WOMEN-HEADED HOUSEHOLDS BARRIERS TO ACCESSING CREDIT FROM MICRO FINANCE INSTITUTIONS IN KIAMBAA CONSTITUENCY, KIAMBU COUNTY KENYA

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MDS NRB 1806/17

A DISSERTATION SUBMITTED IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DEGREE OF MASTER OF DEVELOPMENT STUDIES OF ST. PAUL'S UNIVERSITY.

AUGUST, 2020

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AUGUST, 2020

DECLARATION

This thesis is a product of my own work and it is not the result of anything done in collaboration. It has not been previously presented to any other institution.



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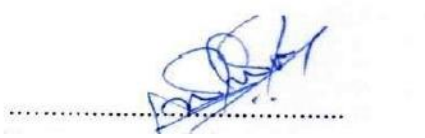
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We confirm that the work reported in this thesis was carried out by the student under our supervision as the University supervisors.



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DEDICATION

This work is dedicated to my husband John and our four children Milkah, Evanson, Francis and Risper, and my friends Samuel, Esther and Stephen. You are wonderful people to live with. I treasure and cherish you and may God bless you all.

ACKNOWLEDGEMENT

I would like to acknowledge the following people and institutions for their assistance in the completion of this dissertation. First and foremost, I acknowledge the help of God without which I would not have come this far, similarly, I would like to express my special thanks to my supervisors Dr. N. Vundi and Dr. Duncan Ochieng for guiding me through this research. Your advice and guidance gave me focus and direction throughout the whole process.

I would like to extend a handful of blessings to my supervisors for their outstanding ability to capture my thought and desires within each progress. I also want to appreciate the entire library staff of St. Paul's University for guiding me through research staffs and sharpening me as well in order to be able to access data and information. God bless you all.

I would like also to pass special thanks to my friend companion and dedicated husband, John and to my supportive friend Samuel who had good words of encouragement, support and understanding as well as my loving family of four children who are very supportive and kind. You gave me support, prayers and company all through many hard working nights. Thank you all.

ABSTRACT

The society is characterized by gender inequalities which have remained barriers in poverty reduction. Despite efforts by governments and financial institutions sympathetic to women's plight, evidence of extreme poverty is still rampant. For that matter, the financial benefits often go to the males while the female relatively remains poor and without access. Ordinarily, universal access to microfinance would be one of the most effective factors contributing to guaranteed reduction in the troubling gender inequality in the development process. However female- headed households are excluded from employing microfinance products mostly because of their relatively low- income levels, and also their lack of collateral. The purpose of this study was to investigate the effort by the women household heads in accessing credit from microfinance institutions in Kiambaa constituency, Kiambu county Kenya. The specific objectives of the study were to: Analyze the barriers preventing WHHs from accessing credit, determine the effort by WHHs in accessing credit and evaluate available information for WHHs in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County in Kenya. A descriptive survey research design was used and a representative sample of 366 was obtained from a population of 1218.The response rate was 87%.The researcher employed questionnaires as the main tool of data collection and focus group discussions. Data was analyzed using SPSS version 25 for descriptive analysis that is frequencies that are presented in form of tables, charts and graphs for easy interpretation. The study established that barriers WHHs have in accessing credit from MFIs which can be addressed by increasing women's ability to access loans, doing more training, have self-help group that will help them fight illiteracy. They should have the ability to access loan from the banks with an intention to grow financially without facing more capital financial strains. The study also established that the efforts in accessing credit from MFIs, as stated by the majority of respondents, women would benefit from trainings that play a great role in reducing illiteracy among women who want to invest more and borrow more from microfinance institutions. The study also established that, availing adequate information from the banks, MFIs, brochures and Sacco meetings, WHHs are able to access available information that is beneficial to them. Therefore the study concluded that based on the efforts to be put in place in order to empower women head's in accessing credit from microfinance institutions, there is need to encourage them to engage in trainings to gather more knowledge on laws and policies and evaluating available information on entrepreneurship to reduce financial illiteracy level. The study recommends that some of the best practices that can be adopted by WHHs in accessing credit are to improve their quality through trainings and produce skillful and educated women of all ages who are able to understand issues related to financial products and services.

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ABBREVIATIONS AND ACRONYMS

AM	:	Amplified Modulations
CAK	:	Communication Authority Of Kenya
CEDAW	:	Centre For Discrimination Against Women
CIDP	:	County Integrated Development Plan
CD	:	Credit
FGD	:	Focus Group Discussion
FAO	:	Food And Agricultural Organization
FGM	:	Female Genital Mutilation
IFWL	:	International Federation Of Women Lawyers
GBV	:	Gender- Based Violence
GD	:	Gender and Development
GII	:	Gender Inequality Index
GOK	:	Government Of Kenya
GDP	:	Gross Domestic Product
IGAS	:	Income Generating Activities
IMF	:	International Monetary Fund
MDGS	:	Millennium Development Goals
MSMES	:	Micro Small & Medium
NGO	:	Non-Governmental Organization
SDGS	:	Sustainable Development Goals
SSA	:	Sub-Sahara Africa
UN	:	United Nations

UNDP	:	United Nations Development Program
UNESCO	:	United Nation Education Scientific Cultural Organization
USAID	:	United States Agency For International Development
WHHS	:	Women-headed Households
WHO	:	World Health Organization

CHAPTER ONE

INTRODUCTION

1.0 Introduction

The study aimed at assessing women household's heads' barriers to access credit from micro-financial institutions with a focus on Kiambaa constituency, Kiambu County, Kenya. In this chapter the study presents the background to the study, statement of the problem, the purpose and objective of the study .It also covers research questions of the study, the justification, significance, scope, limitations and delimitations assumptions and the definition of terms as used in the study.

1.1 Background of the Study

Generally Women-headed Households (WHHs) in the world over are naturally discriminated and deprived of access and controlling of resources (Diiro, 2018). The global experience of WHHs is similar in all countries and regions; for example, in Latin America the number of WHHs is on the increase over the decades. The cases of female-headed families have become a common place in that region of the world (Swammy, 2014).Different factors have been blamed for the rise of WHHs, For example, among the older women the cause is mainly widowhood followed by single motherhood and finally divorce. While among the younger female household heads, the prevalent cause was identified as economic constraints (Nelson, 2016). There is now a paradigm shift in which, men who ideally could function as household heads are absent from their rural homes to the urban centers in search of employers therefore leaving their wives behind

functioning as household heads (World Bank, 2014). In such circumstances, the woman headship is only for some specific period of time until such men retire or find alternative jobs in their rural homes and therefore resumes their household headship. Thus internal migration of males is seen as a leading factor in the creation of WHHs especially in the developing world. The urban realities are different. Women are autonomous from the control of male spouses therefore, and they may choose to be living separately with their children and away from their husbands or partner. (Nelson, 2016).

The number of female-headed households accounts for more than 10% of the total households in India. One of the critical reasons for the Indian experience is the fact that widows are not absorbed in their in-laws families due to economic hardships. Thus the widows live independently in their own establishment as household heads (Rahman et al, 2016).Quite a majority of scholarly work nevertheless, has linked women- headed households to poverty. Gender and poverty has become an interesting subject but controversial because the relationship perhaps "needs to be debated upon more than ever" (Catagay, 1998).

The existence of WHHs therefore, provides perfect conditions for such studies that would lead to practical conclusions. In addition, the assumption that Women- Headed Households are generally below the poverty line is attributed to factors like; Job segregation, lack of access to affordable childcare, gender based violence, gender discrimination in pay and benefit– attracts different dimensions of discussions on how

poverty would be alleviated (Bread of the World, 2016; Koennen et al, 2016;Bezboruah, 2015).

The other peculiar factors in India include separation or desertion especially among the poor people who may not have gainful employment (Rahman et al, 2016).It is against this background that WHHs find themselves disadvantaged in regard to recognition, access and control of resources (Minischettis, 2017). However, WHHs remain a global phenomenon which is being witnessed all over the world in both developed and developing countries. Furthermore the recent sharp increase of the WHHs worldwide has sparked off more public discussion most specifically issues of policy with the aim of improving the living standards of living among the WHHs because of the abject poverty which is so prevalent in those households (Mwangi, 2015; Julka and Das, 2015).

