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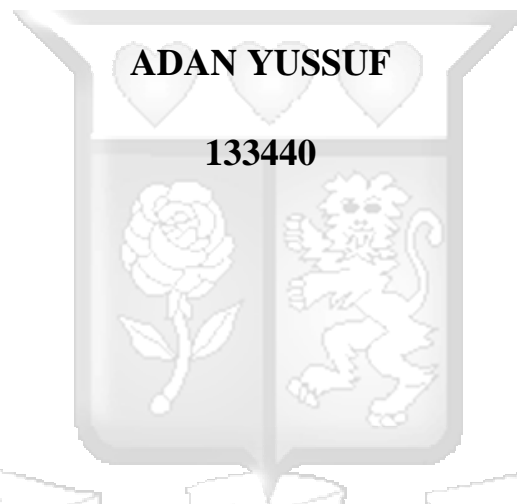
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**SOCIAL ECONOMIC DETERMINANTS OF PERFORMANCE FOR  
WOMEN EMPOWERMENT PROJECTS: A CASE OF WOMANKIND IN  
GARISSA COUNTY, KENYA**



**A RESEARCH PROJECT SUBMITTED TO THE SCHOOL OF BUSINESS  
IN PARTIAL FULFILLMENT FOR THE AWARD OF A MASTERS IN  
BUSINESS ADMINISTRATION FOR EXECUTIVE AT STRATHMORE  
UNIVERSITY**

**JUNE, 2023**

**DECLARATION**

This research project is my original work and has not been presented for a degree in any other University.



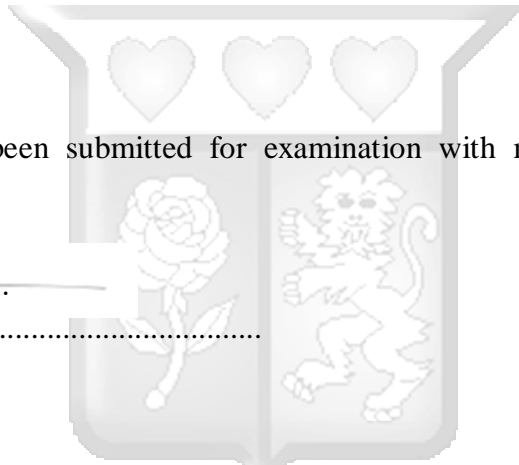
Signature.....

Date.....06/06/2023.....

Adan Yussuf

133440

The research project has been submitted for examination with my approval as University supervisor.



Signature.....

Date.....06/06/2023.....

Prof. Edward Ochieng'

Professor and Head of Project Management Programmes

The British University in Dubai



## DEDICATION

I dedicate this project to my family for the support I received.



## ACKNOWLEDGEMENT

I appreciate and thank my supervisor for the support and encouragement that enabled me to complete this project.



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## ABBREVIATIONS AND ACRONYMS

<b>IMF</b>	International Monetary Fund
<b>NGO</b>	Non-Governmental Organization
<b>SDG</b>	Sustainable Development Goals
<b>UN</b>	United Nations



## DEFINITION OF TERMS

<b>Access to capital</b>	Li, Song, Wang and Li (2019) defines capital as any asset that improves an individual's ability to offer and generate value and associate quality capital resources with better owner value and competitive advantage.
<b>Access to technology</b>	As mentioned by Kimeria and Likwop (2017), information and communication technologies (ICTs) are key to business performance. The researchers link technological capability with improved efficiency, both in product and service offering.
<b>Empowerment</b>	Empowerment entrepreneurial projects around the world revolve around communities or groups of disadvantaged people who face unique challenges when navigating the entrepreneurial space (Achuo & Asongu, 2022).
<b>Gender roles</b>	Gender roles are social roles developed throughout human development that ascribe expectations and the range of behaviors that are expected by men and women based on gender (Geiger & Oranburg, 2018).
<b>Social determinants</b>	Social economics is a branch of economics that explores the interrelations between social behavior and economics and the factors underlying these relationships are the socio-economic determinants (Castaño, Méndez, & Galindo, 2015).

## ABSTRACT

The Kenyan government has enhanced its efforts to encourage women to venture into business by creating policies and investing in projects that create competitive business environments as well as improve women's entrepreneurial efficacy. Despite significant efforts to increase women's involvement in business, a host of unique challenges have still resulted in men owning more than a third of all businesses globally. The research therefore aimed to identify key social economic determinants of performance of women empowerment projects in Kenya. Specifically, the study sought to establish the effect of gender roles, access to capital and access to technology as they affect performance of the women empowerment entrepreneurial projects in Kenya. The study is guided by Pierre Bourdieu's theory of capital. In this study, a positivism research philosophy and a descriptive survey design was adopted. The population being unit of analysis of this study was the women empowerment entrepreneurial projects that have been implemented by Womankind in Garissa County, Kenya. The respondents included 230 project staff covering project managers, project coordinators and community liaison officers. Stratified random sampling was adopted to select respondents. Reliability of the data collection tool was determined through Cronbach Alpha Coefficient; while validity was determined by sharing questionnaire with the experts in the field of project management for review. The overall reliability result was 0.833 implying that the study tool was reliable. The analysis of the collected data was done through means, standard deviations and regression analysis. Overall, the research established that socioeconomic determinant has a positive and significant relationship with performance of women empowerment projects. The study concluded that gender roles had a significant effect on performance of women empowerment entrepreneurial projects. Based on the second objective, the study concluded that access to capital had a significant effect on performance of women empowerment entrepreneurial projects. Findings from the last objective concluded that access to technology had an insignificant effect on performance of women empowerment entrepreneurial projects. The study recommends encouraging men to take an active role in supporting women's entrepreneurship, whether as mentors, investors, or advocates, which can help create a more inclusive and supportive environment. Further, recommendations are that providing training on financial management and literacy can help women entrepreneurs understand how to manage their finances effectively, which can improve their chances of accessing formal credit. The study also recommended enhancement of digital literacy among women entrepreneurs including the digital literacy skills needed to use technology effectively.

**Keywords:** Project management, Women empowerment, Entrepreneurial projects, gender roles, access to finance, access to technology

## **CHAPTER ONE: INTRODUCTION TO THE RESEARCH**

### **1.1 Background to the study**

Entrepreneurship is the fuel of economic activity and globally, successful business persons are regarded as revolutionaries who stimulate economic development through job creation, revenue generation and poverty alleviation (Hena-Zapata & Peiró, 2018). By their nature, entrepreneurs are innovative people with the ability to identify opportunities for creating business value and the drive to create successful and competitive business ventures. Beriso (2021) notes that the government has enhanced its efforts to encourage women to venture into business by creating policies and investing in projects that create competitive business environments as well as improve women's' entrepreneurial efficacy. However, despite these developments, certain groups of people, mainly women are exposed to unique barriers such as limited access to productive resources such as land, finance, and information essential to business efficiency and growth, which has made their ventures less competitive (Ajuna, Ntale, & Ngui, 2018). Cornwall and Sardenberg (2014) add that female entrepreneurs are disproportionately affected by poverty, violence, and economic shocks, as well as bearing the burden of caretaking duties at home. Beriso (2021) opines that understanding the specific factors that influence performance of women-led enterprises would be key to formulating policies that can address the challenges faced by female entrepreneurs, stimulating business activity and economic growth.

Women entrepreneurs use creative ways to generate income opportunities and have been increasing their overall impact in the marketplace (Geiger & Oranburg, 2018). Globally, evidence points to an increasing influence of women in business, with Miranti, Sulistyaningrum and Mulyaningsih (2022) showing that women account for 41% of the global workforce and control more than \$20 trillion in annual spending. In the United States alone, almost 50 percent of startup ventures with less than ten employees were opened by women, a high increase from the 28 percent reported in 2019 (Chancel, Piketty, Saez, & Zucman, 2022). The same trend is observed in the United Kingdom where women are now reported to run 40% of UK microbusinesses (Lewis, 2022). The World Bank (2020) reports that empowerment initiatives implemented in developing countries has seen a significant increase in female entrepreneurship, pointing to more than 8 million businesses owned by at least one woman. A drive for gender equality and women's

empowerment in Africa has contributed to the increased enthusiasm for business involvement among African women (Gloria & Charles, 2022).

Empowerment refers to any effort to increase individuals' ability to carry out specific tasks and various efforts have been initiated to empower various disadvantaged groups. Faleye (1999) argued that liberation and empowerment are key to women's development and necessary to address poverty concerns. Faleye (1999) opines that true development should address aspects of individual, social and economic development whereby increasing material well-being, skills and capability, freedom, creativity, and responsibility influence perceived capacity which in turn affects social development. Economic development, on the other hand, entails increasing an individual's financial capacity to respond to the environment. While many governments ascribe to these dimensions when designing empowerment policies and interventions, Hjelmström (2017) opines that current women's economic empowerment interventions have failed to adequately address the obstacles facing female entrepreneurs. According to Lewis (2022), effective empowerment interventions should focus on addressing the psycho-social and skills constraints that have constantly plagued women entrepreneurs.

The MasterCard Index of Women Entrepreneurs (MIWE) (2021) report shows a significant increase in programs aimed at providing women with requisite skills and assistance needed to run successful businesses. The report affirms that countries with policies to support entrepreneurship among women are highly competitive as women entrepreneurs are not only as profitable as men but are also more likely to leave positive social impacts on the society. Moreover, empowerment of women has been linked with reduced poverty and inequality (Lewis, 2022; Kimbu, Ngoasong, Adeola, & Afenyo-Agbe, 2019), as well as environmental sustainability (Achuo & Asongu, 2022). In effecting empowerment, Faleye (1999) recognizes the importance of increasing control of income-generating resources to women while Raheem, Baloch and Shah (2019) call for the transfer of skills and competencies. Hasan and Almubarak (2016) also regurgitate these findings and reports that Bahrain women entrepreneurs linked low business profitability to limited access to financial resources, difficulty establishing business links and work-home conflicts.

The United Nations (UN) consider women empowerment as efforts done to allow women to take part in existing markets while improving their access to and influence on resources that are

productive (IMF, 2018). As suggested by Wei, Sarker, Roy, Sarkar and Ghulam (2021), women empowerment projects are designed so as to improve on entrepreneurial skills so as to reduce poverty gaps. Akter, *et al.*, (2017) noted that women empowerment projects aim at equipping women with skills and knowledge so that they can be able to derive benefits from the available useful resources. In line with Faley (1999), group empowerment interventions should be centered on addressing the beneficiaries' personal traits and entrepreneurial skills and evaluate how supportive institutions and stakeholders can work around major socio-economic constraints. One of the tools used to promote women empowerment is the project approach whereby multiple women can access pre-designed skills development seminars and training sessions, hence women empowerment projects.

### **1.1.1 Social economic determinants**

Social economics is a branch of economics that explores the interrelations between social behavior and economics and the factors underlying these relationships are the socio-economic determinants (Castaño, Méndez, & Galindo, 2015). Socioeconomic determinants emerge from socioeconomic theories which seek to explain how societal norms effect and are affected by economic factors. The concept works on the hypothesis that there are embedded philosophies and ethics that shape how people interact and behave within the society; and that these ethics have direct and indirect impacts on entrepreneurs' business decisions and ambitions (Angus, 2020; Raheem, Baloch, & Shah, 2019). In this study, socioeconomic factors will be defined as those factors specific to women in entrepreneurial settings that have significant influences on their decisions, both businesses related, and non-business related, that can either progress or regress their businesses. Socioeconomic determinants may be within control of the entrepreneur or may be external and embedded in society.

Ruhen (2018) argued that social-economic factors like access to funds and gender roles are key when it comes to performance of the women empowerment projects. Hussein (2017) said that access to technology and gender roles are important socio-economic issues with an influence on performance of women empowerment. Gachuhi (2016) said that the major challenge faced by women enterprises is lack of access to funds. Getting loans from financial institutions require collaterals that most women owned income generating projects cannot afford and this becomes problematic for them to access credit facilities needed to sustain the projects (Widiyanti,

Pudjihardjo & Saputra, 2018). García and Capitán (2016) identified training and social support while according to Khan, Salamzadeh, Shah and Hussain (2021), the established key determinants were self-determination, need for achievement, social-cultural as well as economic factors.

Researchers conceptualize socio-economic factors in a wide variety of ways depending on the subject under investigation. Munubi (2017) conceptualized socioeconomic factors as gendered roles, culture, financial access, and discrimination against women while Castaño, Méndez and Galindo (2015) used institutional roles, education and skills, income and government activity and its impact on the ease of doing business. According to Kyalo and Kiganane (2014), demographic factors, gendered roles, access to finances and social networks are among the main factors that influence financial outcomes of women-founded businesses. In Somalia, the degree of government support, funds accessibility, market and network factors and culture and religious practices and beliefs as the determinants of success of women entrepreneurs. In Kenya, Legis (2020) opines that gendered customs and laws, individual skills and entrepreneurial competency, financial access and technology integration are the main socio-economic factors that determine the success or failure of women businesses. These factors formed the basis of this study.

#### **1.1.1.1 Gender roles**

Gender roles are social roles developed throughout human development that ascribe expectations and the range of behaviors that are expected by men and women based on gender (Geiger & Oranburg, 2018). Gender roles are imposed by the society in which individuals exist and lay down rules that determine how males and females should think, speak, dress, and conduct themselves within the context of society (Angus, 2020). Gender roles are dynamic and vary significantly depending on the values of society. According to Dicke, Safavian and Eccles (2019), gendered role beliefs can predict one's educational and occupational aspirations and choices, as well as risk taking, occupational stress and morality. The researchers affirm that gendered expectations can predict career paths as female students were proved to ascribe to non-STEM (science, technology, engineering, and mathematics) careers while male students were more likely to advance and excel in STEM-related fields. In another analysis, (Van Dijk & Van Engen, 2019) proposed that gender role expectations also shape decisions regarding the allocation of jobs, tasks, and responsibilities, with men being more likely to selected to carry out tasks that are congruent with the male gender role and vice versa.

Shakeel, Yaokuang and Gohar (2020) used the context of Pakistan and established that the highly patriarchal national culture provides a basis for discrimination which limits opportunities for the women entrepreneurs to easily get financing. According to Bullough *et al.* (2022), gender role expectations and identities are entangled in culture and define individual's goals and main objectives, and often, the placement of the expectation that women are the primary caregivers sometimes eclipses career ambitions. Kleinert and Mochkabadi (2022) affirm that social customs and expectations have traditionally limited women's access to income-earning opportunities. This is confirmed in the research by Kyalo and Kiganane (2014) which reports that gendered roles restrict access to income generating resources such as assets, land, and knowledge exchange, which in turn limits the value of their collateral when accessing credit from formal sources. This study sought to examine the impact of gendered expectations imposed on women and their impact.

