to cook food myself alone as this will mean buying more food. I do not have a cow for milk and they take porridge every morning. I cannot afford buying milk. I eat ‘ugali’ and vegetables every evening but sometimes we buy ‘omena’ to supplement.

These sentiments concur with a study done in Bahi District in Dodoma region and Mbarali District in Mbeya region of Tanzania which revealed that the diet among households accessing microfinance lacked diversity, and that the intake of foods from animal sources (meat, poultry

and offal, fish and seafood) was low, especially among the children and women (Ochieng et al, 2017).According to Sen's Capability theory, environmental diversity which is the differences in physical environments will mean that human beings in different places will require different combinations of commodities if their needs are to be met. This study therefore sought to find out how WEF influenced the dietary diversity of women in Karapul sub location. Unlike the findings of the study done in Tanzania by Ochieng 2017 that showed households accessing MFI lacked diversity, this study found out that there was improvement in dietary diversity or lack of it for women who received WEF but this was determined by the social variations and environmental diversity of the individual women.

In this chapter,findings showed that variations in social contexts showing the different social arrangements of women and environmental diversity affects the use of WEF to achieve food security.Findings showed that WEF had increased the food availability of women who had established businesses and those with alternative sources of income. Women in formal employment, established businesses or those with a spouse with a stable source of income were able to consume a greater number of meals and even stock more. WEF improved the food access of women who ventured into group investments more than those who used the fund for individual business start-ups.They were able to improve their profits as group projects expanded the profits made and reduced the risk of diverting the funds. This improved the women's purchasing power and eventual food access. Time of release of Funds by WEF secretariat affected the success of most of the businesses which targeted peak seasons to sell their products. With increased incomes, there was increased consumption of different varieties of food as women could access the food varieties they desired.

CHAPTER 5

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The aim of this study was to examine the role of Women Enterprise Fund on food security in Karapul sub location. This included examining food access by assessing the purchasing power of women who had received WEF; finding out the food availability of women by assessing the amount of food available in the women's household both from own production or the market; and assessing the dietary diversity which involved the different types of food consumed by women after receiving WEF. This chapter presents a summary of the major findings in this study, which have generally underscored the factors that affect how WEF affects the food access, food availability and dietary diversity of women. It also presents conclusions and offers recommendations on how WEF can be improved to be able to affect positively the food security of women. The chapter finally suggests areas for further research.

5.2 Summary of Findings

Evidence from the study showed that WEF had improved the food availability of women in formal employment at 67 per cent of those who reported to have consumed three meals in a day. Women in formal employment also had the least of those who reported to have consumed one meal in a day at 9 per cent. This finding was supported by FGD sentiments of women in formal employment some who reported to have been able to consume three meals in a day even before receiving WEF. Findings also showed that 38 per cent of those women engaged majorly in business reported to have consumed three meals a day but the disparity with those who reported to have consumed two and one meal was minimal at 33 and 29 per cent respectively. This is due to the finding that 76% of women who did group projects reported to have consumed three meals in a day thus Women Enterprise Fund improved their food availability. However, women who divided the loan to invest in individual business start-ups faced competition from established businesses which led to little or no improvement of their food availability. Findings from open ended questions and FGDs showed no improvement in food availability from WEF for those women who never used the loan to start an IGA. Further results from FGDs showed an

improvement in food availability for women with a spouse with a stable source of income. They reported to have been able to consume three meals in a day even before receiving WEF and they were able to make more incomes and improve on their food access. However, FGDs showed that women who reported to have eaten less than they should due to lack of enough money was because they were struggling to pay the loan.

Findings from this study showed an improvement in food access for women who took WEF more than once and this was more so with those who did group projects. Those who did group projects or table banking made more profits and borrowed more loans hence improving their incomes. With Increased incomes, the women improved their food access. Results from the study indicate that 93 per cent of those women who took the WEF thrice were able to consume three meals in a day. Findings from FGDs further indicated that delay in disbursement of funds after loan application affected the respondents' incomes. This is because they targeted to use the loan during peak seasons when market for certain products was high. Delays led to investing in alternative business which affected the profits made hence reduced incomes leading to reduced food access as they had to offset the loan even after making losses.

Respondents at 40 per cent reported to consume food from animal sources which indicates an improvement in incomes because unlike cereals like maize and beans grown by most farmers, food from animal sources are mostly bought from the market. Few women consumed fruits which are also necessary for a nutritious diet. It is clear from the findings that there is a big disparity in the varieties of food eaten to constitute a nutritious diet with respondents in the study having laid great emphasis on consumption of cereals and food from animal sources.