Poverty among the WHHs emanates from realities such as lack of important skills in securing gainful employment in the job markets due to low education among the majority of women. Women's mobility is compromised by their domestic chores; also their access to credit is difficult due to cultural factors such as gender biases (Waddiba, 2014). Thus, WHHs are generally poor and vulnerable hence without extra efforts to intervene shock of poverty may complicate their survival. Studies have been conducted to explore the factors that lead to vulnerability of the WHHs compared to their male headed households. According to the developing world whereby internal migration of males is seen as a leading factor in the creation to explore the factors that lead to vulnerability. The urban realities are different in that women are more autonomous from the control of male spouses. They may choose to live alone as a lifestyle and thus enjoy

being the household heads (Nelson, 2016). The realities of WHHs in the Sub-Saharan Africa are caused by economic realities because more men leave behind their homes in search for jobs in urban centers.

The economic factor is followed by widowhood and singlehood, it is a matter of fact that men in the urban centers die from diseases like HIVand Aids, ebola, cancer and kidney failure. Nearly in Sub-Saharan Africa there are hundreds of widows whose husbands have died from health conditions and singlehood who are disserted by their husbands for economic purposes (Rahman et al, 2016). For instance widows in Sub-Saharan Africa may not be free to remarry after the death of their spouses because they are culturally seen as a property owned by the extended family. Therefore, it is most likely for them to spend most their entire life as heads of their families even when subjected to vulnerability and abject to poverty (Tamilazhaki et al, 2018).

Relevant institutions, therefore, in the process of policy making on how to alleviate poverty find it easier to use the statics of WHHs to measure poverty. Kenya National Bureau of Statics for instance, released a report on Kenya integrated Household Budget Survey for the year 2015/2016 indicating that, female-headed households had relatively higher poverty rates compared to their male counterparts. In measuring poverty by socio-economic groups, the body found that 46.8% of female-headed households were poor compared to that of male-headed households which was 44.6%. There is rise in poverty prevalence according to a similar survey conducted in 2007 by KNBS where female-headed households represented 42.2% compared to male- headed households which was 30.0%. However, more studies on the female –headed households highlight

some positive aspects. Julka (2015) lists some of them as “lesser degree of sub marital to marital authority, gender self-esteem on the part of women, and more flexibility in having a paid job, reduction in the elimination of physical and emotional abuse”. Therefore, it is possible that the trends and patterns in women- headed households provide indicators of changes in family organization and formation (Elizabeth Arias and Alberto Palloni, 2014).There are also International Donor Agencies which utilize evidence from research resources to design micro-finance programs that would increase entrepreneurial abilities in women and alleviate poverty (Bezboruah, 2015).

WHHs in Kenya have increasingly become an area of complex power relation between families. These are manifested mainly in dowry transaction when a man tends to marry and wed a woman. Marital disruption and breakdown ultimately often results in more women-headed household in Kenya. Poverty alleviation and women empowerment are seen as two sides of the same coin and it is the only way to bring wider changes in gender inequality (Khan and Noreen, 2012). Several empirical studies have arrived at the conclusions that the factors responsible for the escalation of the cases of WHHs are economic; poverty, family instability; increased mobility for men both to the neighboring countries and beyond especially in Asia and the USA (Lumumba, 2016; Mwaniki, 2011; Waweru, 2016). According to Kitiri-Nganga (2015), empowering women in microfinance is through economic improvement, credit assessment, and through micro- finance loans. However, compared to the formal strategies, informal practices like table banking are increasingly becoming common in Kenya because it is easier for women to accessing credit easily (Kitiri-Nganga, 2015).it should also be noted

that some formal institutions like these Kenya Women Finance Trust understand the women clients, and serve them without a lot of bottleneck problems. Jamii Bora Housing Project in Kaputei, Kenya is another example with the same proven support especially to women borrowers (Waweru, 2016).Despite challenges in accessing credits, women have proven to be excellent clients notably in paying bank loans in time hence they are key drivers of development. This had a great impact to women who head their family and proven effective way to increase individual family ability to meet its financial obligation such as paying school fees, health, education, security and nutritional improvement on food and security (Kumar, 2013).

According to Lnn, (2001), microfinance is now a proven strategy for reaching poor women. Poverty and food insecurity are twin factors that are closely related. Poverty is a major cause of food insecurity in Kenya. Women depend mostly on subsistence farming explaining why they are vulnerable to poverty and food insecurity; in Kenya, women household heads play a pivotal role in food production because they produce between 60 to 80 percent of the food produced locally (Chinery, 2011).

Female- headed households have become a concern because of the high incidence of poverty and food insecurity in those households (Ngwenya, 2008). The Institute of Economic Affairs (IEA) survey in Kenya revealed that the majority of the poor are women and that poverty is higher among them at 50 percent and 46 percent in rural and urban areas respectively (Ngwenya, 2008). Therefore, supportive agricultural policies can be considered in order to improve on food security and poverty alleviation. These

agriculture policies which recognize critical link between women and food production will definitely influence their ability to contribute to household food security. In Kiambaa Constituency WHHS are more active in microfinance which has offered them the way to provide empowerment in women who heads their family. Credit assessment has proven women to function in business enterprises, agriculture in food production and security. That has given an opportunity to carry out other responsibilities within the community.

In Kiambaa Constituency, women have increased in participation and decision making in their households. Most of the women- headed households have been empowered through microfinance loans which have enabled them to venture into dairy farming which is common within Kiambaa Constituency. Further, some of the WHHs have also been able to invest in small-scale business and poultry farming which has played a major role in raising their self-confidence and self-esteem. Women empowerment through housing project in Kiambaa Constituency by Jamii Bora, KWFT, Kiambaa Dairy Sacco, Joinas Sacco and DIMKES Sacco has shown 68% of women experienced and increased in their decision making role in the areas of farming shelter, buying and selling property and sending their sons and daughters to school. The combination of education and credit put women in a stronger position to ensure more equal access for female children to food and security, schooling and medical care (Rahman et al, 2016).

1.2 Statement of the Problem

Burgeoning literature agrees that WHHs is a global phenomenon; moreover, such households are deemed to be poor and vulnerable (World Bank, 2018). Undoubtedly, the households are viewed as the essential factor in relation to social and economic unit of the society. Therefore the overall transformation of the household automatically adds up to the aggregation of the country's socioeconomic growth. In Kenya, the WHHs have in the most recent past shown a steady statistical growth. For instance, in 1993 WHHs accounted for 32.70% of the total households globally and in 2015, they were standing at 36.10% (World Bank, 2015). The main causes of WHHs are basically as a result of widowhood, single mothers who never married but have children outside marriage, and finally who are either divorced or separated from their husbands (Rahaman et al, 2016).

According to the study in other areas of the world, many people are living in poverty (Gutu, 2003) hence financial institutions in general and microfinance programs in particular play a crucial role in the empowerment of poor women. However, studies on the impact of microfinance participation by women were limited and with lots of gaps. Thus, this study has been undertaken to analyze the impact of micro finance participation on women- headed households. Furthermore, this study tried to understand the institutional and socio-economic factors that affect microfinance program participation in the area and the extent to wish this program participation would improve the consumption expenditure of the households. Most empirical researchers on

microfinance have been done to access the repayment performance of borrowers and were considered more or less the same socio economical characteristic (Berhanu, 2005).

At any rate, the intensification of the WHHs in Kenya had led to amplified poverty levels (Gutu, 2014; Mwangi, 2015). Government's efforts as well as those of other stakeholders to advance effective strategies for alleviating poverty among the WHHs had made little difference. Therefore, poverty has continued to increase in prevalence. WHHs both globally and locally have continued to be vulnerable (World Bank, 2015). A good number of studies have described the socio-economic status of the WHHs, for instance their poverty, lack of access and control over resources, and vulnerability (Mwangi,2015; Diiro, 2018: Mwawuda, 2013; Gutu, 2014).

In this regard, their lack of access to resources such as land, credit has been given more focus. Ideally, access to critical resources is necessary for farm intensification for the WHHs, however, lack of access of the resources not only compromises their ability to enhance farm intensification, it also accounts for stagnation in agricultural productivity or low income increased poverty, and little rural development (Hossain, 2016). However, little has been done to investigate and determine WHHs efforts in changing their socio-economic status especially their attempt to break the social and cultural barriers and access credit from the credit giving institutions.

Access to credit enhances self-financing and choice of where to invest means to advance one's life ability to build more assets, and decrease households' vulnerability.

According to Keeber (2015), WHHs have been held back by factors such as lack of access to collateral like land illiteracy lack of access to information discrimination and stigmatization especially in a particular society (Keeber, 2015). It is therefore, possible to study the problems that WHHs' face when trying to fight poverty in their family livelihood and efforts to overcome barriers in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambaa sub County, Kenya.

1.3 Purpose of the Study

The purpose of the study was to investigate the efforts WHHs have in overcoming the barriers they experience in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.