### **1.1.1.2 Access to capital**

Starting a business requires a wide variety of resources, both financial and non-financial. These resources are referred to as capital and the quality of capital accumulated over time has significant impacts on the amount of investment, as well as quality of decision making that entrepreneurs can make (Kirori, 2015). Li, Song, Wang and Li (2019) defines capital as any asset that improves an individual's ability to offer and generate value and associate quality capital resources with better owner value and competitive advantage. According to Setini, *et al.*, (2020), capital resources that influence business performance include financial, human and natural resources in research that established an association between all the three types of capital. Financial capital refers to all the liquid cash and assets that can easily be liquidated to get cash or cash equivalents. The availability of funds is key to performance of any business and according to Sharma (2014), while many societies still lack the capacity to offer affordable financial assistance for businesses; women are more disparaged and face unique challenges when accessing finances. Hasan and Almubarak (2016) link the limited access of finances by women entrepreneurs to lack of quality collateral. Sallah and Caesar (2020) add that aside from financial capital, women often lack relational capital which limits their networking capabilities. In the study, female entrepreneurs often lack the necessary connections to acquire important market information and form lasting relationships with suppliers, which reduce their competitiveness.

Further, in Ethiopia, Alene (2020) identified accessibility to training, access to funds, access to information, support by the government as the factors that are critical for success of women projects. Beriso (2021) makes similar observations but according to the multiple linear regressions applied, the entrepreneur's skills and competencies, business experience have significant impacts on the quality of business decision making. This in turn determines growth prospects. As demonstrated by Kapoor (2019), the provision of capacity building to women owning income generating projects improves on their ability to manage the projects and increases their chances of success. Kimeria and Likwop (2017) in Kenya identify the key success factors of women entrepreneurship projects as social support, government policies, financial access, entrepreneurial competency and training as well as information and communication technologies (ICT). Gloria and Charles (2022) aver that despite provision of unique financial products directed at women entrepreneurs, many of the ventures remain less profitable than male-owned firms. This study examined the impact of access to financial, social and cultural capital on women's performance in entrepreneurial ventures.

#### **1.1.1.3 Access to technology**

As mentioned by Kimeria and Likwop (2017), information and communication technologies (ICTs) are key to business performance. The researchers link technological capability with improved efficiency, both in product and service offering. In China, Zhu, Lyu, Long and Wachenheim (2022) is assertive that new technologies and innovations often help businesses create new channels of competitive advantage. The scholars opine that the degree of technological integration is associated with higher efficiency and avers that governments around the world have made significant efforts to increase their populations' technical competency. Crittenden, Crittenden and Ajjan (2019) show improved firm performance with technology adoption, affirming the significant impact of technologies on firms' information acquisition and dissemination capacity. Subramaniam and Islam (2014) associate technological adoption with entrepreneurial innovation and affirms that women entrepreneurs are often more innovative and open to adopting new ideas and technology to improve and grow their business than men. During the COVID-19 pandemic, a World Bank report affirms that women entrepreneurs used digital technologies more than men and were more innovative, opening more businesses in 2020 and 2021 (Alva, Vivas, & Urcia, 2021). This confirms Subramaniam and Islam's (2014) assertion is that

women entrepreneurs often train themselves and their employees to upgrade their technical competency to constantly innovate and improve human capital and propel organizational growth.

Acceptance of technology factors can be examined using the Technology Acceptance Model (TAM) which seeks to explain how users come to accept and use a technology. According to the theory, the use of a technology is determined by an individual's attitude towards the use of the system and their perception of the technologies' utility. Abdullah, Abdullah, Ramachandram and Ibrahim (2021) argue that entrepreneurs with a high-risk affinity are more likely to leverage new technologies to advance business goals. They show technologies' application in information collection and exploitation for business purposes, while Suresh (2014) links ICTs usage to improved relationship management. However, according to Sallah and Caesar (2020), women entrepreneurs often lack the requisite technical skills and financial capacity to successfully integrate new technologies into their operations. Further, researchers such as Huang, *et al.*, (2019) provide evidence that certain cultural values were associated with individual perceptions of technology use in different settings. In summation, cultural, as well as financial and individual factors are predicted to influence women's technology adoption decisions which in turn affect the performance of women empowerment entrepreneurial projects.

### **1.1.2 Women Empowerment in entrepreneurial projects**

As mentioned, entrepreneurs stimulate economic activity and different initiatives have been instituted around the world to stimulate entrepreneurial intentions. Among the initiatives are entrepreneurship and empowerment projects which are tools used to stimulate collective action of multifunctional and multi-disciplinary teams, promote networking and integration of professionals and prospective entrepreneurs, and provide sources of income (Achmad, 2022). Entrepreneurship projects aim to increase prospective entrepreneurs with entrepreneurial proficiency through development of technical, business and soft-skills, asset transfer and financial assistance (Maru & Chemjor, 2013). Empowerment entrepreneurial projects around the world revolve around communities or groups of disadvantaged people who face unique challenges when navigating the entrepreneurial space (Achuo & Asongu, 2022). According to Andriamahery and Qamruzzaman (2021), non-governmental organizations and microfinance firms are at the forefront of empowerment projects and that the projects empower aspiring entrepreneurs by providing them

with necessary skills, financial and psychological support to engage in and excel in income generation.

Across the world, developmental organizations like the World Bank and the United Nations have ignited efforts to promote entrepreneurship as a way of empowering women as the sustainable development goals consider gender equality and inclusion as prerequisites for sustainable human development (Dau, Moore & Abrahms, 2018). Henao-Zapata and Peiró (2018) opine that empowerment entrepreneurial projects have significant impacts on intention to get involved in business and leads to an increase in innovative micro-SMEs while Hussein (2017) associates empowerment projects with improved self-perceived managerial capacity and opportunity identification. Sospeter, Rwelamila, Nchimbi and Masoud (2014) researched on Tanzania's construction industry and pointed out that many of the women entrepreneurs in rural areas responded to opportunities introduced by self-help group connections. The study ascribed that women entrepreneurs are under-represented in the construction industry due to lack of information on available opportunities and cultural backgrounds. Shankar, Elam and Glinski (2020) are cognizant of the role of various types of capital access on success of entrepreneurial projects and highlight the role of culture on women's involvement in empowerment projects.

Taking an economic stand, Wood, Ng and Bastian (2021) argued that women entrepreneurship is considered a critical step for the development of the private sector especially in the newly emerging markets. Kelley *et al.*, (2017) supported this assertion arguing women owned businesses account for about 50% of the smaller and medium size (SME) in the emerging economies where the entire businesses are estimated at 8–10 million. However, there is little evidence of the contribution of empowerment entrepreneurial projects on women's entrepreneurial outcomes. Hechavarría *et al.*, (2017) demonstrated that women entrepreneurship projects bridge very critical gaps locally, nationally and even across international economies. Given entrepreneurship is generally considered a masculine-type of activity in many parts of the world, empowerment projects change the engrained idea and way of thinking that only men can excel in business by providing women with the skills, assets and support necessary to compete against men. This study examined the factors that influence success of projects aimed at empowering women in entrepreneurship.

### 1.1.3 Womankind in Garissa County, Kenya

In Kenya, women have historically been disadvantaged both economically and socially as compared to men in most societies especially in marginalized areas like Garissa (Sifuna & Oanda, 2019). In response to this, some organizations including the non-governmental organizations have started initiating projects that specifically seek to empower women. One of such an organization is Womankind Kenya, an NGO operating in Garissa County having field offices in Ijara (Kinyanjui, 2022). The main objectives of this NGO are empowerment of women and the girl child by improving their level of income and provision of civic education.

One of Womankind's most successful entrepreneurial projects is the Women's Enterprise Development Fund (WEDF) (Kinyanjui, 2022). The WEDF provides loans to women who want to start or expand their businesses. The loans are interest-free, and they can be used for a variety of purposes, such as buying equipment, hiring staff, or marketing products (Kinyanjui, 2022). Womankind also provides training and support to women entrepreneurs. This training covers a range of topics, such as business planning, marketing, and financial management. Womankind also helps women connect with potential customers and suppliers. As a result of Womankind's programs, women in Garissa County have started and grown successful businesses. These businesses have created jobs, improved the lives of women and their families, and contributed to the local economy. In 2022, the program helped over 1,000 women start or grow their businesses. The program also helped women generate over \$1 million in revenue (Abdi *et al.*, 2020). Several other projects initiated by Womankind are listed on appendix I.

Garissa County is predominantly inhabited by people with Somali origin and pastoralism is among the major economic activities in the area (Abdi, Odunga & Ayora, 2020). The existing social values and practices of Somali people include early marriages for girls that limit their ability to advance their education and gain meaningful lives. The specific role of women in this community is limited to childbearing and taking care of the families (Abdi *et al.*, 2020). It is against this background that the present study sought to explore the social economic determinants of performance of women empowerment entrepreneurial projects: a case of Kenya.

## 1.2 Statement of the problem

Empowerment of women is a prerequisite for sustainable development, pro-poor growth, and the achievement of all the SDGs. Hendriks (2019) considered it necessary that governments establish ways to streamline women's involvement in economic activity and guaranteeing the independence of their decision making would have a significant impact on their influence in society. However, despite increasing their footprint in large economies in US, UK and Canada during the COVID-19 pandemic by creating almost 50 percent of all new startups, Raman, *et al.* (2022) showed how structural inequalities still heightened invisibility of women entrepreneurs. Further, Manolova, Brush, Edelman and Elam (2020) reported that women-led micro-enterprises were the most impacted segment by the pandemic due to reduced access to financial and managerial resources. Popović-Pantić, Semenčenko and Vasilić (2020) asserted that the pandemic has had more negative impacts on women's economic status of women than men. Similarly, the World Bank reports that despite significant efforts to increase women's involvement in business, a host of unique challenges have still resulted in men owning more than a third of all businesses globally.

Researchers such as Ruheni (2018) argued that national cultures are the main contributors to low involvement of women in business while according to Nianjun (2014) the degree of community support has significant impacts on the success of empowerment projects. In Brazil, Cornwall and Sardenberg (2014) affirmed that grassroots organizations have been more mobile and had significant impact due to a supportive culture which prioritizes collectivization as opposed to individualism. In the Somali community, Beriso (2021) showed the influence of culture on regressive patriarchal systems on limited women's involvement in business while Oyekanmi and Moliki (2021) observed that women are considered fewer valuable borrowers due to their inability to provide quality collateral to formal financial institutions. Harley, *et al.* (2020) links low performance of businesses under women trained by empowerment projects to the mandates and expectations that society ascribes. Further, while according to Mayoux (2020), the success of women's entrepreneurial ventures relies on the financial assistance afforded to the individual entrepreneur after training, Zheng and Lu (2021) provided evidence that this does not impact women entrepreneurs in male-dominated cultures.

These studies all explored the factors that influence women empowerment project's sustainability but made differing observations. Findings from Cornwall and Sardenberg (2014) are represented

integrated cultured that differ from Kenyan communities while Ruheni (2018) observes that financial factors are more significant determinants of women empowerment. This is contested in Nianjun (2014) who was more observant of the role of social and cultural support factors on entrepreneurial success. Nianjun (2014) focused on project implementation which may not represent activities, scope and objectives of empowerment projects. Kibe (2017), on the other hand, focused on the role of the government policies on the projects' success, failing to examine the cultural factors that influence the political orientation. **The above studies have not been able to conclusively examine the factors selected in this study. Further, the studies are not focused on the Womankind in Garissa county. Hence to fill the empirical gap this study examined the intermittent factors that influence success of women's empowerment entrepreneurial projects.**

### **1.3 Objectives of the study**

The study was guided by the following research aim and objectives:

#### **1.3.1 Research aim**

The research aimed to identify key social economic determinants of performance of women empowerment entrepreneurial projects and propose recommendations that could be adopted to improve the delivery of these projects.

#### **1.3.2 Specific objectives**

The objectives of the study were to:

- i. Determine the effects of gender roles on performance of women empowerment entrepreneurial projects in Garissa County, Kenya;
- ii. Determine the effect of access to capital on performance of women empowerment entrepreneurial projects in Garissa County, Kenya;
- iii. Establish the effect of access to technology on performance of women empowerment entrepreneurial projects in Garissa County, Kenya.

### **1.4 Research questions**

The study sought to provide answers to the following research questions:

- i. What is the effect of gender roles on performance of women empowerment projects in Garissa County, Kenya?
- ii. What is the effect of access to capital on performance of women empowerment projects in Garissa County, Kenya?
- iii. What is the effect of access to technology on performance of women empowerment entrepreneurial projects in Garissa County, Kenya?

### **1.5 Scope of the study**

The focus of this study was on establishing the social economic determinants of performance of women empowerment projects. More specifically, the study focused on gender roles, access to capital as well as access to technology and how they affect performance of women empowerment projects. The study focused on women empowerment projects implemented by Womankind in Garissa County, Kenya. **Theoretically, the study was anchored on the social feminist theory, theory of capital and technology acceptance theory.** Womankind has implemented 5 women empowerment entrepreneurial projects in Garissa County, Kenya and this was the unit of analysis. From these 5 projects, the respondents included the 230-project staff covering project managers and coordinators and community liaison officers. The study was conducted in the month of February 2023.

### **1.6 Significance of the study**

The findings of the study would be important to policy makers of the women empowerment projects as they would be informed on salient social economic policies regarding the performance of their projects. The study would create more awareness and recommend the best strategies that the government can take to create women empowerment. The study would be important to the policy makers of the local NGOs in Garissa County that have implemented women empowerment projects since they would understand how best to enhance performance of these programs. The study would contribute towards implementation of the Constitution of Kenya by focusing on women empowerment.

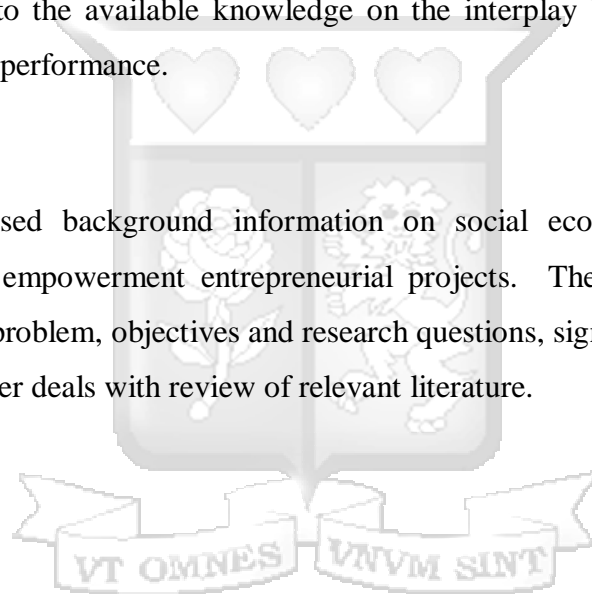
The project managers of women empowerment projects in Garissa County would understand and appreciate the salient social economic policies regarding the performance of their projects. The practical and novel contribution of this study was that it sought to explore the link between theory

and practice as far as women empowerment entrepreneurial projects in Kenya is concerned. In addition, the study would contribute in bridging the gap of identifying the key success determinants relevant for enhancing performance of women empowerment entrepreneurial project. These are key contributions since future studies failed to address and uncover.