5.3 Conclusion

Findings from this study showed that increased incomes for women did not automatically translate to improved food availability. FGD showed that social variations and environmental factors affected how the women translated the WEF into improving their food access. Findings from FGDs and key informant interviews showed an improvement in the food availability of women who invested as a group or had other investment like table banking could stock food and eat three meals in a day. They were able to pay the loan and borrow more money thus increasing

their incomes and improving their food availability. However, majority of those who used the money for business start-ups as individuals and did not have any other source of income had reduced food availability.

Findings from FGDs indicated that delay in funding by WEF secretariat affected the businesses of the women as some targeted certain seasons when market for certain items was ripe. They ended up not investing the money in the businesses they intended and some of their businesses failed. This in return affected their food access with limited incomes. Findings from the quantitative data showed a big disparity in the varieties of food eaten to constitute a nutritious diet with respondents in the study having laid great emphasis on consumption of cereals and food from animal sources.

5.3 Recommendations

In line with the findings and subsequent conclusions, the following recommendations were made to guide any current and future efforts aimed at addressing empowerment of vulnerable groups both at the national and county level;

The use of WEF for business startups requires rigorous training and monitoring of the businesses to help the women maximize profits and improve their incomes. The WEF constituency secretariat should also consider proper assessment of group projects, vetting of group documentation before funding and consistent monitoring of group projects. This will in turn improve the incomes of the borrowers and eventual purchasing power hence increase food access.

The WEF secretariat should ensure timely disbursement of funds. The fact that only 551 women had received the WEF through the CWES compared to the total population of 7984 women in

Karapul sub location points to the need to address delays in funding which according to the FGD discussions was a factor that discouraged the women from applying for the fund. This will ensure that the women maximize returns and improve on their food availability.

The Government in its Food Security and Nutrition policy should increase farm inputs of women engaged in farming to ensure WEF improves their food security. Improving productivity through input delivery would enhance the value of own consumption at household level and also access to more food groups

5.4 Areas for Further Research

1. Research needs to be done on group and individual WEF investment. Findings of the study showed that majority of the women divided the money amongst themselves hence the capital was too little to engage in meaningful business.
2. Furthermore, the research only explored the role of WEF on food security in Karapul Sub location. Other studies need to be conducted on other factors that influence food shortage in Karapul sub location. The findings may not be similar with other villages under different climatic conditions and socio-economic status. Other research needs to be conducted on different funds or programs in other areas so as to compare and corroborate the results of this study.
3. The study used the Household Food Insecurity Access Scale (HFIAS) domains and generic questions in measuring the impacts of programs on the access component of household food insecurity in form of a questionnaire. A study on quantitative measures of food security which include calories availability, anthropometric indicators and dietary diversity indicators need to be conducted to understand how WEF contributes to food security.

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Applied Economics letters

APPENDICE

APPENDIX I: QUESTIONNAIRE

OPEN AND CLOSE ENDED QUESTIONS WITH WOMEN RECEIVING WEF

Good morning/afternoon. My name is EuphrasiaAgalaMuhumbwa. I am a MA student from Maseno University. I am conducting a study on the role of WEF on food security in Karapul Sub location. You have been selected for interview in this research as a beneficiary of the programme. The information you provide will be confidential and you will not be identified as a respondent in this research. You can choose whether or not to participate and stop at any time.

I would like to hold a brief interview with you.

A: SOCIO-DEMOGRAPHIC FACTORS OF WOMEN WHO HAVE RECEIVED WEF

1. Background information
 - No..... Village.....
 - Occupation No. of people in the household.....
2. (iii). What is your marital status? Tick where appropriate
(1) Married (2) Single (3) Widowed (4) Separated

B. FOOD ACCESS OF WOMEN WHO HAVE RECEIVED WEF

1. How many times have you received WEF?
.....
2. How much money did you receive from WEF?
.....
3. Did you use the WEF on any income generating activity? (1) Yes (2) No
State the IGA.....
4. How much profit do you make in a month?
(1) Below 300
(2) 301-500

- (3) 501-1000
- (4) Above 1000

5. How much do you spend on food in a week?

- (1) Below 300
- (2) 301-500
- (3) 501- 1000
- (4) Above 1000

6. Did you have no food at all in your household because there were no resources to get more?

- (1) Often
- (2) Sometimes
- (3) Rarely

C. FOOD AVAILABILITY AND WEF

1. What is the source of food for your household? (1) Purchasing from market (2) Farm

(3) Income from business (4) other.....