1.4 Objectives of the Study

The specific objectives of the study were to:

1) Analyze the barriers preventing WHHs accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.
2) Determine the efforts by WHHs in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.
3) Evaluate available information to WHHs in access to credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.

1.5 Research Questions

The study was guided by the following study research questions.

1) What are the barriers preventing WHHs from accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya?
2) What are the efforts WHHs putting in order to access credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya?
3) How much information do the WHHs have in accessing credit from the microfinance institutions in Kiamba Constituency, Kiambu County, Kenya?

1.6 Justification of the Study

This study was necessary in order to help the WHHs enhance their socioeconomic transformation holistically; and thus improve their living standards. Furthermore, the study is beneficial to all stakeholders in Kiambaa Constituency interested in WHHs development such as the policy makers and implementers. In addition, experts in development and agencies in promoting social justice and equity in the society will find the results of this study helpful.

The study amplifies the role of women who head their households play in Kiambaa Constituency. In the past, men used to enjoy high income and were considered the main family bread winners and household's heads, but in Kiambaa Constituency, majority of men have ignored this role. Therefore women have taken over the bread winning in their families and especially when they are abandoned or single or when their husband become drug addict and cannot provide for their families. When jobs are difficult to come by, men give up and neglect their families and exhibit a sense of "social impotence", that is, inability to fulfill socially important roles as breadwinners for their

families. Therefore, women feel that they should own their families and head their households. For this reason, it appears that women tend to benefit more from their efforts as household heads.

1.7 Significance of the Study

Women play an important role in the development of any community and are engaged in many community development projects at the grassroots level. Many donor project target women entrepreneurs through micro credit financial institutions in Kenya. This study will help the government of Kenya policymakers to know the rate of absorption of funds for community projects through women who are mostly heads of their households in Kiambaa Sub- County in Kiambu County. The study will also help the micro finance institutions understand the barriers that women- headed households experience in the uptake of their services. In the academic world, the study will be significant to scholars who will be interested in understanding and researching further some of the barriers that hinder women especially women- headed households from accessing credit from micro-finance institutions.

1.8 Scope of the Study

This study was conducted in Kiambaa Constituency in Kiambu County, Kenya. Kiambaa Constituency is one of the twelve constituencies in Kiambu County. It is divided into wards and locations. It is an electoral Constituency in Kenya, its county assembly wards are Kiambaa ward, Cianda, Karuri, Ndenderu, Muchatha and Kihara

ward. Cianda and Karuri ward which offers credit facilities to women-headed households in Kiambaa Constituency.

According to census conducted in 2009, Cianda county ward has a population of approximately 19,832.The ward comprises of Cianda, and Kawaida Sub-locations of Kiambu County. Through the help of the Chief, the sub chief, village elders and women elders who know area very well, the researcher was able to identify the number of women who heads their family households in the study location. Karuri ward comprises of approximately 30,660 people. Karuri ward is divided into Njiku, Karuri and Kiambaa sub-locations.

Kiambaa constituency borders Limuru constituency in North West, Lari constituency in North East, Githunguri constituency in the North, Thika and Juja constituencies in South East. Kiamba Constituency also borders Ruiru in South, Kikuyu and Kabete constituencies on the West part of the county. These are further divided into 60 electoral wards, which in these case the researcher chose two wards for the study using simple random sampling and purposive sampling which allowed the researcher to get the information from women heads on challenges that women- headed households faced in borrowing money from microfinance institutions (Skarlatos, 2004).The researcher used Kiambaa constituency, Kiambu County, Kenya, because of the researchers familiarity with the area. The researcher was conversant with the wards and sub-locations of Kiambaa. This makes the researcher's work easier and more secure.

1.9 Limitations

The researcher encountered a few limitations in the field. For example, the study was conducted in one of the constituencies in Kiambu County that may not be enough to generalize effectively to all the WHHs in Kiambu County because constituencies are not homogenous. However, researcher overcame this limitation by focusing on issues which maybe unique in the constituency under study. Secondly, since the questionnaire was designed to measure the WHHs' efforts to overcame the barriers in accessing credit from the micro- finance institutions, it may not provide enough evidence of the WHHs' actual skills in accessing credit from the microfinance institutions. The researcher was to probe their success story in their attempts to access credit in order to determine their skills if any. Finally, since the researcher was woman and sympathetic to WHHs; some degree of subjectivity may be found in the study. Nevertheless, to maintain objectivity the researcher was careful to make sure that all the data was a true reflection of what the respondents gave.

1.10 Delimitations

This study limited itself to WHHs in Kiambaa constituency because it is the researcher area of study, which was selected due to challenge of time, money and travel. The goal was to reach women who head their households and the challenges they face in accessing credit from microfinance institutions due to illiteracy, lack of training, poverty and education background. The study also limited itself in Kiambaa in order to handle

WHHs who face inability to access information, social networks, and productive resources that hidden their access and control of resources (Stromquist, 2015). Further, labour burden, weak infrastructure and limited access to markets, weak business organizations, limited enabling environment and the political influence on ease of access to loans and lack of awareness regarding microfinance facilities are the issues for accessing loan facilities.

1.11 Assumptions

The researcher assumed that the participants' answers from the interview questions were honest and to the best of their knowledge at the time of the interview. Additionally, the researcher accepted that the inclusion criteria for the respondents were correct and appropriate in ensuring that all the participants have the same experiences. Finally, the researcher assumed that respondents who participated in the study were sincere.

1.12 Definition of Key Terms

Credit: Credit is a loan meant for investment and development given to potential entrepreneurs.

Gender : Gender is the value, characteristics and roles assigned to either a man or a woman by the society.

Household: Household are people living together and who are under common leader responsible for all their welfare.

Microfinance Micro-finance institutions are finance managing institutions

Institutions: responsible for administering credit to the public for small and medium enterprises.

Poverty: Poverty is a condition in life in which an individual live a life of want.

Women heads': Households under women's leadership.

1.13 Chapter Summary

The background of the study affirms that studies have been done on the credit access from micro financial institutions. The study has presented the problem of the statement, the study objectives the significance, justification of the study, the scope, limitations, where the researcher was aware of the shortcomings which were encountered, delimitations, assumptions and definition of key terms.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter presents a critical literature review on women household's heads barriers to access credit from microfinance institutions from previous studies relevant to the study area. The literature reviewed fall into the thematic areas as guided by the specific objectives. Most specifically literature on the barriers, efforts put by the WHHs and the information they have about the existence of the credit facilities and how to access them. In addition, the chapter also presents the theoretical framework, patriarchy and power theory, empowerment theory, empirical literature review and knowledge gap to which the study is anchored and a conceptual framework to guide the study.

2.1 Theoretical Framework

This study was guided by the patriarchy and power theory that explain the systematic domination of women by men and the empowerment theory which talks about inclusivity for sustainable development. The theories shows that if women are to overcome their subordinate positions they have to raise up, be empowered and overcome challenges such as poverty and food insecurity, illiteracy, discrimination, negative attitude and right to land and property.

2.1.1 Patriarchy and Power Theory

Patriarchy theory was used to explain the systematic domination of women by men (Fielding, 2017). Although it was a global reality, it was exaggerated in sub-Saharan African countries because of weaker institutions which end up being compromised politically and culturally. Patriarchal theory developed the concept in the 1960s, as an attempt to explain how the public-private divide and the norm of women being confinement almost permanently to the domestic spheres, such legacy resulted into the global dominance of male over the female (Gram,2018; Clarke et al., 2014). In the day today usage of the word 'patriarchy' it literally means the rule of the father Thus the original implication was the description of the reality of the male-dominated family (Sultana, 2011).

The critical issue is, however, the usage of the patriarchy theory to understand the condition of women in relation to their relationship with the men in the society. Ordinarily, patriarchy and power theory pointed to the relationship in the larger household of the male head which may also include some women, younger men, children, domestic servants all living under the rule of the dominant male (Doss, 2012). Today's usage, however, is limited to a system whereby women are deliberately kept in subordination in diverse ways.

Allan (1997) notes the following, what drives patriarchy as a system – what fuels completion, aggression and oppression- is a dynamic relationship between control and fear. Patriarchy encourages men to seek security, status and other rewards through control; to fear other men's ability to control and harm them, and to identify being in control as both their best defence against loss and humiliation and the surest route to what they need and desire. In this sense, although we usually think of patriarchy in terms of women and men, it is more about what goes on among men. The oppression of women is certainly an important part of patriarchy, but**,** paradoxically, it may not be the point of patriarchy that making social realities is always seen from their world view their unique attributes values and productive (Doss, 2012).