In theory, the study would contribute towards an understanding of the success determinants of performance of the women empowerment entrepreneurial projects. The study would contribute to the theoretical debate depending on whether the findings support extent or contradict the existing theories on women empowerment entrepreneurial projects. By extent, the study would also contribute towards realization of SDGs as part of the global goals seeking to realize equality. The study would contribute to the available knowledge on the interplay between social economic determinants and project performance.

### **1.7 Chapter summary**

The chapter has discussed background information on social economic determinants and performance of women empowerment entrepreneurial projects. The contents of the chapter include the statement of problem, objectives and research questions, significance and the scope of the study. The next chapter deals with review of relevant literature.



## CHAPTER TWO: LITERATURE REVIEW

### 2.1 Introduction

This chapter is set out to review literature covering the relevant theories that inform the variables of the study. There is review of past empirical studies guided by the objectives and critique of the literature to indicate gaps. The conceptual framework is also provided.

### 2.2 Theoretical review

The social feminist theory, theory of capital and technology acceptance theory were used to underpin the study.

#### 2.2.1 Social feminist theory

The theory was developed by Calas and Smircich (1989) and it argues that there exist inherent differences among women based on the differences that arise from early socialization. Thus, when compared to men, women have different appetite towards risks as well as growth which means that they pursue differing goals. Fischer, Reuber and Dyke (1993) argue that from the earliest points in life, there exists variation in experiences between male and female. During the progression of life, male and female have different ways in which they view the world. Calas and Smircich (1989) observed that these differences have established clearly separate roles between male and female. Carlson and Ray (2011) are of the opinion that the social feminist theory ascribes to the Marxist argument that systems of production (capitalism) contribute significantly to inequality which in turn leads to oppression and the radical feminism's theory that ascribes oppression of women to gender roles and patriarchic cultures.

The main argument of the social feminist is that oppression of women is a result of financial dependence on men who are highly valued in the capitalist and patriarchic society, meaning economic dependence and traditionally established norms are the forces driving male domination (McIntosh, 2013). Socialist feminists consider liberation of women from these systems to be part of the struggle for equality and called for the empowerment of women through increasing their independence. The theory theorizes that gender is as much a reason for discrimination and that

eliminating gendered roles would go a long way to minimizing the effects of long-term exclusion (Orser, Riding, & Li, 2019). The founders of the theory argue that social expectations imposed on mothers should count as actual work as they contribute to societal development while limiting their career progression opportunities to the benefit of men.

Social feminist theory recognizes that power relations in society are gendered, with women often experiencing marginalization and oppression. By applying this theory, the study outlines how power dynamics within the local context of Garissa County shape the performance and effectiveness of women empowerment projects in regards to gender roles, norms, and expectations influence women's access to resources, decision-making processes, and overall project outcomes (Ali & Yousuf, 2019). Social feminist theory emphasizes that societal structures and institutions can perpetuate gender inequalities including discriminatory practices, unequal access to resources, and limited opportunities for women's economic and social advancement. This theory will provide information on the structural barriers that hinder the performance of women empowerment projects in Garissa County and will also involve analyzing how factors such as limited access to education, lack of economic opportunities, or discriminatory cultural norms impact the success of these projects (Orser, Riding, & Li, 2019).

One criticism of social feminist theory is that it tends to generalize women's experiences and overlooks the diversity and complexity within the category of "women." By emphasizing gender as the primary axis of analysis, this theory can overlook the intersectionality of different social identities and the unique experiences of women from diverse backgrounds. For example, women from marginalized racial or ethnic groups, women with disabilities, or women from different socioeconomic classes may face distinct challenges and inequalities that cannot be solely attributed to gender. The study will counter this criticism by employing an additional theory, the theory of capital.

This theory has been useful in identifying and explaining the origin of gender practices and how they promote gender inequality and manifest themselves in public spheres such as the workplace, at home, in politics, culture, among others. Through the theory, Turner and Maschi (2015) developed a better understanding of how institutions operate with normative gendered assumptions and selectively reward or punish gendered practices. The theory is also useful in a wide variety of

scenarios and has been applied in examining normative gendered assumptions within national, political, religious and cultural lenses. The central argument of this theory is that women have inferior status due to societal inequality and that political, economic and social power relations shape women's status. The theory was used by Hjelmström (2017) in explaining the relationship between economic development and gender equality, affirming their non-linear nature. In this study, the theory will inform the research the role of society in shaping gender roles and how these gendered practices impact women's involvement in business and other aspects of their lives as this study seeks to predicting the impact of gendered roles on the performance of projects designed to empower women entrepreneurs.

### **2.2.2 Social theory of capital**

The concept of social capital gained immense attention in the 1980s in line with the works of Alfred Marshal (1890), John Bates (1885), Henry Sidgwick (1883) and Karl Marx (1867) who used capital when defining different resources that influence resource distribution. These political economists portrayed social capital as an activity that has impacts on trade, unions, brotherhood, mutual associations and different forms of cooperation. The social theory of capital was advanced by Bourdieu (1986) who posted that capital is labor that has been accumulated through a network of durable institutionalized relationships of mutual acquaintance or recognition. According to Bourdieu (1986), one's networks provide value by allowing them access to the social resources that are embedded within the network. In this way, Bourdieu (1986) breaks down social capital into the social relationship itself and the quality of resources within the networks. The theory was then refined by Coleman (1988, 1990) and Putnam (1993a, 1993b, 1995) who were all of the opinion that social capital is embedded in social relations and commitments within networks.

While these researchers all recognized the importance of capital, their perspectives on the use of social capital differed. Bourdieu (1986) opined that social capital reflects mutual acquaintance and recognition where members exchange economic, cultural, and symbolic support while Coleman (1998, 1990) emphasized the role of the family and communities. Generally, the economists all agree that different levels of social connections can provide symbolic, cultural, social, as well as economic capital. Bourdieu (1986) defines economic capital as the financing capacity and assets that can be easily converted into money to advance business interests, and cultural capital as the knowledge, behaviors, and skills that individuals can tap into to demonstrate cultural competence.

Cultural capital helps provides people with the tools needed to succeed in contemporary society (Calderon Gomez, 2021). Social capital, on the other hand includes knowledge, education, training and expertise that allow one to access and mobilize resources more efficiently towards goal realization while symbolic capital includes legitimacy that is linked with credibility, social status as well as prestige that a given cultural environment has defined.

These capital types have significant impacts on an individual's wealth and capacity to advance specific goals. Setini, *et al*, (2020) confirmed the importance on social capital on knowledge sharing and innovative performance while Muniady, et al, (2015) affirmed that cognitive social capital is more beneficial to women entrepreneurs than relational capital. The study provided evidence that building a dense network of associates is key to entrepreneurial success. (Mamun, *et al.*, 2016) provided empirical evidence that social capital is linked to entrepreneurial competency and in India, (Sharma, 2014) hail family and social capital as intangible assets that youth entrepreneurs can leverage to attain competitive advantage over their peers. Social capital theory provides a way to evaluate the business value that can be drawn from social interactions. This study will use the social capital theory to identify the social factors that determine success of women empowerment projects in Garissa County, Kenya.

### **2.2.3 Technology acceptance model**

The proponent of this theory was Davis (1989) and the model was developed to measure the adoption of new technology based on customer attitudes. The theory was formulated in the early stages of computer development and the proponent was seeking to establish a reliable model that can be used to predict and explain technologies' usage intention for vendors and IT managers. The model has since become internationally accepted and revered as one of the most influential models of technology acceptance. The success of this model lies in its simplicity; positing that the intention to use a technology is influenced by the technologies' perceived ease of use and perceived usefulness. The theory posits that technologies which can demonstrate their usefulness and are easy to use will be accepted faster than complicated but useful technologies. Hence Davis (1989) avers that developers should ensure they develop quality technologies that are easy to use and can be accessed with minimal complications and requirements.

Technology relates to empowerment studies in that all empowerment efforts are entrenched in the quality of technological resources accessible to users. Technologies have been used to ease business operations and improve service offering and in previous empirical research, technical skills have been identified as necessary prerequisites to competitive advantage. Chege, Wang and Suntu (2020) aver that access to technologies predicts innovation while Foltean, Trif and Tuleu (2019) opine that technology access determines the quality of relationship management within an organization. Further, according to Candraningrat, *et al.* (2021), early adapters of financial technologies were able to enjoy superior business performance due to increased financial access. Weiler, Stolz, Lanz, Schlereth and Hinz (2021) explored the role of information technologies in social capital accumulation and concluded that ICTs are instrumental tools that businesses can use to establish customer and supplier linking capabilities which improves operational efficiency. In a sharing economy, Waheed, Alharthi, Khan and Usman (2022) study shows the potential benefits of integrated systems to business growth and ascribes that industry 5.0 technologies can provide significant benefits to operational management and the realization of the triple bottom line.

Applying the TAM in the study, provides deeper insights into women's perceptions, attitudes, and intentions regarding the adoption and use of technology within women empowerment projects. This can help identify potential barriers, motivators, and strategies for promoting technology acceptance and utilization among women participants. Additionally, the theory can inform the design and implementation of technology interventions within the projects by emphasizing the importance of perceived usefulness, ease of use, and behavioral intention in driving technology adoption and empowerment outcomes (Waheed, Alharthi, Khan, & Usman, 2022).

This theory is characterized by a number of limitations that include failure to take into consideration settings that are not organization related and failure to include moderators of technology adoption (Sun & Zhang, 2006). Despite this criticism, this theory is relevant in explaining how technologies' perceived usefulness and ease of use influence adoption decisions among female entrepreneurs. This theory will be used to identify the factors that influence access to digital technologies among women entrepreneurs and their influence on performance of entrepreneurial ventures.

## 2.3 Empirical review

The subsequent sections review past empirical studies to inform knowledge gaps.

### 2.3.1 Gender roles and performance of women empowerment projects

In a study conducted by Tabassum and Nayak (2021) in Singapore utilizing a mixed methodology approach, the specific attention was on gender stereotypes and their implications on ability of women to progress with their careers. The study acknowledged the fact that gender stereotypes has continually existed in the society impacting on how women coexist. Thematic analysis identified individual factors, family and workplace expectations as the factors that shape stereotypical thinking in human beings which contribute to gender discrimination and obstruction of women's career progression. The study by Sweatt (2017) utilized an explanatory approach and focused on gender roles established by the society about males and females in Australia. The study acknowledged that there exist some specific societal expectations that determine coexistence of the females in the communities. This study focused on engagement factors and language use and their influence on career development while the current will expand the scope to access to technology.

In an examination on factors influencing access to early-stage financing in the UK, Kleinert and Mochkabadi (2022) specified the impact of gender stereotypes associated with men and women. The study reports that men were more successful crowd funders for technology projects at the platform Crowdcube, and that crowd funding investors have preconceived perceptions that make them respond differently to signals from male and female entrepreneurs. The study however notes that media coverage increases the finances sourced from crowd funding platforms. These findings are observed in the United States where gender was determined to influence the amount of funds raised through US equity crowd funding campaigns as the amount received was significantly less funding when the primary signatory is female. According to Geiger and Oranburg (2018), women are presumed to assume traditional family roles which can impact their financing decisions. This study specified projects financed under the governments' equity crowd funding campaign, while the current will prioritize a women-led project.

Shoma (2019) focused on Bangladeshi SMEs in an examination into the impact of gender on performance of women entrepreneurs. In the study, it became apparent that despite policy changes

to implement a women-led credit policy, entrenched practices such as models of inheritance and male domination in the financial system limit growth opportunities for women's entrepreneurial ventures. Shohel (2021) on the other hand examined the factors that contribute to the success of women entrepreneurs enrolled in microfinance sector, seeking to determine whether there exists a link. Using a mixed methodology, the researchers were able to determine that the persistence of patriarchal gender norms has had a significant negative influence on women's financial empowerment as norms still afford men the decision-making power, hence they control the women's loans. The norms created gendered division of labor which restricted women's mobility and space for innovation, hence affected their business' outcomes.

Angus (2020) aimed to examine the effect of gender stereotypes on the performance of female managers. The literature review reveals that gender stereotypes shape self-stereotypes and beliefs in individual ability, which can in turn have significant negative impacts on the performance of female managers. Thus, the study concluded that gender stereotypes impact the representation of women at senior management positions and affects female managers' output. Obialo (2022) focused on the Igbo entrepreneurship system and its impact on women's entrepreneurial performance. The study which sought after inclusion factors ascertains that the Igbo culture of entrepreneurship is heavily masculine and relegates women to secondary helpers with little power, resulting in a lack of quality female trade masters to provide direction and support to aspiring female entrepreneurs. The study called for a revision of women's responsibilities in unpaid care work, and the provision of childcare facilities and other social rights to reduce women's non-participation in the labor force.

In Kenya, Jamenya (2018) sought to bring out the key issues that determine the ability of women to be involved in projects of construction. The study was justified on account that woman are seen to be a wrong gender in the construction projects since the involved activities are labour intensive and call for more strength. Most of the respondents were disquiet on being divided between family issues and the career. Rodríguez, Montequín, Morán and de-Arriba (2017) exclusively focused on gender issues within the context of project management. The study was informed by the fact that women and men exhibit differences in their managerial styles, and these were explored by this study. The inquiry showed that unlike female who rely on social; styles of leadership, male rely more on authoritative styles.

### **2.3.2 Access to capital and performance of women empowerment projects**

Bachrach *et al.* (2016) focused on a North American Fortune-100 supplying firm in an analysis of the effect of team social capital investment on sales performance. Using path analysis, it was ascertained that encouraging sales personnel to form teams increases goal monitoring and learning effort which in turn increases the commitment to quality service delivery. Singh and Dash (2021) determined gender discrimination and its implication access to funds by businesses owned by women. It emerged that low access to funds, lack of collaterals, limited financial service as well as risk aversion of the lending institutions are some of the issues that constraint women from accessing funds. De Andrés, Gimeno and de Cabo (2021) analyzed the gender gaps as far as access to bank credit was concerned. The study was conducted in Spain over the period 2004 all through to 2014. The study noted that female entrepreneurs starting up business have low probability of qualifying for loan facilities due to limited referrals and collateral property which impacts investment volume.