2. After receiving WEF, how many meals were you able to consume in a day?

(1) One (2) Two (3) Three (4) Other-----

3. Are there days you have eaten less than you should because you lacked money?

(1) Often (2) Sometimes (3) Rarely

If yes, please explain

.....

.....

.....

D. DIETARY DIVERSITY AND WEF

2. After receiving WEF which categories of food were you able to consume in a week? Tick appropriately.

- i. Animal foods
- ii. Dairy products
- iii. Legumes
- iv. Cereals
- v. Vegetables
- vi. Fruits
- vii. Fats and oils

- viii. Vegetables
- ix. Starchy tuber

.....
.....

3. Did you have to eat less varieties of food than you felt you should?

- (1) YES
- (2) NO

If yes, state the reason-----

4. Are there types of food you felt like eating but you did not?

- (1) YES
- (2) NO

If yes, state the reason.....
.....

5. After receiving WEF, did you have to eat the same foods daily because you did not have money to buy other foods?

- (1) Often
- (2) Sometimes
- (3) Rarely

THE END

Thank you for your time

^^

APPENDIX II: KEY INFORMANT INTERVIEW GUIDE

POSITION OF THE INTERVIEWEE: THE CONSTITUENCY WOMEN ENTERPRISE OFFICER

INTRODUCTION

Good morning/afternoon. My name is EuphrasiaAgalaMuhumbwa. I am a MA student from Maseno University. I am conducting a study on the role of WEF on food security in Karapul Sub location. You have been selected for interview in this research as a key informant for the role you have played in the programme. You can choose whether or not to participate in the interview and stop at any time.

I invite you to participate in this study. The information that you will provide will be treated as confidential and will in no way be disclosed to any third party. You are therefore requested to feel free and provide honest responses.

Date of interview _____ Interviewee _____

Name of organization _____ Position.....

A: CONTRIBUTION OF WEF TO FOOD ACCESS

1. When did the Sub County receive the Women Enterprise Fund for the first time?
2. What are the avenues used to make women aware of the WEF? In your opinion is it sufficient?
3. How many groups have applied for the fund?
4. Do the women invest in group or individual activities?
5. Do we have groups that default in payment of loans? If so, what are the reasons for defaulting?

6. Do you train the groups before giving them loans? Are there follow ups on implementation of the skills learnt in their business?
7. From your view are the women making profits in the business to repay the loan and purchase food?

B. CONTRIBUTION OF WEF TO FOOD AVAILABILITY

1. What are some of the Income generating activities that women engage in?
2. Have these activities contributed to food available in their households?
3. Are there groups that have reported difficulty in repayment due to collapse of businesses? How do they manage to repay their loans?
4. What would you suggest would make women receiving WEF be food secure?

APPENDIX III: KEY INFORMANT INTERVIEW GUIDE

TITLE OF THE INTERVIEWEE: THE AREA ASSISTANT CHIEF

INTRODUCTION

Good morning/afternoon. My name is Euphrasia Agala Muhumbwa. I am a MA student from Maseno University. I am conducting a study on the role of WEF on food security in Karapul Sub location. You have been selected for interview in this research as a key informant for the role you have played in the programme. You can choose whether or not to participate in the interview and stop at any time.

I invite you to participate in this study. The information that you will provide will be treated as confidential and will in no way be disclosed to any third party. You are therefore requested to feel free and provide honest responses.

Date of interview _____ Interviewee _____

Name of organization _____ Position.....

A: CONTRIBUTION OF WEF TO FOOD ACCESS

1. What are the major economic activities of residents in your village?
2. Do you know some households receiving the Women Enterprise Fund?
3. What are some of the changes you have observed in the economic activities practised by households receiving WEF?
4. Is Karapul Village a beneficiary of relief food?

If yes, do we have households who receive WEF getting relief food?

B. CONTRIBUTION OF WEF TO FOOD AVAILABILITY

1. What are some of the food types that are stored within households? How is food stored by households within your location?
2. From your view, are the households receiving WEF in your location having adequate food?
3. What is the level of food production in your location? In your view generally, is it sufficient to last the residents for a year?
4. Do you have people going hungry within your location? Are some of the people among those who have received WEF? In your view, what could be the reasons?
5. What are the food groups commonly consumed in the sub location? In your view, are there food groups that are not consumed and why? In your view, are there challenges arising from the IGAs funded by WEF that are likely to affect food security? If yes, please explain

Thank you for your time and information that you have provided.