Patriarchy theory system is from the above text, patriarchy is thus relational; in such basis, and there is competition, aggression, oppression. Other dynamics of the relationship are shown by control, oppression, violence and tendencies to humiliate. According to Tabitha, Kanogo (2012), people are responsible for creating the social structures which reproduce inequalities in the society; for instance sex, race, class, religion, ethnicity and many other social differences experienced in the world today. In that regard, patriarchy is a social system in which males hold primary power. As such, men predominate in traditional roles like the exercising of political leadership; articulating moral authority; and occupancy of social privileges and control of assets. In most Sub- Saharan countries, society the male occupies the central role and authority. Therefore all public policies tend to revolve around their needs. In decision not a new social phenomenon; for example, the content and philosophy is similar to those of the

outdated feudalism. However, in its current usage, the theory is used to express the obvious institutionalized pattern of male dominance over the female in society today. This theory is used to demonstrate that over time, the legacy of patriarchy has ended up in giving men more social advantages over women (Tabitha Kanogo, 2005) In reality men should not be having such entitlement because they are responsible for promoting gender inequality and barrier to women's access and control over resources; and unequal division of labour among the sexes (Gram, 2018). Engels was the first person to present the theoretical account of patriarchy and linked it closely to Marxism (Engels, 2017) who for instance pointed out the women's subservience under the cruelty of capitalism and thus argued that uncontrolled capitalism led to power concentrating in the hands of men. As a result, men intensified their oppression over women. Women became poorer because the same men made the same social by passing on their wealth heirs only (Fielding, 2017).

Patriarchy is praised for providing the fundamental focus and identifying the theoretical foundation for developing the basis for thinking about women's subordination. Essential this moulded the very first step for correcting the seemingly defective social theory and encouraging the achievement of a new paradigm towards social change in gender relations both at the household, workplace and society in general. However, patriarchal theory is faced with critical challenges (Clarke et al, 2014). Firstly, patriarchy tends to interrogate issues from a biological point of view, therefore, the theory is unable to promote political action to emancipate those women faced with challenges due to being minorities' working class or those under culturally tyrannical society. Therefore

patriarchy fall short in addressing relational issues that touch human's rights, freedom, access and control and representation. Secondly, the advocates of patriarchy theory is more functionalisms in their approach. When it is evident how things should work, there is no clear basis for social change (Sultana, 2011, Allan, 1997, Fielding, 2107). Being an explanatory is not the real social change which otherwise would be effective in the realization of radical social change.

A patriarchal society gives absolute priority to men and to some extent limits women's human rights too. Patriarchy refers to male domination both in public and private spheres. In this way, feminists use the term "patriarchy**"** to describe the power relationship between men and women as well as to find out the root cause of women's subordination. This article, hence, is an attempt to analyses the concept of patriarchy and women's subordination in a theoretical perspective. The emphasis here is the unequal relationship between women and men. This is typified by usage of words like domination, control, subordinate, and unequal relationship. However, the theory is not critical enough to show the intervention to bring out equal relationships especially in development (Doss, 2012).

Women excel in agriculture by being the majority in that subsector; however, patriarchy makes it difficult for them to enhance their productivity because they are denied access to productive factors like land. According to the study in other areas of the world, people in Ethiopia are living under poverty (Gutu, 2003) financial institutions in general microfinance programmes in particular play a crucial role in the empowerment of poor

women. However, studies on the impact of micro- finance participation by women were extremely limited, thus this study has been undertaken to analyze the impact of micro-finance participation on women -headed households. Furthermore this study tried to understand the institutional and socio-economic factors that affect micro-finance program participation in the area and the extent to wish this program participation would improve the consumption expenditure of the households. Most empirical researchers on microfinance have been done to access the repayment performance of borrowers and were considered more or less the same socio- economic characteristic (Berhanu, 2005).

The high share of food import and small share of food export given competitive pricing and quality, are the possibilities of replacing food imports and increasing exports by accelerating domestic agricultural production (FAO, 2011). Rural households spend a higher share of their income on food than urban households and the share of income spent on food generally decreases the richer household. Agriculture growth was good for poverty reduction and women headed households empowerment, alleviate poverty through agriculture (FAO, 2011). The increase in women- headed household in Kenya has contributed to increasing poverty levels leading to deliberate efforts by the national government as well as other stakeholders, it was a worsened situation whereby the head of the household was a woman in a male- dominated society as it is in Kenya.

According to (Speca, 2013) these conditions are underpinned by the four pillars of food security, which were availability, access, utilization and stability which are achieved when all people at all-time have physical, social and economic access to sufficient, safe

and nutritious food that meets their dietary need and food preferences for an active and healthy mind. Dietz et al, (2013) say that urbanization is one of the causes of poverty, in many parts of the world, women rights to land property are systematically denied, and laws give women fewer of less secure rights than men, end discriminatory attitudes and practices undermine them. This leaves many women almost entirely dependent on men in their lives for basic economic survival and vulnerable to violence, poverty and food insecurity.

2.1.2 Empowerment Theory

More recently, the conception and phenomenon of "women's empowerment" has enjoyed global currency. Furthermore, it is frequently embraced as the most effective pathway to women's sustainable development worldwide (Stomquist, 2015). This theory can be applied to WHH's driven development because it is challenging the stereotyped members of the community to change their attitudes and soldier more independently (Gram, 2018). The idea "treading lightly" is to work alongside other households especially men- headed households and refuse the notion that male- headed households should possess an overarching power over them (Liu, 2011).

Empowerment of the WHHs can be attained through communities' joined efforts and policy levels as a way of promoting consciousness which supports and encourages social change by making critical decisions, and pursuing more independence and autonomy. Instead of allowing male- headed families to be wielding power over them, the theory promotes a collective voice in the community in which they have less power but have

the potential to change their lives livelihoods and interaction (Tankard and Paluck, 2016).

The reason why the researcher used the empowerment theory to the study is that, the theory presents a stronger case and environment for change. For example, it brings the concept of awareness and capacity building among the women. These two elements automatically call for greater WHH's participation in the process of attempting to access and control credit, more participation in decision making. Finally more independence on the improvement of poverty alleviation is the idea of independence which comes with self-determination and autonomy. Women empowerment carries the notion that beyond the societal or cultural thinking and world view, WHH's through empowerment have the capacity for self-determination and autonomy. Thus, societal stereotypes do not determine their achievements or fate (UN, 2016). For instance, cultural messages and beliefs dictate women's subordination. From this cultural assumptions and world view it is assumed that men have divine and unquestionable right to control women's lives men are fundamental for the well- being of women hence the incomprehensibility of the possibility of WHH's success, and consequently their poverty (Doss, 2012).

This theory, therefore, is more comprehensive compared to patriarchy theory (Stomquist 2015). Through empowerment, the selfhood for women is strengthened as a fundamental step to come to terms with the demining cultural realities shaping the perception of WHH's. This implies that WHH's can be active in the process of decision; accessing and controlling credit. WHHs can function independently and effectively like

the male- headed families. However, empowerment of the WHHs is critical in order to change their attitudes, thinking in order to impart self-confidence, determination and autonomy. WHHs must work hard and have the determination to overcome devaluation and helpless dependency (Gram, 2018; UN, 2016).

The theory advocates for major shifts in patriarchal structures and encourages women to challenge those structures and move away from them as they are regarded and antidevelopment. Women are for land and property (Mwawuda, 2013). Encouraged to enter the traditionally male dominated roles as well as to take active roles in decision making and eradicate retrogressive cultural practices, such as female genital mutilation (Doss, 2012). The theory advocates for equality and removal of obstacles and argues that the world would be a better place without inequalities between men and women and that if there is equality development will be realized (Mwawuda, 2013). The framework consists of five stages that can be used to empower women, and especially the one who heads the family households, namely welfare, access, participation, and control.

2.2 Empirical Literature Review

Researchers rarely take interest in describing what Women- Headed is, furthermore its emphasis is laid on the controversial topics related to the concept. For instance, the question on who heads the family financially has been overtaken by the increase of the number of women who have become the sole providers of their families. Therefore theories shows how women are to overcome their position as subordinate and raise up,

be empowered to overcome barriers such as illiteracy, negative attitude, poverty and food insecurity, discrimination, right to land and property (Van De Walle, 2015).

2.2.1 Barriers to Credit Access

As a matter of fact, access to the formal financial system fundamentally increases asset ownership; and is a catalyst to greater economic growth among women and particularly WHHs. Among the developed countries like United States of America (USA), Germany and Italy, attempts to promote an all-inclusive financial systems has never borne the needed equitability in accessing credit among the genders. Therefore, gender barriers in accessing credit have persisted due to gender-based discrimination on skewed education skills, opportunities among the WHHs, and the poor policies that are blamable for lack of equal delivery of financial services to the WHHs (World Bank, 2017; Lumumba, 2016; FAO, 2018).