Khaleque (2018) undertook an analysis whose focus was on whether finances inform how women entrepreneurs performed. The context of this study was in Bangladesh. The study showed that relaxing credit constraints increased the turnover of women owned enterprises thus better performance. These observations are made by Makena, Kubaison and Njati (2014) in their assessment on the main challenges facing women entrepreneurs. According to the survey which sought data from businesswomen, women are perceived to lack experience and the requisite skills to manage big businesses, hence their businesses, which are already under stress from the owners' societal expectations remain unattractive to lenders. The study asserts that lack of quality collateral is the main impediment to women's entrepreneurial ventures in Ruiru County.

Setini, Yasa, Supartha, Giantari and Rajiani (2020) researched on the role of access to social capital on women's businesses in an analysis of data from 200 women entrepreneurs. Findings were that the Balinese Hindu concept that prioritizes togetherness provides opportunities for women to establish connections and share knowledge but the perspective that men must be superior, lack of guarantees to get finances, limited access and proficiency in information technologies, and low managerial skills limit growth opportunities for women entrepreneurs. Elsewhere, Ali and Yousuf (2019) found a significant positive impact of social capital on entrepreneurial intention. The study which used the partial least square method reveals that increasing awareness about the potential of

entrepreneurship opportunities and providing entrepreneurial training forms perceived desirability and self-efficacy, and in turn influences social norms towards entrepreneurship. The study focused on rural community engagement programs while the current will specify women businesses.

Kimbu, Ngoasong, Adeola and Afenyo-Agbe (2019) reviewed collaborative networks involving women entrepreneurs in Ghana, Nigeria and Cameroon. According to the findings, the type of networks developed, and the resources shared within the networks serve as social capital dimensions that influence women's sustainable human capital management. The study specified Women's Tourism Entrepreneurship and tourism policies; the current seeks to address a specific empowerment project which provides a clearer understanding. Brixiová and Kangoye (2016) used Swaziland as the point of focus arguing that male and female entrepreneurs with greater start-up capital record more performance of sales in comparison to those with limited capital. The study also reports that among female-owned enterprises, access to formal sources of finances and professional assistance were determined to significantly increase sales performance. Women entrepreneurs with college degrees were also more confident in their skills and willing to start business ventures with significantly higher volume of finances.

Ajuna, Ntale and Ngui (2018) noted a high degree of business failure for women's enterprises in Meru County, Kenya in an investigation into the relationship between training and performance of women entrepreneurial ventures. Results of the regression analysis employed reveal that lack of quality information and role models and mentors has had significant negative impacts on how women approach their businesses. Apprenticeship and mentorship programs emerged as important enablers of business outcomes for women. Mixed methods research by Njagi and Onyango (2019) on the challenges faced by women in slum areas also observes the impact of social-cultural expectations and their impact on women's business achievement. The researcher observes that while many of the women had formed self-help groups and had access to business training and social networks, lack of assets to finance business growth, bureaucracy and support factors were the main challenges.

Mbai (2017) set out to establish the key issues that affect ability of women income generating projects from accessing funds. Access to funds was operationalized into cost of financial, information asymmetry and credit rating among women. Noted from the results was the fact that

information asymmetry and credit rating are significant predictors when it comes to access to funds among women income generating projects. Kweyu (2017) conducted a study whose focus was on establishing the key issues that determine accessibility to credit among SMEs owned by women in Kenya. It was discovered that social cultural factors and the features of the enterprises determine how women can access funds for their firms. Ondiba and Matsui (2019) also observe cultural capital as a significant determinant of women's business performance in Kakamega where many of the rural women entrepreneurs opined that help and inspiration from social networking groups has been key to fostering business growth through enhanced information sharing, group customer sourcing and branding.

### **2.3.3 Access to technology and performance of women empowerment entrepreneurial project**

Mackey and Petrucka (2021) performed a study with focus on technology and its implication on women empowerment. The study was guided by a review of published journal articles on the subject matter within the period 2012–2018. From the 4481 articles that had been initially identified, 51 got included in the analysis. It was observed that technology played an instrumental role in supporting and strengthening the resources and capabilities of women. Chege and Wang (2020) conducted a study whose focus was on information technology and creation of job for small firms. This study also focused on review of existing relevant studies. It emerged from the review that technology played an instrumental role in creation of job opportunities for firms operating on a small-scale level. In India, technology access has significant impacts on women's business orientation. This is according to Chatterjee, Gupta and Upadhyay (2020) who reported that perceived self-confidence, access to digital tools, and the actual ability of the user to maximize the technologies all significantly influence adoption intention. The study links adoption of ICT adoption intention with entrepreneurial innovation which is key to sustained performance.

Andriamahery and Qamruzzaman (2021) positive and statistically significant impacts of women's entrepreneurship sustainability and women empowerment in a study on the effect of increasing access to finances, technical knowhow, and financial literacy. The study called on empowerment partners to prioritize credit extension and opportunities for enhancing technical expertise, and financial education. Equipping women with technological know-how improved their ability to exploit integrated technologies, resulting in increased operational efficiency and growth. In

Indonesia, Candraningrat, Abundanti, Mujiati and Erlangga (2021) were of the opinion that access to financial technology plays a key role in improving performances of women businesses. The study which specified weaving craft businesswomen reveals that the ease of access of new Fintech firms provided new ways for businesswomen to get business capital loans without collateral.

Crittenden, Crittenden and Ajjan (2019) drew upon the Technology Acceptance Model (TAM) in assessing the impact of information communications technology (ICT) on social capital, self-efficacy, and empowerment of women micro-entrepreneurs in South Africa. Structural equation modelling reveals a significant association between usage of ICTs and social capital bridging which improves performance outcomes. However, the ease of use and usefulness ICT devices had significant impacts on usage decisions, concluding the access to easy to use and quality ICTs facilitates empowerment through increasing entrepreneurial competence and self-efficacy.

Dhehibi, Rudiger, Moyo and Dhraief (2020) affirmed the importance of suitability of technologies used to increase group empowerment. In their study which specified agricultural technology transfer, technologies that were easy to use and labour, as well as cost effective were more likely to be adopted. The farmers' perceived opinions of Agri-technologies were thus shaped by previous experience, demonstration, and word of mouth and their adoption was associated with increased yield and drought resistance. This study specified agricultural technologies and focused on farmers who have material capital. Martin and Tiu (2015) reveal a significant positive association between usage of ICTs and the internet and performance of women enterprises. The study reports that ICTs enhance firm communication, networking capability and customer management. Further, ICTs were used to bridge the gap in financial access among female entrepreneurs from ethnic minorities. The study was limited to few female-run ICT small businesses which may limit the generalization of its findings.

Uganda's Orobia, Tusiime, Mwesigwa and Ssekiziyivu (2020) investigated the conditions for sustainability of business ventures by youth and women in a cross-sectional study that used an explanatory research design. Factor analysis revealed that aside from technical skills, policies dictating financial access and existing IT infrastructure have significant predictive power over ventures championed by women and youth. Mutie (2018) did an appraisal of technology and performance of agencies of the government in Kenyan context. The variables include enhancement

of system development, digital services and tools and integration across the departments. The study shared that performance of the firm is enhanced by adoption of technology. This is because it helps to simplify the operations and facilitate real time sharing of information. Technology allows organizations to remain innovative and provide quality services.

Mbogori and Luketero (2019) also recognized the significant influence of technological knowhow and entrepreneurial training on performance of women enterprises, adding that while networking opportunities were also impactful, the source of funding had no significant effect on the businesses' sustainability. Observations were than training equips the women with interpersonal, technical and conceptual skills which improves their ability to plan, lead, organize and control their businesses more effectively, increasing performance and sustainability. On the other hand, in the study by Kemunto, Shitseswa and Ondiek (2020) report the significance of technology transfer on performance outcomes for women SMEs. The researchers observed that creative entrepreneurs could use new modes of communication to market themselves and new payment systems to improve and offer unique service delivery. This study failed to investigate how access to finances and social capital an impact firm performance. Further, this study involves project execution.

## 2.4 Summary of literature and research gaps

Table 2.1 provides a summary of the reviewed literature and the gaps that will be filled by the proposed study. The table covers the author and year of publication, the title of the study, key findings, the gaps presented and how the same were addressed in the present study.

**Table 2.1: Summary of research gaps**

Author & Year	Study title	Findings	Gaps	How to fill the gap
De-Andrés <i>et al.</i> , (2021)	Gender gaps as far as access to bank credit was concerned in Spain over the period 2004 all through to 2014	Female entrepreneurs starting up business have low probability of asking for loan facilities.	The study was conducted in Spain with panel data methodology covering the period 2004-2014	The proposed study was conducted in Kenya, specifically in Garissa County. The research identified key success determinants that can be used to enhance the performance of women empowerment entrepreneurial projects in Kenya.
Singh and Dash (2021)	Determined gender discrimination and its implication access to funds by businesses owned by women.	Low access to funds, lack of collaterals, limited financial service as well as risk aversion of the lending	Accessibility to funds among women owned business was the	The present study focused on access to capital as one of the independent variables

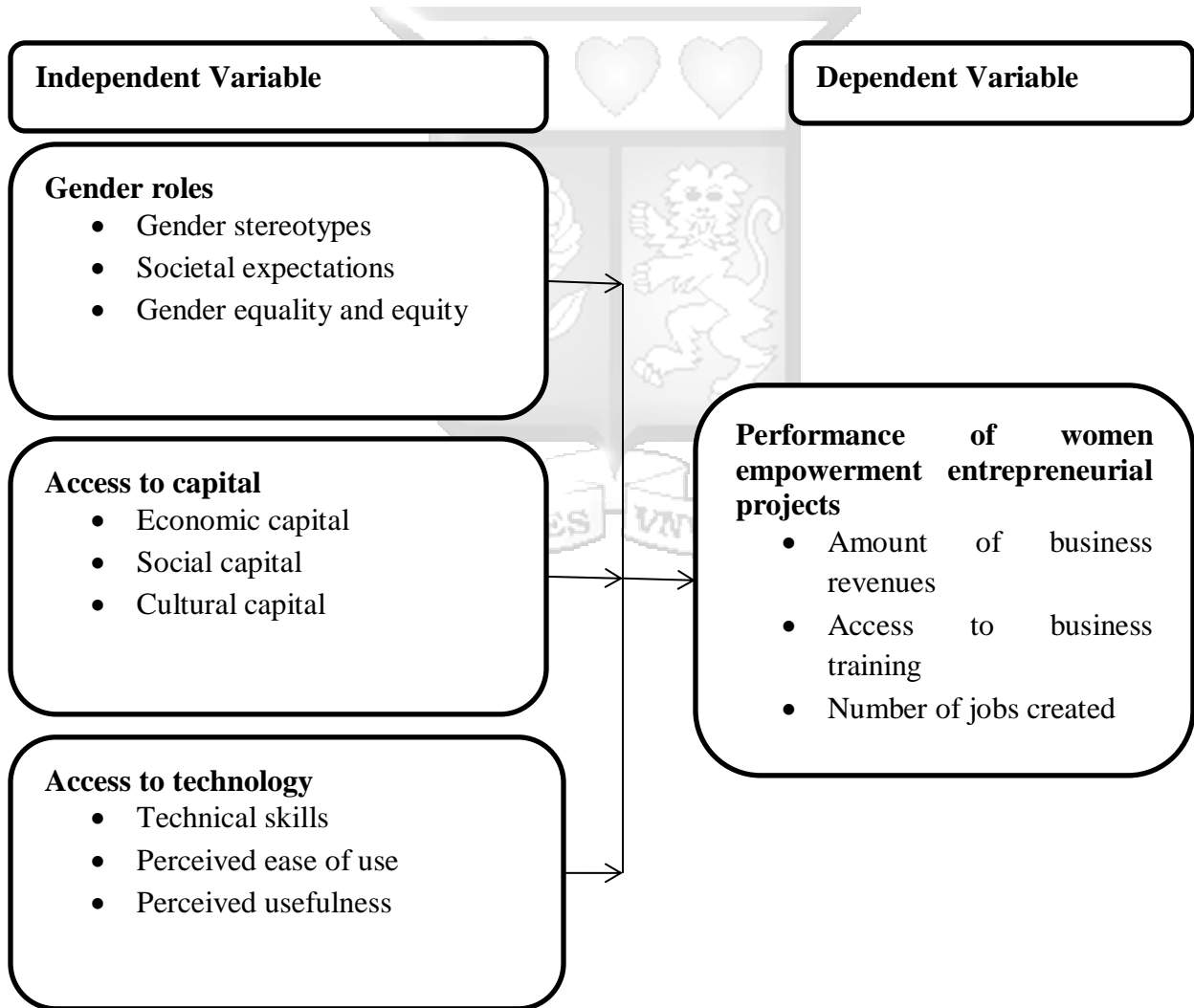
		institutions is some of the issues that constraint women from accessing funds	dependent variable	
Shankar <i>et al.</i> , (2020)	Shankar, Elam and Glinski (2020)	It shed light on various types of capital relevant in supporting female entrepreneurs including cultural, time, social and economic capital	This study focused on women entrepreneurship but within the energy sector	The focus of the present study was on women empowerment entrepreneurial projects. The study ascertained the effect of gender roles on performance of women empowerment entrepreneurial projects in Kenya.
Khaleque (2018)	Whether finances inform how women entrepreneurs performed in Bangladesh	Relaxing credit constraints increased the turnover of women owned enterprises thus better performance	The study was conducted within the context of Bangladesh	The present study was done in Kenya, specifically in Garissa County. The study determined the effect of access to capital on performance of women empowerment entrepreneurial projects in Kenya
Jamenya (2018)	sought to bring out the key issues that determine the ability of women to be involved in projects of construction	Most of the respondents were disquiet on being divided between family issues and the career.	The focus of this study was on gender (women) and their involvement in project	The present study explored gender issues like gender roles in reference to project performance and not involvement. The study ascertained the effect of gender roles on performance of women empowerment entrepreneurial projects in Kenya.
Rodríguez <i>et al.</i> (2017)	Focused on gender issues within the context of project management.	Women and men exhibit differences in their managerial styles and these were explored by this study	Gender issues were explored within the context of project management	The present study explored gender issues like gender roles in reference to project performance and not management. The study ascertained the effect of gender roles on performance of women empowerment entrepreneurial projects in Kenya
Kweyu (2017)	Establishing the key issues that determine accessibility to credit among SMEs owned by women in Kenya	Social cultural factors and the features of the enterprises determine how women can access funds for their firms	Accessibility to credit among SMEs owned by women in Kenya was the dependent variable of this study	The present study focused on access to capital as one of the independent variables.
Sospeter <i>et al.</i> , (2014)	Exploring literature linking theory and practice regarding women entrepreneurship	Women entrepreneurs are under-represented in the construction industry in Tanzania	This study was conducted within the construction industry in Tanzania	The present study was done in Kenya, specifically in Garissa County. The study reviewed the literature and establish the link between theory and practice in relation to women empowerment entrepreneurial projects in Kenya
Kemunto, Shitseswa and Ondiek (2020)	Impact of technology transfer on the performance of women-owned micro small medium enterprises (MSMES) in Kisii County, Kenya.	Women entrepreneurs lack access to quality technology that can improve their service offering which impacts competitiveness	This study only assessed technology transfer and its effect on women's businesses	The findings were enhanced through an assessment of multiple empowerment strategies such as financial access
Martin and Tiu (2015)	No gender in cyberspace? Empowering entrepreneurship and innovation in female-run ICT small firms	Access to ICTs enhance financial access, firm communication and networking capability		This study was limited to female-led ICT firms; the current study addressed a single firm to find ways to increase its effectiveness
Ajuna, Ntale and	Impact of training on the performance of women	Many of female owned businesses fail to grow	This study investigated	These findings were questioned in the context of Garissa County and the

Ngui (2018)	entrepreneurs in Kenya: Case of Meru Town	due to limited role models and quality information access	performance of women in Meru County which may have different approaches to empowerment	current study assessed more than project's training practices and their impact on women entrepreneurs
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Source: Author (2023)

## 2.5 Conceptual framework

Chandran (2004) defined a conceptual framework as a logically developed, described, and elaborated network of interrelationships among variables deemed to be integral part of the dynamics of the situation being investigated. The framework below shows the interaction between selected independent variables and the dependent variable adopted in the current study.