APPENDIX IV: FOCUS GROUP DISCUSSION GUIDE FOR WOMEN GROUP LEADERS OF GROUPS RECEIVING WEF

Consent to Participate in Focus Group

You have been asked to participate in a focus group as part of a study on the role of WEF in household food security. The information learned in the focus groups will be used to inform the County Government through the Ministry of Devolution and Planning on how to effectively design programs that empower women to better address issues of food security.

You can choose whether or not to participate in the focus group and stop at any time and the discussions will be recorded for use during the analysis. Once the data analysis has been completed, all the audio-recordings will be deleted.

There is no right or wrong answers to the focus group questions. We want to hear many different viewpoints and would like to hear from everyone. We hope you can be honest even when your responses may not be in agreement with the rest of the group. In respect for each other, we ask that only one individual speak at a time in the group and that responses made by all participants be kept confidential.

I understand this information and agree to participate fully under the conditions stated above:

Signed: _____ Date: _____

FOCUS GROUP INTRODUCTION

How are you today? My name is
and my assistant is

We are very pleased you have agreed to join us today.

We are here to talk about the role of WEF on food security of your families (If you are a recipient of the fund).

The discussion we are going to have is called a focus group. For those of you who have never participated in one of these sessions I would like to explain a little bit about this type of research. Focus groups are used to gather information informally from a small group of individuals who have a common interest in a particular subject—in this instance, you all receive money from WEF/You are in a group with common interest (for those not receiving WEF). This discussion will provide invaluable information to our County about how it can offer better services in the future.

In focus groups, there is no right or wrong answers. We want to hear from everyone in the room. We are pleased you can be part of this group because we think you have important ideas regarding the role of WEF to household food security. Don't hesitate to speak up when you have a point you would like to make.

I will be moderating the session and moving us along so that we touch on all of the key subjects on our agenda. I would like to avoid getting bogged down on issues that do not pertain to everyone in the group. If I think that we are spending too much time on one subject, I will step in to keep the discussion moving.

We will be keeping a record of this discussion so that I don't have to take notes. I like to follow what is being said and then go back later to review what you said again so I can accurately convey your ideas and opinions.

My role today is to see that we have a productive discussion and to summarize the group's feelings. I will not refer to any participant by name in the reports I prepare. The information will be kept confidential and used only for the study to contribute on the body of knowledge on WEF and development and help our County to develop new services and programs that will better address your needs and those of other families in the future.

FOCUS GROUP QUESTIONS

Number of participants: **Duration:**

A: FACTORS AFFECTING FOOD ACCESS

QUESTION ONE: I would like to begin by going around the table and asking each of you to tell us a little about yourself, your family and about the WEF.

PROBE FOR AWARENESS/USE OF WEF.

FOLLOW –UP: What could be the reason why many women have taken the WEF only once in this area?

QUESTION TWO: Are you aware of the objective of WEF?

FOLLOW-UP: Are there benefits you have gained resulting from WEF? Please name a few.

QUESTION THREE (A): What are some of the problems faced by households in feeding their families?

FOLLOW-UP: How can WEF respond to these challenges?

QUESTION THREE (B): In general, how satisfied are you with the WEF in responding to your household food security?

FOLLOW UP QUESTION:When you received this fund do you feel like you have been able to access food varieties that you felt like eating and you could not?

QUESTION FOUR (A): How satisfied are you with the Amount of money provided in supporting your Income generating activities?

B: FACTORS AFFECTING FOOD AVAILABILITY

QUESTION FOUR (B): How satisfied have you been with the variety and quality of food consumed in your household since receiving WEF?

QUESTION SIX:In your opinion, what should be done to improve the amount of food available for adequate consumption in the households? **PROBE FOR FOOD PREFERENCES, FOOD SURPLUS**

QUESTION EIGHT:Do you have any additional suggestions about how the WEF can improve its programs and services to improve food security for women in future?

That concludes our focus group. Thank you so much for coming and sharing your thoughts and opinions with us.