The generation of the title, "Women Household Headship" can, therefore, be either considered as situation concept or a position that a woman feels she is in, regarding the role of ensuring the economic well-being of the family. Female headship is due in part to the diversification of family situations (more women live in cohabitation, separation and singlehood than ever before), but also to the increasing number of the married women who, despite living with their spouses, report themselves as household heads (Liu, 2016).

A more concise framework is by Fuwa (2000) in an empirical study conducted in Panama; according to this study, the categories of WHHs where presented as widows, the separated and divorced women. From an economic standpoint, the study concluded

that the WHHs were particularly disadvantaged compared to the male-headed households in regard to income levels and non-income dimensions. The same conclusion was reached by as comparative study covering USA, Canada, Sweden and Italy by Seneda and Sergiio (2007), in their study, they identified three channels that showed why female-headed households were poorer than male-headed counterparts. Firstly WHHs had more dependents; that meant higher non-workers compared to the ratio of workers in male-headed households. Secondly, WHHs worked at lower wages and had lesser access to assets and productive resources compared to male-headed households. Lastly, women in general experience constraints in regard to time and mobility compared to the male- heads due to domestic demands and the critical household chores to be performed by the female household head.

The conclusion by the cited empirical study is that: gender demographic characteristic differences are critical in analyzing poverty rates across the Western industrialized countries under the studies. In sub-Saharan Africa, where the current study was done, the situation is worse because of socioeconomic factors affecting the WHHs due to open gender discrimination, intense patriarchal system, insensitive and unfriendly gender policies. Therefore, the assumption that a household head must be in masculine form and is therefore responsible for the economic well-being of the family. It is such assumptions that have disqualified a woman from being a household head for many years. However this view has drastically changed over the decades and now WHHs are becoming common (Liu, 2016). Studies go beyond WHHs to debate on other problematic topics such as feminization of poverty and gender discrimination which

would bear less meaning unless they were discussed within the context of Women-households (Horell, 2006).

Other findings also show that WHHs are discriminated by women who are headed by their husbands, doubting the ability of single women to contribute to *Chama* loans or even raise savings fee (Mwangi, 2017). Some financial institutions also add to the discrimination by considering women heads as "smaller, less experienced and therefore less attractive clients." These same institutions lack the knowledge and fitting design to offer products tailored to women's preferences and constraints" (Achieng, 2013). The fact most women earn low income makes them less attractive prospects for the MFIs. Upper income groups tend to lend more. In the developing world, the financial market is fragmented (Seyki, 2017).

2.2.2 Efforts in Credit Access

Women's efforts to overcome barriers in order to access credit are noted. For example, globally women have resulted in collective action to force change where they have experienced barriers in accessing credit. For instance, in the United Kingdom and the United States, collective action and creation of awareness have been undertaken to bring to end all forms of evil and social injustices against women. Information is power, and where people have adequate information change is possible. For example, by exposing social evils done against women, change has easily been realized in the developed world. For instance, campaigning against sexual violence, action against gender-based violence and all forms of women discrimination. Collective action is meant to create

awareness and by thus influence the decision and policy makers to be sensitive when handling the issues that affect the women; for example access to credit (World Bank, 2012).

In Nigeria women are fighting against the limiting factors such as: constraints by the financial institutions which set impossible conditions for women, socio-cultural constraints like cultural beliefs and practices that deny women access and control, and finally weak policies that have been slow to standardize the conditions for access between women and men. The micro-finance institutions are supposed to come along in resolving women-based problems in accessing credit (Nkamnebe, 2008). Therefore, the growth of the micro-finance sub-sector has been in the past decades attributed to women who are the main beneficiaries of the financial services provided.

The Kenya Women Micro-Finance Bank as a case study is the only bank in Africa that "focuses its services to the family using the woman as the entry point." It has over 90% women members in Kenya. Microfinance, in general, is considered to target basically women. Mishi and Kapingura (2012) in their study on women's access to microfinance and poverty alleviation in Zimbabwe noted that 75% of the respondents would prefer seeking the services from the institutions for funding with the major reason being that such institutions helps them to quickly expand their businesses and they find no alternatives for funding small businesses. This is also evident to a report compiled by International Labor Office; Microfinance on the other hand often targets women, in some cases exclusively. Female clients represent eighty-five percent of the poorest

microfinance clients reached. Therefore, targeting women borrowers makes sense from a public policy standpoint.

The business case for focusing on female clients is substantial, as women clients register higher repayment rates. They also contribute larger portions of their income to household consumption than their male counterparts. There is thus a strong business and public policy case for targeting female borrowers (Ilo, 2007).Even though there is more evidence those women benefit most from microfinance institutions in Asia and Africa as noted by (Blankson, 2018). Mostly beginning in the mid-seventies and credit institutions started extending small loans to groups of poor women in the villages in order to empower them to invest in microenterprise. This form of microenterprises credit is based on solidarity group member is tasked to ensure the repayment of all members is done (Gutu, 2014). This would have been one solution to reduce risk associated with this service. However regarding the delivery of financial service access to women's credit was very limited in Kenya and because of this limited access, the majority of the poor get financial services from informal sources such as money lenders, merchants, friends and relatives among others. The formal financial institutions have not been interested in delivering credit to the poor because of the collateral required (Abafita, 2013). Therefore, it is quite in order to encourage and empower women to borrow from microfinance to equip and enlarge their business enterprises to promote women- headed households. A majority of these women prefer MFIs with non-collateral microcredit programs because other commercial loans are likely to lead to high costs and risks (Bezboruah, 2015). Most of these women are disadvantaged because factors

such as cultural and discrimination restrict them from land ownership of other properties. Therefore, most women prefer self-help groups considering them as effective tools to help them meet their financial goals especially in rural areas. These groups do not only provide financial services to the poor that ensure they achieve their financial goals (Pathak and Pant, 2018).

2.2.3 Information on Credit Access

Women globally tend to be informed poor because of their exclusion from policy making (World Bank, 2012). Access to information is considered as a fundamental right to all people of the world. Socioeconomic development cannot take place without access to information. However, women have not been able to exercise the right to information. According to Agostinho (2016), the lack of information has been blamed for the failure to access credit from the financial institutions because they cannot make informed decision. Thus, as Ernst and Young (2013) adds, the other hand mention less interest in planning and saving and lack of confidence as some of the factors that contribute to lack of financial knowledge among women. According to their findings, most of them hand over the financial decision making roles to their spouses and parents. In other cases, financial illiteracy is basically discussed in regard to how the women themselves perceive the issues and at times not necessarily on the potential they could have to be financially literate. Women are less likely to answer correctly and more likely to indicate that they do not know the answer. In addition, women give themselves lower scores on financial literacy self-assessments than men. Both young and old women show low levels of financial literacy. The countries in Sub-Saharan Africa, Latin America,

and Asia; Middle East and North Africa regions are the regions with women who are lagging behind in regarded to accessing information (World Bank, 2012).

Moreover, in Kenya, sociocultural issues are blamed for women's lack of information. Consequently, the lack of information leads to a lack of financial knowledge which is very important in development. For example widows or single women-also know little about concepts relevant for day-to-day financial decisions. Even women in favourable economic conditions are less financially knowledgeable than men (Bucher-Koenen, 2016).Bezboruah (2015). However, blames the lack of participation by women in East Africa on the poorly designed that lack "technical assistance and a financial agenda so essential for bureaucracy and the business world."

2.3 Knowledge Gaps

Studies have discovered that entrepreneurial development has been a panacea for poverty alleviation among the fastest growing economies of developing countries. A report by World Bank (2009) indicated that women entrepreneur's compromise above half resources in developing economies. The study also identifies women entrepreneurs as key facilitators of microeconomic development in their communities. Studies also indicated that majority of women who are small or medium entrepreneurs in developing countries and make a significance contribution to growing domestic production and improving income of their households cannot be ignored (Ghosh, 2009).

In the United Kingdom (UK) WHHs also seeks fewer bank loans and overdraft facilities. Women- headed households have faced challenges and some obstacles before reaching their goals, such as their financial and psychological independence (Jalbert, 2017). Female entrepreneurs differ from their male counterparts as they encounter more problems as indicated by (Jalbert, 2000). The result of decomposition analysis helps explain the gap in the man of the outcome variable between male- headed and female-headed households. The analysis shows that women- headed households have a lower man value of total household physical assets than male- headed households (Khan and Noreen, 2012). This finding indicates the importance of access to microfinance for women in reducing the asset gaps between male- headed household and female -headed households.