**Figure 2.1: Conceptual framework**

**Source:** Author (2023)

The conceptual framework in Figure 2.1 illustrates the relationship between independent variables (gender roles, access to capital and key success determinants) and the dependent variable performance of women empowerment entrepreneurial; projects. Gender roles were measured by stereotypes, societal expectations and concerns about gender equality and equity. The indicators of access to capital included economic, social, and cultural capital while access to technology was examined in terms of technical skills, perceived ease of use and perceived usefulness. Project performance was looked at in terms of amount of business revenues, access to business training and number of jobs created.

Gender roles refer to the socially constructed expectations, behaviors, and responsibilities associated with being male or female in a given society (Geiger & Oranburg, 2018). These roles are shaped by stereotypes, societal norms, and cultural expectations. They dictate the division of labor, decision-making power, and social status assigned to individuals based on their gender. When studying gender roles in the context of women empowerment projects, it is crucial to examine how these roles impact women's access to resources, decision-making processes, and overall participation in project activities. This includes analyzing the influence of gender stereotypes, societal expectations, and concerns about gender equality and equity on women's empowerment outcomes (Makena, Kubaison, & Njati, 2014).

Access to capital refers to the availability and ability of individuals or groups to obtain different forms of capital, which are essential for social and economic development (Ali & Yousuf, 2019). Capital can be classified into various types, including economic, social, and cultural capital (Andriamahery & Qamruzzaman, 2021). Economic capital refers to financial resources, such as income, savings, property, or access to credit and loans. Examining women's access to economic capital involves analyzing their employment opportunities, income levels, financial literacy, and ownership or control of productive assets. Social capital encompasses the networks, relationships, and social connections that individuals possess. It includes access to supportive social networks, community organizations, and influential contacts (Muniady, Mamun, Rosli Mohamad, Yukthamarani Permerupan, & Binti Zainol, 2015). Assessing women's access to social capital involves examining their social networks, participation in community activities, and opportunities

for mentorship and support. Cultural capital relates to the knowledge, skills, and cultural resources that individuals acquire, which can confer advantages and social recognition. This includes education, formal and informal learning opportunities, awareness of cultural norms, and familiarity with codes of conduct within specific social contexts. Investigating women's access to cultural capital entails examining their educational attainment, skills development, and cultural competencies (Ali & Yousuf, 2019).

Access to technology refers to the availability, affordability, and proficiency in utilizing technological tools and resources (Kimbu, Ngoasong, Adeola, & Afenyo-Agbe, 2019). It encompasses both physical access to devices (e.g., computers, smartphones) and the skills necessary to effectively utilize them. When studying access to technology, Technical skills, Perceived ease of use and Perceived usefulness can be considered. Assessing technical skills involves examining women's proficiency in using digital technologies, such as computer literacy, internet navigation, and software proficiency. Perceived ease of use reflects individuals' subjective perception of the simplicity or complexity of using technology. It assesses women's confidence and comfort in adopting and utilizing technological tools. Perceived ease of use can influence women's motivation to engage with technology and their willingness to explore new digital platforms. Perceived usefulness refers to individuals' beliefs about the value and benefits they perceive from using technology. It assesses women's perceptions of how technology can enhance their lives, support their goals, or improve their access to resources and opportunities (Zheng & Lu, 2021).

The concept of gender roles aligns closely with social feminist theory. Social feminist theory emphasizes the significance of gender as a social construct and how power dynamics and societal expectations shape women's experiences (Achuo & Asongu, 2022). This theory provides a framework for understanding the structural inequalities that women face and how these dynamics impact the performance and outcomes of women empowerment initiatives. The Social theory of capital offers a relevant framework for analyzing access to capital, which includes economic, social, and cultural forms. This theory helps in understanding the mechanisms through which unequal distributions of capital can perpetuate or challenge gender inequalities in project performance (Sharma, 2014). In the context of access to technology, the technology acceptance theory can be applied to examine how technology can empower women and impact project

performance. This theory helps to understand the ways in which technology interacts with social and economic factors to influence the outcomes and effectiveness of women empowerment initiatives (Orser, Riding, & Li, 2019).

## 2.6 Operationalization of study variables

Table 2.2 is a breakdown of operationalization of the variables of the study. It is apparent from this table that the three independent variables that formed objectives of the study were gender roles, access to capital as well as access to technology while performance of women empowerment entrepreneurial projects was the dependent variable. The study adopted ordinal scale to measure these variables and quantitative techniques were adopted during analysis.

**Table 2.1:** Operationalization of study variables

Type of variable	Indicators	Supporting Literature	Scale of measurement	Analysis Type
Independent gender roles	<ul style="list-style-type: none"> <li>Gender stereotypes</li> <li>Societal expectations</li> <li>Gender equality and equity</li> </ul>	De-Andrés et al., (2021)	Ordinal scale	Quantitative analysis
Independent access to capital	<ul style="list-style-type: none"> <li>Economic capital</li> <li>Social capital</li> <li>Cultural capital</li> </ul>	Singh and Dash (2021)	Ordinal scale	Quantitative analysis
Independent access to technology	<ul style="list-style-type: none"> <li>Technical skills</li> <li>Perceived ease of use</li> <li>Perceived usefulness</li> </ul>	Kemunto, Shitseswa and Ondiek (2020)	Ordinal scale	Quantitative analysis
Dependent performance of women empowerment entrepreneurial projects	<ul style="list-style-type: none"> <li>Amount of business revenues</li> <li>Access to business training</li> <li>Number of jobs created</li> </ul>	Achmad, (2022)	Ordinal scale	Quantitative analysis

**Source:** Author (2023)

## 2.7 Chapter summary

The chapter has reviewed literature on social feminist theory, the capital theory as well as the technology acceptance model. The past empirical studies have also been reviewed on gender roles, access to capital and access to technology all in relation to performance of women empowerment entrepreneurial projects. The gaps and conceptual framework and operationalization of the study variables are also indicated.

## **CHAPTER THREE: RESEARCH METHODOLOGY**

### **3.1 Introduction**

This chapter is set out to review the research philosophy, research design and population. The methods for sample size determination, data gathering, quality and analysis are also detailed besides the ethical concerns.

### **3.2 Research philosophy**

Research philosophy is a collection of beliefs that guide the study before, during and after the research has been done (Dźwigoł, 2019). It covers the process used to select the strategy for research, formulating of the problem, methods of gathering and analysis as well as presentation of data (Harris, Holyfield, Jones, Ellis & Neal, 2019). There are several types of research philosophies: pragmatism, positivism, realism, and interpretivism (interpretivism). In positivism, reality is believed to be characterized by stability and one can easily observe and describe it in a way that is objective. For interpretivism, reality is believed to be interpreted in a subjective manner for it to be understood. In this study, a positivist research philosophy was adopted. This type of philosophy theoretically describes a given phenomenon while giving validated scientific and validated data. This is a paradigm where the phenomena being investigated undergo isolation and the observations are made in a way that is credible (Quinlan, Babin, Carr & Griffin, 2019). The reason for adopting the positivism approach is because the relevant literature and theories have been reviewed to guide the study. Further positivism supports the utilization of quantitative approaches in establishing the type and significance of relationship between two or more variables.

### **3.3 Research design**

Research design is a road map that determines and shapes how the study is conducted. It is how conditions are managed regarding how data is collected and analyzed in meeting the formulated objectives (Thanem & Knights, 2019). A descriptive survey design was adopted in this study. As demonstrated by Kothari (2004), descriptive survey design helps in providing responses to questions revolving around ‘what’ as established in this study. The issue of survey came in because the study was conducted within a specific time and respondents were drawn from different groups.

Through this design, it was able to determine the relevant socio-economic factors impacting on performance of women empowerment entrepreneurial projects.

### 3.4 Target population

Population refers to the overall grouping of elements that the researcher has interest to explore (Adams & McGuire, 2022). It is from an accessible population that one can draw conclusions on. Population can also be defined as elements meeting the threshold of being included in an inquiry (Privitera & Ahlgrim-Delzell, 2018). The population being unit of analysis of this study was the women empowerment entrepreneurial projects that had been implemented by Womankind in Garissa County, Kenya. The reason for selecting upon Garissa County is that it is among the marginalized counties in Kenya that provided basis of exploring the socio-economic determinants. Womankind had implemented 5 women empowerment entrepreneurial projects in Garissa County, Kenya and this was the unit of analysis. From these 5 projects, the respondents included the 230-project staff covering project managers and coordinators and community liaison officers as summarized in Table 3.1.

**Table 3.1:** Study population

Category	Population
Project managers	40
Project coordinators	70
Community liaison officers	120
<b>Total</b>	<b>230</b>

Source: Author (2023)

### 3.5 Sampling design and sample size

Stratified random sampling was adopted in selection of the respondents. This sampling technique was adopted since it ensures that their sample is representative of the population, reduces the error in the sample, and increases the precision of the sample. In this regard, respondents were stratified into three categories based on their positions. From each stratum, simple random sampling was adopted in identification of the respective respondents. A sample is a sub-set that is drawn from an accessible population. The essence of a sample is to permit generalization of the findings. The sample size of the study was scientifically determined using the Yamane (1967) formula as under:

$$n = N / (1 + Ne^2)$$

n = is the desired sample size

N = is the target population

e = is the acceptable margin of error estimated at 0.05 (at 95% confidence interval)

Therefore, sample size (n) =  $230 \div (1 + 230 (0.0025))$

$$= 230 \div (1 + 0.575)$$

$$= 230 \div 1.575$$

n= 146 respondents

The stratified selection of participants based on the above calculated sample size is illustrated and summarized in Table 3.2.

**Table 3.2:** Sample size distribution

Category	Population	Sample size
Project Managers	40	25
Project coordinators	70	44
Community liaison officers	120	76
<b>Total</b>	<b>230</b>	<b>146</b>

**Source:** Author (2023)

### 3.6 Data collection instrument

Data collection instrument is a tool that is used to gather insights from the participants in an inquiry. As shared by Rose, McKinley & Baffoe-Djan, (2019), the decision on the relevant tool for gathering data is so instrumental in realizing the study objectives. This study collected primary data guided by a semi structured questionnaire. The questionnaire was designed based on the existing scales in literature. Ghauri, Grønhaug and Strange (2020) indicate that a common tool for gathering data in surveys is a questionnaire. The design of the questionnaire covered the general information, gender roles, access to capital and key success determinants. There were close ended questions on the questionnaire so as to obtain balanced views from the respondents. A five-point Likert scale where 1 stood for strong disagreement and 5 being strong agreement was critical in the design of the questionnaire. The questionnaire is divided into five sections, where general

information is presented in section A, gender roles in section B, access to capital in section C, access to technology in section D and project performance in section E.

### 3.7 Data collection procedure

Before actual data gathering, consent to undertake the study was sought from the school. This resulted in a letter of introduction that accompanied every questionnaire shared to the respondents. Three research assistants were recruited and trained before the actual study. The training of the research assistants revolved around ethical issues as well as the study objectives. Before the actual collection, a pilot study was conducted among 10% of respondents. A drop and pick latter strategy was adopted in administering the questionnaire to the participants of the study. The respondents were accessible from their offices in Garissa County. This relevantly boosted the response rate now that respondents had ample time to share their responses. The quality of the information gathered in this study was ensured through validity and reliability.

#### 3.7.1 Reliability of the research instrument

Reliability of the data is an indicator of internal consistency. It is the degree to which results obtained from a given tool are said to be consistent. Upholding reliability would mean that the study tool gathers similar information even when administered to different sampled participants. Cronbach Alpha Coefficient was adopted to determine reliability of the study, and this was computed from the pilot test results. The value 0.7 as recommended by McKinley and Rose (2019) was considered as the threshold when interpreting the results. Table 3.3 covers the variables of the study being gender roles, access to capital, technology and project performance. It also covers the number of items on the questionnaire per each of these variables and the values of Cronbach Alpha coefficients per variable. Reliability of the study instrument was determined through the computed Cronbach Alpha Coefficient values as presented in Table 3.3

**Table 3.3:** Reliability results

	No. of items	Cronbach Coefficient
Gender roles	5	.765
Access to capital	5	.789
Access to technology		.885
Performance of women empowerment entrepreneurial projects	4	.893
<b>Overall score</b>		<b>.833</b>

**Source:** Author (2023)

From Table 3.3, the overall statistic of Cronbach Alpha was 0.833, this implies that the study instrument was designed using a reliable scale. For the individual variables, gender roles had  $\alpha=0.765$ , access to capital had  $\alpha=0.789$ , access to technology had  $\alpha=0.8855$ , and project performance had  $\alpha=0.893$  respectively. These reliability values were expected on two accounts. First, the items on the questionnaire using existing scales had been validated and thus it was expected the same would be evident in the present study. Secondly, extensive literature was reviewed to inform conceptualization of the variables and development of the questionnaire hence it was expected to be reliable. Given that all the reliability values were above 0.7, it can be inferred that the scale was reliable as suggested by McKinley and Rose (2019) who noted that an above 0.7 Cronbach Alpha values signifies reliability of the scale used in design of the questionnaire.

### 3.7.2 Validity of the research instrument

Reliable tools measure a given thing that they were designed to indicate. The study determined content validity (Ledgerwood, 2019). In this regard, the questionnaire was shared with the supervisor and two experts in the field of project management. Relevant revisions were made and the resultant comments were incorporated in the final version of the questionnaire prior to actual data gathering in the field. This helped to validate the findings of the study.