APPENDIX V: FOOD SECURITY SITUATION AS AT 30TH JUNE 2014

Table 2: Food Security Situation as at 30th June 2014

Food Variety	Village	No. of Ploughed (Hectares)	Expected Harvest	Shortage	% Of Shortage
Maize	Karapul	800	160,000 bags	900 bags	0.56
	Mulaha	900	120,000 bags	700 bags	0.5
	Nyandiwa	400	100,000 bags	180 bags	0.18
Sorghum	Karapul	200	1,600 bags	900 bags	56.3
	Mulaha	200	1,600 bags	600 bags	37.5
	Nyandiwa	250	2,600 bags	960 bags	36.9
Finger millet	Karapul	250	900 bags	460 bags	51.1
	Mulaha	250	1,600 bags	600 bags	37.5
	Nyandiwa	250	600 bags	300 bags	50
Sweet potatoes	Karapul	150	175tonnes	135 tonnes	77.1
	Mulaha	150	175 tonnes	135 tonnes	77.1
	Nyandiwa	125	195 tonnes	145 tonnes	74.4
Local vegetables	Karapul	160	1,345tonnes	1150 tonnes	85.5
	Mulaha	155	2,345 tonnes	1000 tonnes	42.6
	Nyandiwa	130	1,260 tonnes	186 tonnes	14.8

Source: Department of Agriculture –Siaya Sub County

Remarks: 90%the farming community have exhausted their maize stocks and relies on local markets for grain supply.