In Kenya, research illustrates that WHHs face challenges than men especially with finance, education and management skills, firms owned by men and managed them at the same time had more sophisticated planning compared to women, they survive and grow from medium to large scale compromises because they are well informed in many areas accordingly and have scale enterprises because they are well informed than women, they survive and grow from medium to large scale enterprises because they are more informed in many areas accordingly and have access to credit and credit facilities since the social norms are more in tune with them (Dovi,2006)

Rural financial markets are not gender -neutral and to understand how commercial state-owned development banks , co-operatives, traders and processors can improve their

outreach to women, it is fundamental to identify how context-specific legal rights, social norms, family responsively and women's access to and control over other resources shape their needs for capital (Richardson, 2004). Legal regulations and customary rule often restrict women's access and control over assets that can be accepted as collateral such as land, or livestock. Women are much less likely to have land title deed under their names even when their families own land and are less likely than men to have control over land even when they do formally own it.

Biased inheritance rights often bestow land to male relatives, leaving both windows and daughters are disadvantaged (Agarwa, 2003). Neither the stated mandated agrarian reforms of past decades that granted much of the land to "house hold heads" who were typically men, nor the more recent market Assisted land reforms have led to significant improvement in women access to control over land (Deere, 2008). Even, in countries where laws do protect women's land right, these laws tend to be loosely regulated and implemented. The evidence from this study suggests that financial significant positive impact on arm circumference and height of their children, substantial positive impact on the market, women's business investment (Pitt et al, 2003).

The second which is subjective in nature uses indicators which are usually not set in monetary value terms such as food security, health and women's empowerment, to examine the impact of micro-credit. The second approach may be viewed in the light of sen's capability approach (Sen, 1999), which foster the use of multi-dimensional approach to the measure of well-being rather than the one- dimensional approach which

is often used in the development literature (Robinson, 2012) indeed, most empirical studies which have examined the impact of access to microfinance on women often adopt the second approach.

Raman and Khan (2013), among many other studies found significant effects of microfinance on social-economic indicators of WHHs. In Kiambu county, Kenya microfinance was also associated with the development of a small business which in turn increased income and consumption of beneficially (Mukhopadhaya, 2012). A very few studies including Imai and Azam (2010), have examined the contribution of microfinance in Kiambaa constituency to show the extent of the impact on consequences of microfinance on the households, according to Khandker and Samad (2014) microcredit programmes have significant effects in raising the income and consumption households non-land assets and net worth.

2.4 Conceptual Framework

Conceptual framework mark out the actions required in the progression of the study, for instance, presentation of the researcher's previous knowledge of other views documented in the literature review in the subject being researched. For example, how WHHs may overcome barriers in accessing credit through their efforts in order to access credit. Another example is how access to relevant information may enhance access to credit by the WHHs. As shown in Figure 2.1 WHHs efforts to access credit will depend on the successful application on seeking relevant information from the bank, MFIs and government policies, thus will encourage total security when borrowing money from

"chamas" MF and in the bank. This will reduce barriers in accessing credit. On the other hand, seeking relevant information from the government policies, facilitates easy access of credit from microfinance institution for accessing to information is considered as a fundamental right to all people of the world (World Bank, 2012). The role of the intervening variable at this point is to perceive on training that will reduce financial illiteracy, provide collateral and dominate male relatives in decision making.

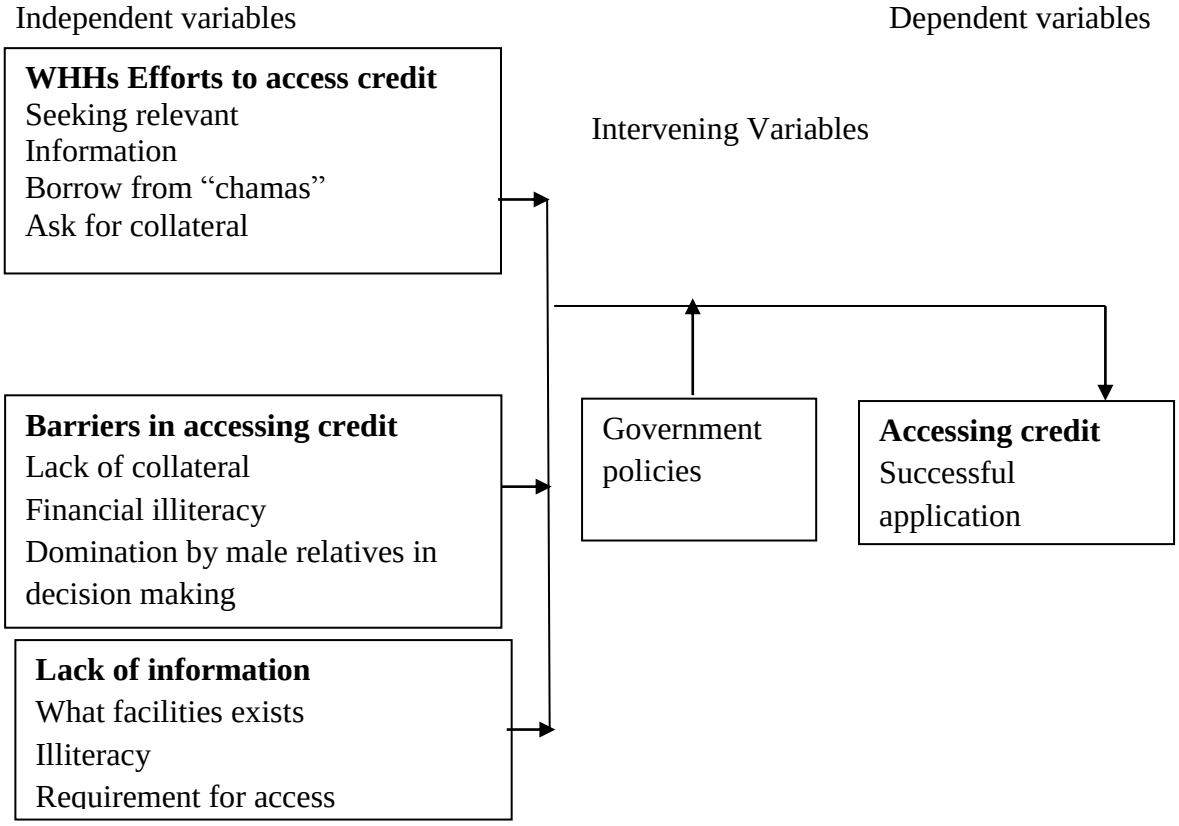


Figure 2.1: Conceptual Framework **Source:** Glense (2016).

2.5 Chapter Summary

This chapter has looked into the theories that underpin the study on WHHs including the patriarchy and power theory where WHHs were particularly disadvantaged compared to their male heads' in regard to income levels and non-income dimensions. The study has also reviewed the empirical literature on WHHs and access to credit, the specific objectives revealed the interaction between the stated variables, i.e. WHHs efforts to access credit from MFI and the information they get to facilitate micro-credit programmed. The chapter further illustrated a conceptual framework linking the independent and dependent variables highlighting how they affect each other.

Empowerment through training, education, and decision making in order to gain possibilities of escaping poverty and be able to reconstruct their livelihood. The other strategy the researcher discovered is receiving support from the community and government households that have succeeded in escaping poverty have often been beneficiaries of helping hand from their kin or other members of the community that help them get back on their feet. It is therefore very important to recognize the barriers preventing WHHs from accessing credit and enhancing more effort that can empower them from improving in credit assessment and transforming them holistically and improve their living standard.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methods and procedures that were used in analyzing the efforts WHHs have in overcoming the barriers they experience in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya. The chapter presents the research design employed based on the nature of the problem, highlights the target population and sample size, explains the sampling procedure, data collection, research instruments reliability and validity and pilot testing and ethical considerations.

3.1 Research Design

Research design is the entire research structure which acts as a glue that holds things together; it shows clearly how the research was steered. Further, it also shows the logical arrangements and the prevailing conditions which concern collection and analysis of data (Creswell, 2018). This study adopted a descriptive survey research design. According to McNabb (2018),a descriptive survey is defined as a statistical study commonly used to identify the patterns or precise trends emerging in a situation. Moreover, the descriptive survey design provides rich data which is helpful in bringing new knowledge which otherwise could be overlooked (Brians, 2011). The choice of the descriptive survey was useful because it enabled the gathering of data from the respondents within their natural environment as they continued with their ordinary lives. In summary, this research design enabled the researcher to collect useful information

about WHHs awareness about credit giving facilities; the efforts of the WHHs to access credit; and the challenges faced by the WHHs in accessing the credit.