### 3.8 Data analysis and presentation

Data analysis is the processing of the gathered data to provide insights (Privitera, 2018). The analysis of the gathered data will be done through Statistical Package for Social sciences with the help of means and standard deviations, correlation and regression analysis. While descriptive statistics like means and standard deviations were important in describing the variables, correlation and regression helped to draw inferences. The study adopted three regression model summarized as under:

$$Y = \alpha + \beta_1 X_1 + \epsilon \dots\dots\dots i$$

Where Y is performance of women empowerment entrepreneurial projects

X<sub>1</sub> refers to aggregate score of gender roles

$\epsilon$  is error term

$$Y = \alpha + \beta_2 X_2 + \epsilon \dots\dots\dots \text{ii}$$

Where Y is performance of women empowerment entrepreneurial projects

X<sub>2</sub> refers to aggregate score of access to capital

ε is error term

$$Y = \alpha + \beta_3 X_3 + \epsilon \dots\dots\dots \text{iii}$$

Where Y is performance of women empowerment entrepreneurial projects

X<sub>3</sub> refers to aggregate score of access to technology

ε is error term

**3.9 Ethical considerations**

The research observed all the ethical guidelines that are necessary when conducting a survey with human participants. One all the respondents were debriefed on the aims of the current survey and the necessary benefits or risk when conducting the research. Secondly, informed participant consent was given to each of the respondents to indicate their willingness to be involved in the research. Necessary approval was sought from the research supervisor, the Institutional Ethics Review Committee and National Commission for Science Technology and Innovation. The study also ensured that all the collected study data was only used for the stated academic purposes. Lastly, the collected survey data was treated with confidentiality and was not shared with unauthorized people.

**3.10 Chapter summary**

The chapter covers research philosophy, research design and population. The methods for sample size determination, data gathering, quality and analysis are also covered besides the ethical concerns.

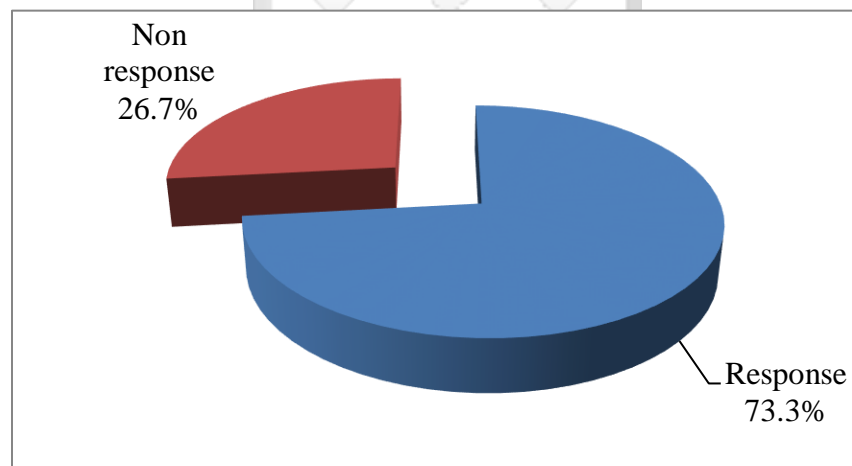
## CHAPTER FOUR: PRESENTATION OF RESEARCH FINDINGS

### 4.1 Introduction

This chapter is set out to document the findings of analysis based on the objectives that guided the study. It focuses on response rate, reliability results, the analysis of the general information, descriptive as well as inferential analysis.

### 4.2 Response rate

Figure 4.1 shows non-response and the response rates based on the questionnaire that was administered to respondents. From this figure, it is evident that out of the 146 questionnaires that were administered to respondents, 107 were filled and collected for analysis translating to a response rate of 73.3% while the non-response rate was 26.7% as shown in Figure 4.1.



**Figure 4.1:** Response rate

**Source:** Author (2023)

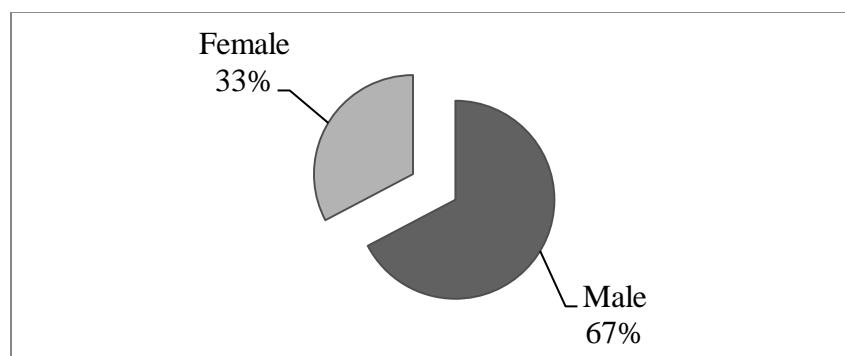
This high response rate was attributed to several strategies that the researcher adopted during data collection. First, a drop and pick latter method was adopted during data collection and this respondent's ample time to respond to the questionnaire before it was collected. This strategy ensured that data collection did not interfere with the daily work activities of the respondents. The second strategy that was adopted which contributed to this high response rate is that accurate explanation was provided to respondents and the researcher was always there to clarify any unclear question. The response rate in Figure 4.1 conquers Yin (2017) who argued that an above 70% rate is adequate to support the analysis in a survey.

### 4.3 General information

The general information of the respondents concerning their gender, highest level of education as well as years of experience as presented in the subsequent sections.

#### 4.3.1 Distribution of respondents by gender

To have a clear perspective of the participants that were involved in the study, their gender categories were determined. As such, respondents were requested to tick whether they were male or female and Figure 4.2 is a breakdown of the findings.

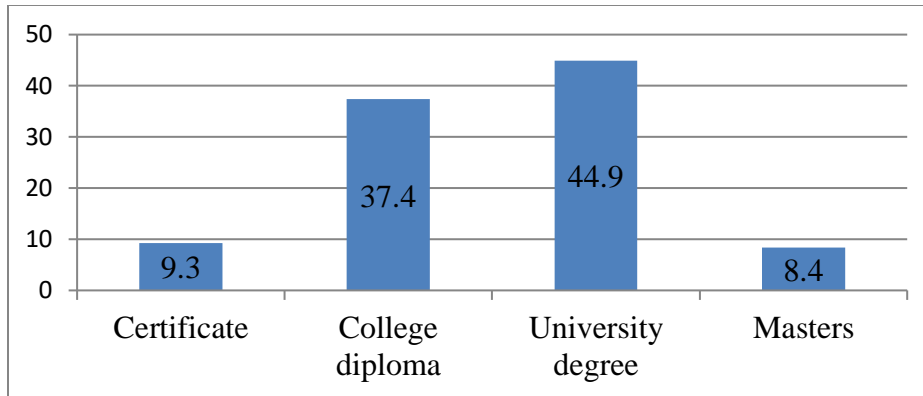


**Figure 4.2:** Distribution of respondents by gender  
**Source:** Author (2023)

The findings in Figure 4.2 indicate that while 67% were male, 33% were female. This means that versatile and representative findings were sought from the respondents. However, the findings also shed light on gender imbalance issues at Womankind which can be solved through the recruitment practices of this project organization. However, these findings were expected given the contextual setting where the study was conducted in Garissa that has highest illiteracy rates among women limiting their ability to qualify for formal jobs in such an organization like Womankind.

#### 4.3.2 Level of education of respondents

The level of education influences the competence and ability of an employee to execute the responsibilities at the place of work. Against this background the present study sought to probe and understand the levels of education of the respondents that were established in four categories: certificate, college diploma, university degree and masters respectively. Figure 4.3 is a breakdown of the findings on level of education of the respondents.



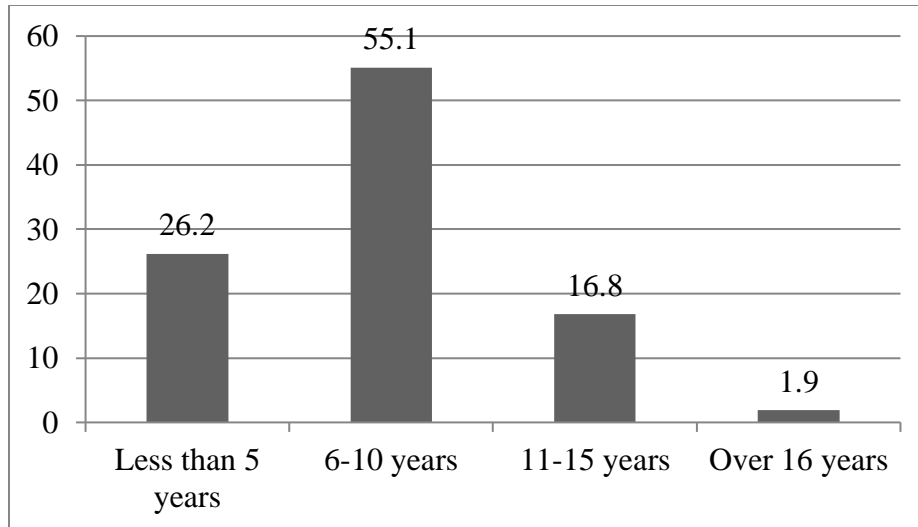
**Figure 4.3:** Level of education of respondents

**Source:** Author (2023)

From Figure 4.3, it is evident that while 44.9% of the respondents had university degrees, 37.4% had college diplomas, 9.3% had certificates and 8.4% had master’s degree. This means that respondents who participated in the study were learnt and therefore could appropriately share relevant responses to the research questions raised. This finding was anticipated given the fact that respondents were drawn from management level which require attainment of degree and above in most organization. It then implies that promotion of employees at Womankind to senior management position is based on interplay of factors with the level of education being among them.

### 4.3.3 Years of experience

In an organization, the hiring of new employees is largely informed by their level of experience. Against this background, the study determined the level of experience of the respondents who were covered guided by the years they had been in employment under the following categories: less than 5 years, 6-10 years, 11-15 years and over 16 years. The findings were then summarized as shown in Figure 4.4.



**Figure 4.4:** Years of experience

**Source:** Author (2023)

From Figure 4.4, while 55.1% had worked for 6-10 years, 26.2% had done so for less than 5 years, 16.8% for 11-15 years and 1.9% for over 16 years. This implies that respondents who participated in the study had worked for a significant period thus had gained relevant knowledge on the aspects the present study sought to establish. The findings in Figure 4.4 were expected in this study as respondents most occupied senior project management positions where this can only be possible when the employees had worked with an organization for a significant period of time. Of importance is that the longer an employee works in an organization the more experienced he/her becomes.

#### **4.5 Descriptive analysis**

##### **4.5.1 Gender roles and performance of women empowerment entrepreneurial projects**

The subsequent sections provide an analysis of descriptive and linear regression on the first objective that guided the study. Table 4.2 provides an analysis of the descriptive statistics on gender roles.

**Table 4.1: Descriptive statistics on gender roles**

	<b>Mean</b>	<b>Std. Dev</b>
Some stereotypes inhibit women from venturing into women empowerment entrepreneurial projects	3.81	.766
Child caring responsibilities inhibit fulltime management of the women empowerment entrepreneurial projects	3.75	.724
Women are taking care of their families at the expenses of taking part in empowerment entrepreneurial projects	3.62	.885
Women have equal chances of succeeding in empowerment entrepreneurial projects	4.06	.730
Our projects give fair treatment to women and enhance their access to entrepreneurial support	3.84	.848
<b>Average</b>	<b>3.82</b>	<b>.791</b>

**Source:** Author (2023)

The findings in Table 4.1 indicate the value of average as ( $M=3.82$ ,  $SD=0.791$ ), this implies that gender roles were perceived by respondents as a factor as far as performance of their projects was concerned. Through gender roles, respondents reported that women had equal chances of succeeding in empowerment entrepreneurial projects ( $M=4.06$ ,  $SD=0.730$ ) and that the projects of Womankind gave fair treatment to women and enhanced their access to entrepreneurial support ( $M=3.84$ ,  $SD=0.848$ ). This implies that Womankind contributed towards better performance of women entrepreneurship projects by enhancing equality and fairness. Respondents shared that some stereotypes inhibited women from venturing into women empowerment entrepreneurial projects ( $M=3.81$ ,  $SD=0.766$ ) and that child caring responsibilities inhibit fulltime management of the women empowerment entrepreneurial projects ( $M=3.75$ ,  $SD=0.724$ ). It was further observed that women were taking care of their families at the expenses of taking part in empowerment entrepreneurial projects ( $M=3.62$ ,  $SD=0.885$ ). This implies that the existing stereotypes and family responsibilities were evident gender roles that shaped performance of the women entrepreneurial projects.

#### **4.5.2 Access to capital and performance of women empowerment entrepreneurial projects**

The findings of descriptive statistics on access to capital and performance of women empowerment entrepreneurial projects were determined and summarized as shown in the subsequent sections. Table 4.2 is a breakdown of descriptive statistics on access to capital.

**Table 4.2:** Descriptive statistics on access to capital

	Mean	Std. Dev
The women entrepreneurial empowerment projects have access to formal credit facilities	2.89	.712
The interest rate on credit facilities is sustainable to our Women Entrepreneurial Empowerment Projects	185	.611
The women empowerment projects have adequate collaterals needed to accessing forma credit facilities	1.68	1.154
The women empowerment entrepreneurial projects have access to a network of mentors critical in mobilization of the relevant resources	2.71	.877
The women entrepreneurial empowerment projects have access to a pool of expertise that allow mobilization of resources for the business	1.83	.651
<b>Average</b>	<b>2.19</b>	<b>.801</b>

**Source:** Author (2023)

From Table 4.2, the value of average is (M=2.19, SD=0.801), this means that access to capital was perceived as a challenge by respondents as far as their projects were concerned. Respondents were undecided on whether women entrepreneurial empowerment projects had access to formal credit facilities (M=2.89, SD=0.712). Respondents further remained neutral on whether women empowerment entrepreneurial projects had access to a network of mentors critical in mobilization of the relevant resources (M=2.71, SD=0.877). This means that access to mentorship was a challenge among the studied projects. On the other hand, respondents were in disagreement on whether the interest rate on credit facilities was sustainable to their women entrepreneurial empowerment projects (M=185, SD=0.611) or the women entrepreneurial empowerment projects had access to a pool of expertise that allowed mobilization of resources for the business (M=1.83, SD=0.651). This shows that high interest rates and lack of access to specialized expertise were challenges as far as performance of the studied projects was concerned. Respondents further disagreed on whether the women empowerment projects had adequate collaterals needed to accessing forma credit facilities (M=1.68, SD=1.154). This shows that inadequate collaterals needed for successful loan application was a limitation of the studied projects.