APPENDIX VI: MAP OF ALEGO USONGA CONSTITUENCY

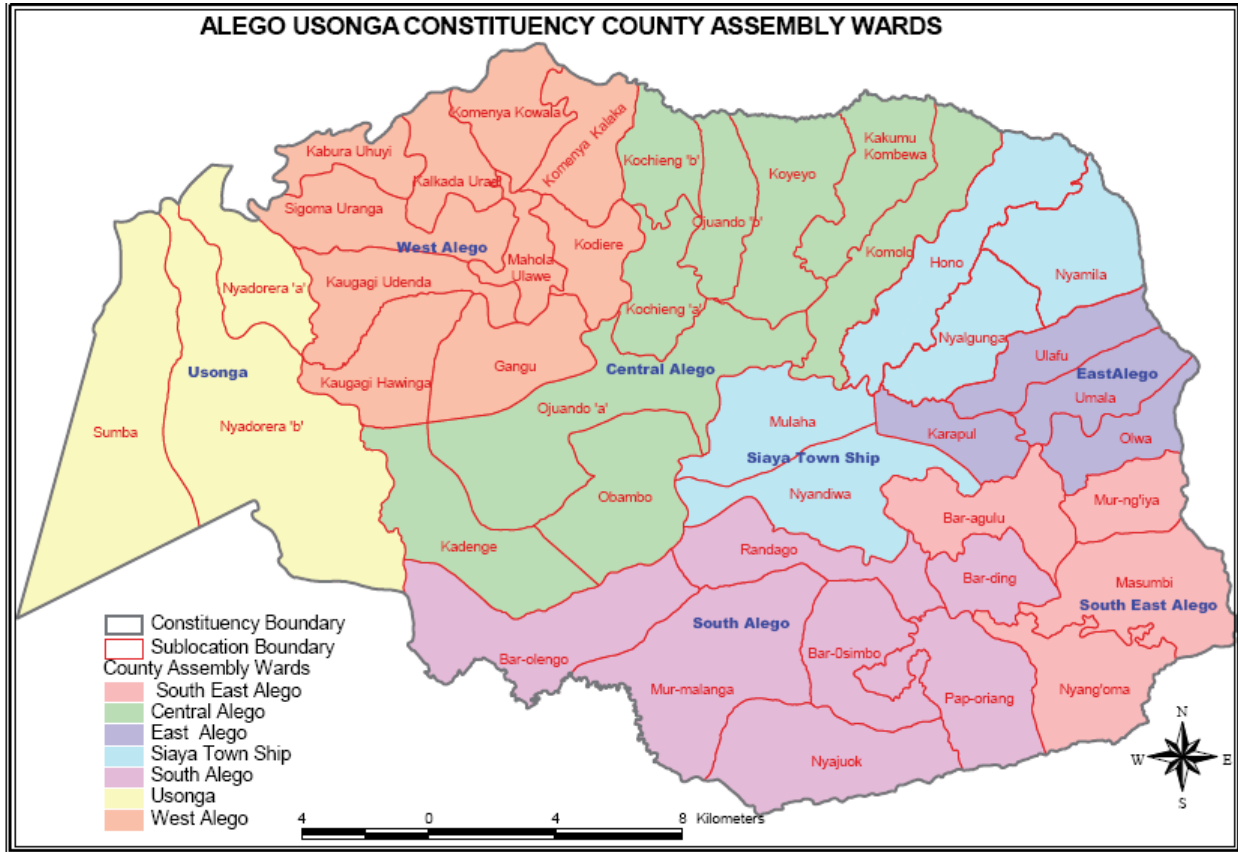


Figure 1.1 Map of AlegoUsonga Constituency

APPENDIX VII: LIST OF WOMEN GROUPS IN KARAPUL SUB LOCATION RECEIVING WEF

No.	Constituency	Ward	Sub Location	Name Of Client	No.of Members
1.	AlegoUsonga	Siaya Township	Karapul	St. Monica MondLiete Group	26
2.	AlegoUsonga	Siaya Township	Karapul	Wema Women Group	20
3.	AlegoUsonga	Siaya Township	Karapul	Siaya Town Tatra Women Group	27
4.	AlegoUsonga	Siaya Township	Karapul	Good Friends Odiedo Women Group	20
5.	AlegoUsonga	Siaya Township	Karapul	Agoro Ladies Women Group	20
6.	AlegoUsonga	Siaya Township	Karapul	Bidii Lower Pandi Women Group	20
7.	AlegoUsonga	Siaya Township	Karapul	SiayaMoyie ECD Teachers Self Help Group	21
8.	AlegoUsonga	Siaya Township	Karapul	Yaw Pachi Women Group	26
9.	AlegoUsonga	Siaya Township	Karapul	Central Mothers Women Group	20
10.	AlegoUsonga	Siaya Township	Karapul	KogolaMoyie Women Group	28
11.	AlegoUsonga	Siaya Township	Karapul	Pillars Of Hope Women Group	20
12.	AlegoUsonga	Siaya Township	Karapul	Akonya Women Group	21

13.	AlegoUsonga	Siaya Township	Karapul	Nyanam Women Group	29
14.	AlegoUsonga	Siaya Township	Karapul	MasaaDevelopmentgroup	20
15.	AlegoUsonga	Siaya Township	Karapul	RambaNyuka Women Group	22
16.	AlegoUsonga	Siaya Township	Karapul	Kinda E Lweny Got Ojur Women Group	28
17.	AlegoUsonga	Siaya Township	Karapul	Nyigem Women Group	20
18.	AlegoUsonga	Siaya Township	Karapul	Jirwa Self Help Group	21
19.	AlegoUsonga	Siaya Township	Karapul	Bidii Farmers Women Group	21
20.	AlegoUsonga	Siaya Township	Karapul	Joyful Wonders Self Help Group	20
21.	AlegoUsonga	Siaya Township	Karapul	Usambo Self Help Group	20
22.	AlegoUsonga	Siaya Township	Karapul	Nyikopada Women Group	19
23.	AlegoUsonga	Siaya Township	Karapul	Jo BikiraModimnore Women Group	20
24.	AlegoUsonga	Siaya Township	Karapul	Bama Staffs Self Help Group	16
25.	AlegoUsonga	Siaya Township	Karapul	Jitahidi Women Group	20
26.	AlegoUsonga	Siaya Township	Karapul	Bethel Women Group	29

27.	AlegoUsonga	Siaya Township	Karapul	MerianUpendo Women Group	20
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Source: Constituency Women Enterprise Office –Siaya

APPENDIX VIII: Household Food Insecurity Access Scale (HFIAS) domains and generic questions by FAO

A. Anxiety and uncertainty about household food access:

1. Did you worry that your household would not have enough food?

B. Insufficient quality (includes variety, preferences, and aspects of social acceptability):

1. Were you or any household member not able to eat the kinds of foods you preferred because of a lack of resources?
2. Did you or any household member eat just a few kinds of food day after day because of a lack of resources?
3. Did you or any household member eat food that you did not want to eat because a lack of resources to obtain other types of food?

C. Insufficient food intake and its physical consequences:

1. Did you or any household member eat a smaller meal than you felt you needed because there was not enough food?
2. Did you or any other household member eat fewer meals in a day because there was not enough food?
3. Was there ever no food at all in your household because there were no resources to get more?
4. Did you or any household member go to sleep at night hungry because there was not enough food?
5. Did you or any household member go a whole day without eating anything because there was not enough food?