3.2 Study Site

This study was conducted in Kiambaa constituency in Kiambu County (Appendix 7). Kiambaa constituency has an area of 53.9 km^2 and is one of the twelve electoral constituency in Kiambu County, Kenya. It has 5 wards which are Cianda ward, Karuri ward, Ndenderu ward, Muchatha ward and Karura ward. Kiambu county where there are twelve constituencies and have bordered Thika town to the East, Juja and Ruiru to South East, Gatundu South to the East and Kikuyu, Kabete to the West.

The location of the study therefore was in Kiambaa Constituency which has two wards: Cianda and Karuri ward. Cianda ward has 4 four sub-locations: Kasphat, Kawaida, Cianda and Milimani. Karuri ward has six 6 sub-locations namely: Njiku, Gachoruwi, Karuri, Banana, Kiambaa and Kimuga. The researcher used simple random sampling to choose two sub-locations where the study was undertaken, 10 papers were written 1-10 and two picked randomly, this is how Cianda and Karuri were picked. To arrive to the target population, the researcher was assisted by the sub chiefs, and village elders to identify the number of households in both Cianda and Karuri wards. Through the sub-chiefs, the researcher made a list of all the WHHs in the two sub-locations. Although there were Male- Headed Households, the researcher was only interested in the WHHs.

3.3 Target Population

The term target population referred to the entire group of individuals or at times the objects which the researcher is interested in studying and generalization of findings the conclusion. The target population is also referred to as the theoretical population (Brians, 2011) According to the county statistics, the population was 1278 households comprising of 1218 WHHs as the target population in Cianda and Karuri wards, whereby it was divided into wards and sub-locations in order to reach them firmly (Table 3.1).

Table 3.1: Target Population

	Frequency	**Percentage**
Cianda	804	66
Karuri	414	34
Total	**1218**	**100**

Source: Field Data (2019).

3.3.1 Sample Size Determination

A sample is a considerable group of people or objects which have been scientifically taken from the larger population for the purpose of measurement (Babbie, 2010) in such studies, a sample of 30% of the target population ensure correct generalization of findings. Because a researcher cannot study all the cases due to the challenges like time and monetary cost out of the 1218 WHHs as the population. The sample size was determined using the 30% formula for a statistically significant sample of n/N, where n represents the sample size and N represents a finite population (Table 3.2). According to

Gatara (2010), the 30% formula gives the researcher the expected sampling interval for a given population and a known sample. The target population was 1218 and a sample size of 366 was selected.

Table 3.2: Sample Size

Ward	Sub Location	Frequency	Percentage
Cianda	Kasphat	66	18
	Kawaida	84	23
Karuri	Kiamba	120	33
	Karuri	96	26
Total		**366**	**100**

Source: Field Data (2019).

3.4 Sampling Procedure

3.4.1 Sampling Frame

The researcher made a list of all the households in the locations by being assisted by the Chief's office, village elders and women elders where the heads of the sub-location in Cianda and Karuri. The researcher then visited each one of the two wards i.e. Cianda ward and Karuri Ward. Each in sub-locations within the location to confirm the accuracy of the list from the Chief. The researcher confirmed that there were 1218 households in the two wards, to arrive to a representative sample, 30% of the target population was arrived at which was 366WHHs.

3.4.2 Sample Selection

The Researcher gave each element equal chance of being selected in the sample, therefore the 1218 households were all considered because of the size of the target population, 366 accurately, a systematic sampling technic was used. The technic involved selecting every 'Kth' element from the target population. The researcher wrote down 6 numbers 1, 2, 3, 4, 5 and six for the purpose of determining where to start selecting the sample from the sampling frame. Through the use of random selection, 5 was picked. The 366 respondents were picked starting from the 5^{th} element. The researcher picked every 5^{th} case until 366 elements were picked.

3.5 Data Collection Methods

3.5.1 Standardized Questionnaire

The researcher used a standardized questionnaire (Appendix 2) to collect quantitative data from the respondent. The researcher was assisted by a research assistant to administer the questionnaires to collect primary data from the WHHs who were the respondents. Secondary data was collected from documented sources such as text books, journals, Internet and presented papers which were used to provide information on the women household head's barriers to access credit from microfinance institutions.

3.5.2 Interview Guide

Key informant interview guide and Focus Group Discussion Guide (FGD) were used to collect data as indicated in Appendix 3 and 4. This was necessary for the researcher to bring together people from similar backgrounds and experiences for the purpose of discussing the issue of accessing credit from microfinance by the WHHs. The researcher guided participants as the moderator.

3.6 Data Collection Methods

3.6.1 Data Collection from the Respondents

To collect quantitative data, the questionnaire was administered and for qualitative data, face to face interviews were carried out by the researcher and assisted by the research assistants. These respondents who could not read, the questions were interpreted for them, and questions repeated at least twice to make sure they understood the questions they were answering. Appointments were made beforehand with the respondents with the use of mobile phones, the appointments were confirmed. The questionnaires were administered to 366 households where the researcher sought information on role and directions of chief's opinion leaders and women elders in the area of Kiambaa constituency through selected locations Cianda and Karuri wards. Details sought included the barriers women household encounter when accessing credit from micro-finance and determined effort women households put in order to access credit from micro-finance. Each session began with introductions, the purpose of the study and confirmation of the ethical considerations. Questions were read by the researcher or research assistants, the responses were carefully recorded. In the end, the same responses were read to the respondents who confirmed the words were theirs before the session was closed. As stated above, the WHHs who could read and write helped the researcher to save time because they could handle the process by themselves. Therefore, the questionnaire was handed to them, filed and later in the day collected by the researcher.

3.6.2 Data Collection from the Focus Group Discussion

The researcher was the moderator, two research assistants were the secretaries, and one of the secretaries wrote the responses while the other recorded the voices using a mobile phone gadget. The session begun by introducing ourselves and the 12 members of the FGD, this group was randomly picked from the sample of 366. The moderator introduced the topics for discussion and helped the group to democratically participate in the discussion amongst themselves, they discussed on familiarity with microfinance credit, application procedures, challenges and any other information or experience they could share. All the responses were written down, and voices recorded by the Secretaries. The strength of FGD relied on allowing the participants to agree or disagree with each other so that it provides an insight into how a group thinks about an issue, about the range of opinion and ideas, and the inconsistencies and variation that exists in a particular community in terms of beliefs and their experiences and practices. Finally, the FGD's was considered as critical by the researcher because it gave the researcher in-depth understanding of the WHHs and access to credit especially the "why" "how" and "what". The entire session lasted exactly 55 minutes. The respondents of the FGDs were selected from the sample, random selections was done to arrive at 16 respondents.

3.6.3 Pilot Testing

A pilot study is a major undertaking before the full study is done. It is a small scale preliminary study. The purpose of the researcher conducting a pilot study is mainly to

evaluate the feasibility, cost, time, any opposing events, and final determination of how to improve the full- scale research (Creswell, 2018). Therefore, its objective is to find out if the questionnaires skewed towards certain issues more than the others and the respondents can understand and answer the questions without being provoked. The researcher would also check the wording to be clear, to enable analyze the responses to find out if there was any confusion in the way questions were interpreted by all respondents.

The pilot study was done at Banana town in Kiambaa constituency. Banana town is the ward that borders the central place in Kiambaa constituency where there are microfinance banks, markets SACCOs, micro- credit facilities and this is where the majority of WHHs are easily found. A sample of 10% of the sample size i.e. 37 respondents who were not part of the study sample was used for pilot testing. After piloting and making the necessary amendments, the researcher carried out an evaluation of the revised questions. This includes finding out if the questions were clear and specific.

3.6.4 Instrument Reliability

Data reliability is the consistency level between variables it is as the accuracy or consistency of research instruments. More often than not, high reliability results if variables in one measuring group link with others. In order to control ensure data validity and reliability, measurement and sampling errors, the scholar will do a pilot test of the sample questionnaire using a random sample. This ensured the researcher possess the right questions in the study, such that the researcher applied changes and

improvements from the drafts questionnaire to the final one based on feedback. The researcher closely supervised the enumerators used for the administrations of the questionnaire (Babbie, 2013).

3.6.5 Instrument Validity

Validity is the extent to which a test measure variables. It is the accuracy of inferences based on study findings. McNabb (2018) defines validity as the extent or degree at which study findings represent the actual subject under investigation. Therefore validity is a measure of how well a test measures is supposed to measure. The researcher ensured validity by doing test measures which are questionnaire forms which have been used in similar studies and modified for use, personality tests, including tests of academic aptitude (intelligence test) marital status, gender and age. The researcher enriched validity by examining the data collected during the pilot study by ensuring clarity, relevance, and completeness in focusing on the study objective, secondary ensured that the instrument had adequately addressed each variable with a relevant question. Finally, the researcher was careful to engage peers and experts within reach in the university to have their judgment on the quality of the instrument in regards to the extent to which the result of the test measured the accuracy of inferences based on study findings.