#### **4.5.3 Access to technology and performance of women empowerment entrepreneurial projects**

The subsequent sections detail the analysis of descriptive and regression results on access to technology and performance of women empowerment entrepreneurial projects. Table 4.3 is an overview of the descriptive statistics on access to technology.

**Table 4.3:** Descriptive statistics on access to technology

	Mean	Std. Dev
Beneficiaries are trained on use of modern technologies	3.72	.927
The beneficiaries of this project can use technology to run their enterprises	3.86	.869
The beneficiaries of this project have found it easy to use latest technologies in their enterprises	3.67	1.105
The beneficiaries of this project have found technology as a useful tool in their enterprises	3.59	.698
The project beneficiaries have found the available technologies to be reliable in boosting their business	3.83	.895
<b>Average</b>	<b>3.73</b>	<b>.899</b>

**Source:** Author (2023)

The findings in Table 4.6 show that on overall, access to technology was considered as an issue as far as the women empowerment entrepreneurial projects (M=3.73, SD=0.899). The study observed that the beneficiaries of the project could use technology to run their enterprises (M=3.86, SD=0.869) and that the project beneficiaries had found the available technologies to be reliable in boosting their business (M=3.83, SD=0.895). The study observed that beneficiaries were trained on use of modern technologies (M=3.72, SD=0.927) besides findings it easy to use latest technologies in their enterprises (M=3.67, SD=1.105). Respondents shared that the beneficiaries of this project had found technology as a useful tool in their enterprises (M=3.59, SD=0.698).

#### 4.5.4 Performance of women empowerment entrepreneurial projects

This section provided the analysis of the performance of the selected women empowerment projects and the analysis is presented in Table 4.4 below.

**Table 4.4:** Descriptive statistics on performance of women empowerment entrepreneurial projects

	N	Mean	Std. Deviation
More revenues have been generated by our Women Empowerment Entrepreneurial Projects	107	3.56	.92
Women have accessed business training which has boosted their business growth	107	3.97	.73
The Women Empowerment Entrepreneurial Projects have contributed to creation of jobs	107	3.61	.67
There has been an improvement in the operational efficient in the Women Empowerment Entrepreneurial Projects	107	3.81	.69
<b>Average</b>	<b>107</b>	<b>3.74</b>	<b>0.75</b>

**Source:** Author (2023)

The results in Table 4.4 showed the respondents agreed there was more revenues have been generated by our Women Empowerment Entrepreneurial Projects (M= 3.56, SD = .92). The group respondents agreed that women have accessed business training which has boosted their business growth (M= 3.97, SD = .73). The results also showed agreement there been an improvement in the operational efficient in the Women Empowerment Entrepreneurial Projects (M= 3.81, SD = .69). Overall, the mean value of 3.74 confirmed there was performance of the women empowerment projects was high.

#### 4.6 Correlation analysis

The research adopted Spearman rank correlation to establish the direction of association between the selected variables and the matrix is presented in Table 4. below.

**Table 4.5: Correlation matrix**

			Performance of Women Empowerment Entrepreneurial Projects	Gender Roles	Access to Capital	Access to Technology
Spearman's rho	Performance of Women Empowerment Entrepreneurial Projects	Correlation Coefficient	1.000			
		Sig. (2-tailed)	.			
		N	107			
	Gender Roles	Correlation Coefficient	.799**	1.000		
		Sig. (2-tailed)	.000	.		
		N	107	107		
	Access to Capital	Correlation Coefficient	.917**	.757**	1.000	
		Sig. (2-tailed)	.000	.000	.	
		N	107	107	107	
	Access to Technology	Correlation Coefficient	.022	.088	-.026	1.000
		Sig. (2-tailed)	.822	.367	.787	.
		N	107	107	107	107

\*\* . Correlation is significant at the 0.01 level (2-tailed).

**Source:** Author (2023)

The results in Table 4.6 confirmed there was a strong positive and significant association between the gender roles and the performance of women empowerment entrepreneurial projects (rho = .799\*\* , N (107), Sig = .000<.05). The findings revealed there was a significant strong and positive relation between access to capital and the performance of women empowerment entrepreneurial projects (rho = .917\*\* , N (107), Sig = .000<.05). The analysis also revealed that access to technology had a weak and insignificant relation with the performance of women empowerment entrepreneurial projects (rho = .022, N (107), Sig = .822>.05).

#### 4.7 Regression analysis

The study employed both simple linear regression and multiple regression analysis as supported by the analysis approach. The findings are shown in line with the objectives of the study in this section.

##### 4.7.1 Gender roles and performance of women empowerment entrepreneurial projects

The section provides an analysis of linear regression on the first objective that guided the study and the summary of results is shown in Table 4.6.

**Table 4.6:** Regression gender roles and performance of women empowerment entrepreneurial projects

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.773 <sup>a</sup>	.598	.594	1.12555		
a. Predictors: (Constant), Gender Roles						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	197.745	1	197.745	156.090	.000 <sup>b</sup>
	Residual	133.021	105	1.267		
	Total	330.766	106			
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						
b. Predictors: (Constant), Gender Roles						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.163	1.454		-2.175	.032
	Gender Roles	.948	.076	.773	12.494	.000
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						

**Source:** Author (2023)

From Table 4.3, is evident that 59.4% change in performance of women empowerment entrepreneurial projects is explained by changes in gender roles (Adj.  $R^2=0.594$ ). It further emerged from analysis that gender roles were significant predictors of performance of women empowerment entrepreneurial projects ( $F= 156.090$ ,  $p = .000 < 0.05$ ). The resulting coefficient for gender roles was .948,  $t = 12.494$ ,  $sig = .000$  signifying that changing gender roles by a unit will significantly increase the performance of women empowerment entrepreneurial projects by a factor of .948.

#### 4.7.2 Access to capital and performance of women empowerment entrepreneurial projects

The findings of regression analysis between access to capital and performance of women empowerment entrepreneurial projects are summarized as shown in the subsequent sections.

**Table 4.7:** Regression access to capital and performance of women empowerment entrepreneurial projects

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.885 <sup>a</sup>	.784	.781	.82576		
a. Predictors: (Constant), Access to Capital						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	259.169	1	259.169	380.083	.000 <sup>b</sup>
	Residual	71.597	105	.682		
	Total	330.766	106			
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						
b. Predictors: (Constant), Access to Capital						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.970	.671		2.937	.004
	Access to Capital	.684	.035	.885	19.496	.000
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						

**Source:** Author (2023)

From the results in Table 4.7, it can be observed that 78.1% variation in performance of women empowerment entrepreneurial projects is accounted for by access to capital (Adj.  $R^2=0.781$ ). Furthermore, access to capital was established as a significant predictor of performance of the performance of women empowerment entrepreneurial projects ( $F= 380.083$ ,  $p = .000 < 0.05$ ). The findings showed a coefficient for access to capital was .684,  $t = 19.496$ ,  $sig = .000$  signifying that changing access to capital by a unit will significantly increase the Performance of Women Empowerment Entrepreneurial Projects by a factor of .684.

#### 4.7.3 Access to technology and performance of women empowerment entrepreneurial projects

The subsequent sections detail the regression results on access to technology and performance of women empowerment entrepreneurial projects.

**Table 4.8:** Regression access to technology and performance of women empowerment entrepreneurial projects

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.094 <sup>a</sup>	.009	-.001	1.76704		
a. Predictors: (Constant), Access to Technology						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2.910	1	2.910	.932	.337 <sup>b</sup>
	Residual	327.856	105	3.122		
	Total	330.766	106			
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						
b. Predictors: (Constant), Access to Technology						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.831	1.175		11.774	.000
	Access to Technology	.060	.062	.094	.965	.337
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						

**Source:** Author (2023)

The findings in Table 4.8 indicate that 0.9% change in performance of women empowerment entrepreneurial projects is a result of access to technology (Adj.  $R^2=.009$ ). The study noted that access to technology does not have a statistically significant effect on the performance of women empowerment entrepreneurial projects ( $F = .932$ ,  $p = .337 > 0.05$ ). The coefficient for the model .060 was no significant,  $t = .965$ ,  $sig = .337 > .05$  showing no effect of access to technology on the performance of women empowerment entrepreneurial projects.

#### 4.7.4 Socioeconomic determinants and performance of women empowerment entrepreneurial projects

The research utilized a multiple linear regression to estimate the magnitude of relationship between the independent variables and the dependent variable. The results are shown in Table 4.9 below

**Table 4.9:** Regression socioeconomic determinants and performance of women empowerment entrepreneurial projects

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.905 <sup>a</sup>	.820	.815	.76078		
a. Predictors: (Constant), Access to Technology, Access to Capital, Gender Roles						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	271.152	3	90.384	156.162	.000 <sup>b</sup>

	Residual	59.615	103	.579		
	Total	330.766	106			
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						
b. Predictors: (Constant), Access to Technology, Access to Capital, Gender Roles						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.576	1.050		-1.502	.136
	Gender Roles	.339	.075	.276	4.489	.000
	Access to Capital	.529	.047	.685	11.239	.000
	Access to Technology	.001	.027	.001	.028	.977
a. Dependent Variable: Performance of Women Empowerment Entrepreneurial Projects						

**Source:** Author (2023)

The overall regression analysis above showed that 81.5% variation in performance of women empowerment entrepreneurial projects is accounted for by the socioeconomic determinants - *access to technology, access to capital, gender roles*- (Adj.  $R^2 = 0.815$ ). Furthermore, socioeconomic determinants were established as a significant predictor of performance of the performance of women empowerment entrepreneurial projects ( $F = 156.162$ ,  $p = .000 < 0.05$ ). The resulting coefficient for gender roles was  $\beta_1 = .339$ ,  $t = 4.489$ ,  $sig = .000$  signifying that changing gender roles by a unit will significantly increase the performance of women empowerment entrepreneurial projects by a factor of .339. The findings showed a coefficient for access to capital was  $\beta_2 = .529$ ,  $t = 11.239$ ,  $sig = .000$  signifying that changing access to capital by a unit will significantly increase the performance of women empowerment entrepreneurial projects by a factor of .529. Lastly, the study showed that access to technology did not have a significant effect on the performance of women empowerment entrepreneurial projects  $\beta_3 = .001$ ,  $t = .028$ ,  $sig = .997 > .05$ .

#### 4.8 Chapter summary

This chapter covers the findings of analysis based on the objectives that guided the study. It focuses on response rate, reliability results, the analysis of the general information, descriptive as well as inferential analysis.

## **CHAPTER FIVE: DISCUSSION, CONCLUSIONS AND RECOMMENDATIONS**

### **5.1 Introduction**

The fifth chapter presented a summary of the findings and the discussion of the results in line with the objectives of the study. Further, the conclusions and recommendations were outlined in this chapter. Lastly, suggestions for further studies are provided.

### **5.2 Summary of research findings**

The study sought to examine the effect of socio-economic determinants on the performance of women empowerment entrepreneurial projects in Garissa County, Kenya. Specifically, the study sought to establish the effect of gender roles, access to capital and access to technology on the performance of the women empowerment entrepreneurial projects in Kenya. The study was guided by the social feminism theory, the theory of capital and the technology acceptance theory. A positivism research philosophy and a descriptive survey design was adopted. The population being unit of analysis of this study was the women empowerment entrepreneurial projects that have been implemented by Womankind in Garissa County, Kenya. The respondents included 230 project staff covering project managers, project coordinators and community liaison officers and were selected through stratified random sampling. The correlation results confirmed that there was a strong positive and significant association between the gender roles and the performance of women empowerment entrepreneurial projects. The findings also revealed that there was a significant strong and positive association between access to capital and the performance of women empowerment entrepreneurial projects.

The analysis also revealed that access to technology had a weak and insignificant relation with the performance of women empowerment entrepreneurial projects. The regression analysis revealed that socio-economic determinants were established as a significant predictor of performance of the performance of women empowerment entrepreneurial projects ( $F= 156.162, p = .000 < 0.05$ ). It further emerged from analysis that gender roles had a significant effect on performance of women empowerment entrepreneurial projects. Furthermore, access to capital was established to have a significant effect on the performance of women empowerment entrepreneurial projects ( $F=$

380.083,  $p = .000 < 0.05$ ). The study also noted that access to technology does not have a statistically significant effect on the performance of women empowerment entrepreneurial projects ( $F = .932, p = .337 > 0.05$ ).

### **5.3 Discussion of findings**

The discussion of the findings was presented in line with the objectives of the study. The main objective of the study was to examine the effect of socio-economic determinants on the performance of women empowerment entrepreneurial projects in Garissa County, Kenya. Regression analysis established existence of a positive and significant relationship between socio-economic determinants on the performance of women empowerment entrepreneurial projects. The result on gender role serves an important role in the social feminist theory. Considering this theory, financial dependence of women on male because of gender roles that have limited economic empowerment of women has resulted into women being oppressed. For the findings on access to capital, they are well informed by the theory of capital. As per this theory, capital exists in various like finances and social forms and effective use of these is expected to contribute towards project performance. Regarding access to technology, the TAM theoretical foundation imply that perceptions held by women entrepreneurs will inform their intention and actual technology adoption behavior for better performance of the projects. The TAM theoretical foundation therefore contributes towards understanding the adoption and use of technology by women entrepreneurs should start by them changing their perceptions towards technology in terms of ease of use and usefulness.

#### **5.3.1 Gender roles and performance of women empowerment entrepreneurial projects**

Based on first objective, the study sought to investigate the effect of gender roles on the performance of women empowerment entrepreneurial projects in Garissa County, Kenya. The study findings determined that gender roles were significant predictors of performance of women empowerment entrepreneurial projects. The study findings were in line Orser, Riding, & Li's, (2019) interpretation of the social feminist theory which theorizes that gender is as much a reason for discrimination and has a significant effect on long-term exclusion. The findings were further supported by the theory as viewed by Turner and Maschi (2015) who noted that women have inferior status due to societal inequality and that political, economic and social power relations

shape women's status. Further, Hjelmström (2017) interpreted the theory and noted a relationship between economic development and gender equality, affirming the study findings.

These findings also concur with the findings by Geiger and Oranburg (2018) who shared that women are presumed to assume traditional family roles which can impact their financing decisions. Shohel (2021) determined that the persistence of patriarchal gender norms has had a significant negative influence on women's financial empowerment as norms still afford men the decision-making power; hence they control the women's loans. The norms created gendered division of labor which restricted women's mobility and space for innovation, hence affected their business' outcomes. Angus (2020) revealed that gender stereotypes impact the representation of women at senior management positions and affects female managers' output.

Womankind contributed towards better performance of women entrepreneurship projects by enhancing equality and fairness. This finding agrees with Dau, Moore & Abrahms (2018) who said that across the world, developmental organizations like the World Bank and the United Nations have ignited efforts to promote entrepreneurship as a way of empowering women as the sustainable development goals consider gender equality and inclusion as prerequisites for sustainable human development. Rodríguez, Montequín, Morán and de-Arriba (2017) showed that unlike female who rely on social; styles of leadership, male rely more on authoritative styles.

### **5.3.2 Access to capital and performance of women empowerment entrepreneurial projects**

The study further sought to find out the effect of access to capital on the performance of women empowerment entrepreneurial projects in Garissa County, Kenya. The study findings determined that access to capital was established as a significant predictor of performance of the performance of women empowerment entrepreneurial projects. The findings were confirmed by the theory of capital as interpreted by Setini, *et al.*, (2020) who confirmed the importance on social capital on knowledge sharing and innovative performance. Muniady, *et al.*'s, (2015) understanding of the theory of capital affirmed that cognitive social capital is beneficial to women entrepreneurs and that building a dense network of associates is key to entrepreneurial success which was in line with the current study findings. The finding agrees with Khaleque (2018) who showed that relaxing credit constraints increased the turnover of women owned enterprises thus better performance. Makena, Kubaison and Njati (2014) noted that lack of quality collateral is the main impediment to

women's entrepreneurial ventures in Ruiru County. Elsewhere, Ali and Yousuf (2019) found a significant positive impact of social capital on entrepreneurial intention. Kimbu, Ngoasong, Adeola and Afenyo-Agbe (2019) said the type of networks developed and the resources shared within the networks serve as social capital dimensions that influence women's sustainable human capital management.

Singh and Dash (2021) shared that low access to funds, lack of collaterals, limited financial service as well as risk aversion of the lending institutions are some of the issues that constraint women from accessing funds. De Andrés, Gimeno and de Cabo (2021) noted that female entrepreneurs starting up business have low probability of qualifying for loan facilities due to limited referrals and collateral property which impacts investment volume. Khaleque (2018) showed that relaxing credit constraints increased the turnover of women owned enterprises thus better performance. Makena, Kubaison and Njati (2014) noted that lack of quality collateral is the main impediment to women's entrepreneurial ventures in Ruiru County. Elsewhere, Ali and Yousuf (2019) found a significant positive impact of social capital on entrepreneurial intention. Brixiová and Kangoye (2016) used Swaziland as the point of focus arguing that male and female entrepreneurs with greater start-up capital record more performance of sales in comparison to those with limited capital.

### **5.3.3 Access to technology and performance of women empowerment entrepreneurial projects**

Additionally, the study sought to determine the effect of access to technology on the performance of women empowerment entrepreneurial projects in Garissa County, Kenya and determined that access to technology did not significantly predict performance of women empowerment entrepreneurial projects. The study findings were however not in line with the Technology acceptance model as interpreted by Candraningrat, *et al.* (2021) who viewed that early adapter of financial technologies were able to enjoy superior business performance due to increased financial access. Weiler, Stolz, Lanz, Schlereth and Hinz's (2021) version of the Technology acceptance model found that ICTs are instrumental tools that businesses can use to establish customer and supplier linking capabilities which improves operational efficiency which was contrary to the findings of the current study. This was not in consensus with Mackey and Petrucka (2021) who observed that technology played an instrumental role in supporting and strengthening the resources

and capabilities of women. Chege and Wang (2020) established that technology played an instrumental role in creation of job opportunities for firms operating on a small-scale level. In India, technology access has significant impacts on women's business orientation. Uganda's Orobia, Tusiime, Mwesigwa and Ssekiziyivu (2020) revealed that aside from technical skills, policies dictating financial access and existing IT infrastructure have significant predictive power over ventures championed by women and youth. Mutie (2018) shared that performance of the firm is enhanced by adoption of technology.

#### **5.4 Conclusions**

Overall, the research established that socioeconomic determinant have a positive and significant relationship with performance of women empowerment projects. The study concluded that gender roles had a significant effect on performance of women empowerment entrepreneurial projects. The study further concludes that while there is some agreement among participants that certain stereotypes and caregiving responsibilities can hinder women's participation in entrepreneurship and empowerment projects, there is also agreement that women have equal chances of succeeding in such projects and that the projects provide fair treatment to women and enhance their access to entrepreneurial support. However, it is also worth noting that there is a considerable amount of variation in the participants' responses, which indicates that there are diverse perspectives which may be due to differences in cultural or societal backgrounds, personal experiences, or other factors. The findings further conclude that while there are some barriers to women's participation in entrepreneurship and empowerment projects, there is also recognition of the potential for women to succeed in such endeavours and the importance of providing fair and supportive environments for women's entrepreneurial efforts.

Based on the second objective, the study concluded that access to capital had a significant effect on performance of women empowerment entrepreneurial projects. The study also concluded that there are significant challenges that women entrepreneurship and empowerment projects face in accessing formal credit facilities and collateral. These challenges can hinder the growth and sustainability of women-owned businesses and limit their potential for success. The study further concluded that adequate collateral was dependent on the types of businesses being considered, the availability of collateral, or the regulatory environment in which these businesses operate. The study also concluded that there is some level of agreement among the participants that women

entrepreneurship and empowerment projects have access to networks of mentors and expertise that can be critical in mobilizing resources and enhancing their potential for success.

Findings from the last objective concluded that access to technology had an insignificant effect on performance of women empowerment entrepreneurial projects. The study also concluded that even though there may be some challenges in using technology effectively, lack of access to technology is not a significant barrier to the success of women-owned businesses. This could be due to a variety of factors such as the availability of alternative resources or the nature of the businesses being considered. The study further concluded that although beneficiaries of women empowerment entrepreneurial projects are trained to use modern technologies, the ease and usefulness of using technology in their enterprises is still wanting. Further, the effectiveness of technology in supporting women-owned businesses is yet to be clearly determined.

### **5.5 Recommendations to policymakers and practitioners**

The study noted that gender roles affected the performance of women empowerment entrepreneurial projects. Based on this conclusion, the study recommended challenging the gender stereotypes. Gender stereotypes can limit women's access to resources, networks, and support. By challenging these stereotypes and promoting gender equality, we can create a more supportive environment for women entrepreneurs. The study further recommends encouraging men to take an active role in supporting women's entrepreneurship, whether as mentors, investors, or advocates, which can help create a more inclusive and supportive environment. Additionally, the study recommends provision of child-care support, such as on-site childcare facilities or flexible working arrangements. Since women are often expected to bear the primary responsibility for child-care, it can limit their ability to participate fully in entrepreneurial activities. By providing these child care services, women entrepreneurs can more easily balance their entrepreneurial activities with their child-care responsibilities.

Access to capital was found to be essential to performance of women empowerment entrepreneurial projects. The study therefore recommended that relevant authorities increase financial literacy training among women entrepreneurs. Providing training on financial management and literacy can help women entrepreneurs understand how to manage their finances effectively, which can improve their chances of accessing formal credit. The study further recommends creation of collateral substitution programs that consider the unique needs of women-

owned businesses can help women entrepreneurs access the financing they need without having to put up traditional collateral. These programs will allow borrowers to use alternative forms of collateral, such as personal guarantees or intellectual property, to secure a loan. Further, the study recommends creating business incubation programs that provide access to resources and support services can help women entrepreneurs access the expertise they need to grow their businesses.

The study also found that access to technology had an insignificant effect on performance of women empowerment entrepreneurial projects. The study therefore recommended enhancement of digital literacy among women entrepreneurs including the digital literacy skills needed to use technology effectively. Providing digital literacy training programs can help women entrepreneurs learn how to use technology tools, applications and software in a way that can benefit their business. The government can also focus on improving access to infrastructure needed to use technology effectively, such as a reliable internet connection and modern hardware. Providing access to these resources can help women entrepreneurs leverage technology to improve their businesses. The study further recommends development of supportive networks that allow women entrepreneurs to share their experiences and learn from each other which can help them overcome any challenges they may face when using technology. These networks can provide opportunities for peer-to-peer learning, as well as access to mentorship and expertise.

#### **5.6 Recommendations for further research**

The study utilized primary data to find out the effect of socio-economic determinants on the performance of women empowerment entrepreneurial projects. Further studies can be conducted using secondary data to help understand how women empowerment entrepreneurial projects perform over time and how various factors affect their performance. The study findings suggests that access to technology may not be a significant factor in the performance of women empowerment entrepreneurial projects. However, further studies can explore how women entrepreneurs use technology to improve their businesses, and how technology can be leveraged to overcome other barriers that limit the success of women entrepreneurs. Further research work can be conducted to investigate the impact of different policy interventions, such as access to finance, training programs, and gender-sensitive policies, on the performance of women entrepreneurs.

### **5.7 Limitations of the study**

This study was limited by the fact that only one project organization being Womankind operating in Garissa County, Kenya was used as a case. The study covered the women empowerment entrepreneurial projects that had been implemented by this project organization in Garissa. It is therefore believed that taking a large sample size would have varying effect of the findings of the study. The other limitation presented by this study is that its dependent variable was project performance. Thus, exploring the social economic determinants with other concepts like implementation or sustainability of these projects may have varying results.



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## APPENDICES

### Appendix I: Letter of Introduction



6<sup>th</sup> March 2023

Mr Yussuf Adan,  
adan.yussuf@strathmore.edu

Dear Mr Yussuf,

**RE: Social Economic Determinants of Performance for Women Empowerment Entrepreneurial Projects: A Case of Womankind in Garissa County, Kenya**

This is to inform you that SU-ISERC has reviewed and **approved** your above SU- master's research proposal. Your application reference number is **SU-ISERC1505/22**. The approval period is from **6<sup>th</sup> March 2023 to 5<sup>th</sup> March 2024**.

This approval is subject to compliance with the following requirements:

- i. Only approved documents including (informed consents, study instruments, MTA) will be used
- ii. All changes including (amendments, deviations, and violations) are submitted for review and approval by SU-ISERC.
- iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to SU-ISERC within 48 hours of notification
- iv. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to SU-ISERC within 48 hours
- v. Clearance for export of biological specimens must be obtained from relevant institutions.
- vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- vii. Submission of an executive summary report within 90 days upon completion of the study to SU-ISERC.

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

Yours sincerely,

  
for: **Dr Ben Ngoye,**  
**Secretary; SU-ISERC**

**Cc: Mr Ambruse Rachier,**  
**Chairperson; SU-ISERC**



**Appendix II: Research questionnaire**

As is the case with many questionnaire surveys there may be some questions which appear, irrelevant or impertinent. However, it is necessary in this study that all questions are answered, as the questionnaire is designed to achieve particular research objectives, and it is hoped not to offend participants in anyway. If there are any questions, which you are unwilling or unable to answer, then it is my wish that you continue to answer the remainder of the questionnaire. **Remember that both your identity and that of the company you work for will remain strictly confidential.**

**Please provide an appropriate response for each section**

**SECTION A: GENERAL INFORMATION**

General information	Response	
Gender:	Male	
	Female	
Highest level of education:	Certificate	
	College diploma	
	University degree	
	Masters	
	other	
	If other, please state (insert position)	
Numbers of years you have been working in your current position:	Less than 5 years	
	6-10 years	

	11-15 years	
	Over 16 years	

**SECTION B: GENDER ROLES**

The following is a list of statements associated with **gender roles on performance of women empowerment entrepreneurial projects in Kenya**. Kindly indicate (tick ✓) the extent of your agreement with each of these statements using a scale of 1-5, where 1 indicates strongly disagree, 2 disagree, 3 undecided, 4 agree and 5 strongly agree.

Statements associated with gender roles on performance of women empowerment	Response				
	1	2	3	4	5
Some stereotypes inhibit women from venturing into women empowerment entrepreneurial projects					
Child caring responsibilities inhibit fulltime management of the women empowerment entrepreneurial projects					
Women are taking care of their families at the expenses of taking part in empowerment entrepreneurial projects					
Women have equal chances of succeeding in empowerment entrepreneurial projects					
Our projects give fair treatment to women and enhance their access to entrepreneurial support					

**SECTION C: ACCESS TO CAPITAL**

The following is a list of statements associated with **access to capital**. Kindly indicate (tick ✓) the extent of your agreement with each of these statements using a scale of 1-5 where 1 indicates strongly disagree, 2 disagree, 3 undecided, 4 agree and 5 strongly agree..

Statements associated with access to capital	Response				
	1	2	3	4	5
The women entrepreneurial empowerment projects have access to formal credit facilities					
The interest rate on credit facilities is sustainable to our Women Entrepreneurial Empowerment Projects					
The women empowerment projects have adequate collaterals needed to accessing forma credit facilities					
The women empowerment entrepreneurial projects have access to a network of mentors critical in mobilization of the relevant resources					
The women entrepreneurial empowerment projects have access to a pool of expertise that allow mobilization of resources for the business					

#### SECTION D: ACCESS TO TECHNOLOGY

The following is a list of statements associated with **access to capital**. Kindly indicate (tick ✓) the extent of your agreement with each of these statements using a scale of 1-5 where 1 indicates strongly disagree, 2 disagree, 3 undecided, 4 agree and 5 strongly agree..

Statements associated with access to capital	Response				
	1	2	3	4	5
Beneficiaries are trained on use of modern technologies					

The beneficiaries of this project can use technology to run their enterprises					
The beneficiaries of this project have found it easy to use latest technologies in their enterprises					
The beneficiaries of this project have found technology as a useful tool in their enterprises					
The project beneficiaries have found the available technologies to be reliable in boosting their business					

**SECTION E: PERFORMANCE OF WOMEN EMPOWERMENT ENTREPRENEURIAL PROJECTS**

The following is a list of statements associated with **performance of women empowerment entrepreneurial projects**. Kindly indicate (tick ✓) the extent of your agreement with each of these statements using a scale of 1-5 where 1 indicates strongly disagree, 2 disagree, 3 undecided, 4 agree and 5 strongly agree.

<b>Performance of Women Empowerment Entrepreneurial Projects</b>	<b>Response</b>				
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
More revenues have been generated by our Women Empowerment Entrepreneurial Projects					
Women have accessed business training which has boosted their business growth					

The Women Empowerment Entrepreneurial Projects have contributed to creation of jobs					
There has been an improvement in the operational efficient in the Women Empowerment Entrepreneurial Projects					

Thank you for taking part in this survey. I greatly appreciate your time and help in assisting me on my research.



### **Appendix III: List of women empowerment projects by Womankind In Garissa County**

1. Watoto Wetu Project: 2015-2018
2. Supporting women and girls' protection and empowerment in Kambioos Refugee Camp: 2011-2013
3. Economic Empowerment for Women-Led Households: 2019-2022
4. Expanding democratic spaces for women by social accountability project: 2018-2021
5. Promote diversity in Livelihoods for enhanced Food production and household economy: 2016-2017

Source: WomanKind Kenya