3.7 Data Analysis and Presentation

Before analyzing the data, the researcher sorted, edited and verified all of the returned questionnaires for completeness. McNabb (2018) argued that researchers often collected

data from the field in a raw form. They must clean code and analyzed the data to ensure extensiveness and reliability. In this study, the researcher analyzed the quantitative data via descriptive statistics with the use of Statistical Package for Social Sciences version 25.0, and then summarized the results using meaningful patterns such as percentages and means and presented in tables, pie charts and figures for ease of interpretation and discussion.

In the analysis of the qualitative data, the process began by documenting the data and the process used in data collection. Once this was completed, the second step was categorizing the data into concepts. Step three was, determination of how the concepts influenced each other. Once the influenced was determined, step four involved the researcher then deducing the explanation shown by the influence, for example, there were cases of disconfirming evidence, legitimization and negative cases. The final step was reporting the findings. In this step, the exact responses of the respondents in the FGDs were presented individually although the identities were hidden. The researcher offered the interpretation of narratives from the FGDs.

3.8 Ethical Considerations

In research, ethical considerations are an important element (Tacy, 2013). For instance, ethics is laid down in helping the researcher to distinguish what is deemed to be right or wrong especially when dealing with the subjects of the study (Glesne, 2013). In that regard the researcher considered confidentiality in holding the information shared by the respondents when dealing with human rights. All the respondents made informed

decisions to participate in the study because the researcher explained to them everything about the study: the purpose, importance and possible risk like their time consumed by the study and misunderstanding from the society when people would think they will have unlimited access to credit by being part of the study (Appendix 1). The respondents were given the option to pull out the study in case they felt they would be in danger. It was explained to them that the information they give would not be used for any other purpose other than the purpose of the study. They were also promised that their identity would not be disclosed at all. Finally, the researcher obtained research authorization from the St, Paul's University postgraduate (Appendix 5) and the authorization letter and permit from the National Council of Science and Technology (NACOSTI) (Appendix 6), to enable her to collect data without any difficulties or questions from the government or local leaders and another letter from the area chief to conduct the study among the respondents having the relevant characteristics, this step was meant to enhance public trust in this study.

3.12 Chapter Summary

Chapter 3 presented the main research approaches, measures, and techniques that were used in data collection and processing in order to duly answer the main research questions. Moreover, the chapter also presents the research design, study site and its justification/suitability, the target population, representative sample size and how it was determined, data collection instruments, and procedures. Data analysis methods, and finally the ethical consideration matters.

CHAPTER FOUR

DATA ANALYSIS INTERPRETATION PRESENTATION OF FINDINGS AND DISCUSSION

4.0 Introduction

The study aimed at investigating the efforts WHHs have in overcoming the barriers they experience in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya. This chapter presents the findings from a study conducted on WHHs in the two wards in Kiambaa Constituency to the research questions which are what are the barriers preventing WHHs from accessing credit from microfinance institutions, what are the efforts WHHs putting in order to access credit from microfinance institutions and how much information do the WHHs have in accessing credit from the microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya. A total of 366 questionnaires were administered to the potential participants in the study and all responded. The data analyses were done using SPSS version 25.0. The quantitative findings are presented in tables, and figures and the qualitative findings are organized into themes and presented in verbatim quotes for ease of interpretation and discussion. The implications of the findings are interpreted and discussed including important details such as response rate and the various characteristics of the respondents.

4.1 Demographic Information

Enough personal information of respondents was necessary to understand the kind of respondents from which primary data was collected and the basis under which the

interpretations are made. The background information is important to the study because it helps the researcher to understand some issues that are important in the analysis. Among the demographic characteristics regarding the respondents include age, marital status, and the highest level of education.

4.1.1 Response Rate

This study administered the research instruments to diverse study participants. They comprised of 366 questionnaires which were distributed to the sample in the two wards namely Cianda and Karuri Wards respectively. Focus group discussion was also held with two groups comprising of eight participants each to corroborate the findings from the questionnaire. The inclusion of participants from all the WHHs in Kiambaa constituency, ensured that the information obtained reflect the views of all stakeholders in WHHs in Kiambaa constituency, thus minimizing biases. After executing the survey, it was highly essential to review the answers of the respondents provided in the questionnaires from the angle of legibility, completeness, consistency and homogeneity. The participants' instrument return rates indicate that out of 366 who responded in the study, 318 responded to all the questions completely and were thus eligible for analysis giving an overall 87% response rate.

4.1.2 Age Category

Age of the household head has a significant effect on credit access. The researcher sought information on the age category of the respondent and the results presented in

Table 4.1 below. Result from Table 4.1 shows that majority(28.3%) of the respondents were between 21 years and 26 years, 27% were in the age category of 27 years and 35 years, 23.3 % were 45 years and above, 17% were between 36 years and 45 years and 4.4% were in the age bracket 18-20 years.

Table 4.1: Age Category

	Frequency	**Percentage**
18-20 Years	14	4.4
21-26 Years	90	28.3
27-35 Years	86	27
36-45 Years	54	17
45 Years and Above	74	23.3
Total	**318**	**100**

Source: Field Data (2019).

The study findings imply the majority (over 50%) of the respondents are below 35 years of age. The study findings are consistent with the United Nations Development Program (UNDP, 2019) findings in Kenya where young people between the ages of 18-30 years and 35 to 45 years of age formed over 70 percent of the working- age population of 19.8 million people more than half of them are unemployed and the majority are more educated and more so, they are the one who seems to Heads' the household mostly. Other literature holding the same ideas include Ochieng' and Sije, (2013), Pathak and Pant (2018).

4.1.3 Highest Level of Education

Education is a good predictor of the probability of WHHs receiving credit as the highly educated are likely to receive larger amounts than their least educated counterparts. The academic qualification of the respondents was crucial in establishing the highest level of education that the respondents had as it could give objective insight into the variables under study. The respondents' highest level of education was assessed and as indicated in Table 4.2.

Table 4.2: Highest Level of Education

	Frequency	**Percentage**
Degree	52	16
College Diploma	38	12
Polytechnic Training	25	8
Secondary Certificate	120	38
Primary Education	83	26
Total	**318**	**100**

Source: Field Data (2019).

From the Table 4.2 results show that majority (38%) of the respondents are Secondary School Certificate holders and the least represented group is degree holders with 16%, with those with Polytechnic training was represented by 8% of the respondents and Primary School Certificate holders represented 26%. The findings shows there was need to empower women by enhancing their access to education, for example only 38% had attained secondary school education, while 26% had only attained primary school education level. According to Kalenda (2016), Liu (2016) and ILO (2007) there was a strong linkage between poverty and level of education attained. Therefore, women's

education being low was an indicator of high poverty among the WWHs. Access to credit facilities would also be empowering to the women as they struggle to reduce their poverty.

4.1.4 WHHs Marital Status

Marital status of an individual contributes in community livelihood activities and the study assessed the marital status of the respondents and the findings as presented in Table4.3, shows that majority 47% of the respondents were married women heads 21% are single, 19% are widowed, and 10% are separated and 3% are divorced.

Table 4.3: Marital Status

	Frequency	**Percentage**
Married	150	47
Single	68	21
Windowed	60	19
Separated	32	10
Divorced	8	3
Total	**318**	**100**

Source: Field Data (2019).

According to the findings, marital issues were the highest causal factor leading to the WHHs. The highest percentage of women are married yet are heading their households as a result of being deserted, separated, partially divorced drunkenness, irresponsibility of some men due to alcohol consumption and arrogance, which meant that they had parental responsibility to head their families as WHHs. Most of the WHHs were married

women 47% whose husbands were working away from home; therefore, it was economic issues which made the women head their households. There was also a high rate of widowhood because 19% of the WHHs were widows. The study also established that there were a very high number (21%) of single mothers who had not been married but had children and were household heads. The study findings are consistent with Mwihaki and Njoroge (2001) in which WHHs results from economic and family issues.

4.2 Barriers to Accessing Credit from Microfinance Institutions

The first specific objective of the study was to analyze the barriers preventing WHHs accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.

4.2.1 Understanding Microfinance

The respondents were asked if they understood what is microfinance and the study findings presented in Figure 4.1 indicate that 53% of the respondents did not understand microfinance while 47% know and understand what microfinance is.

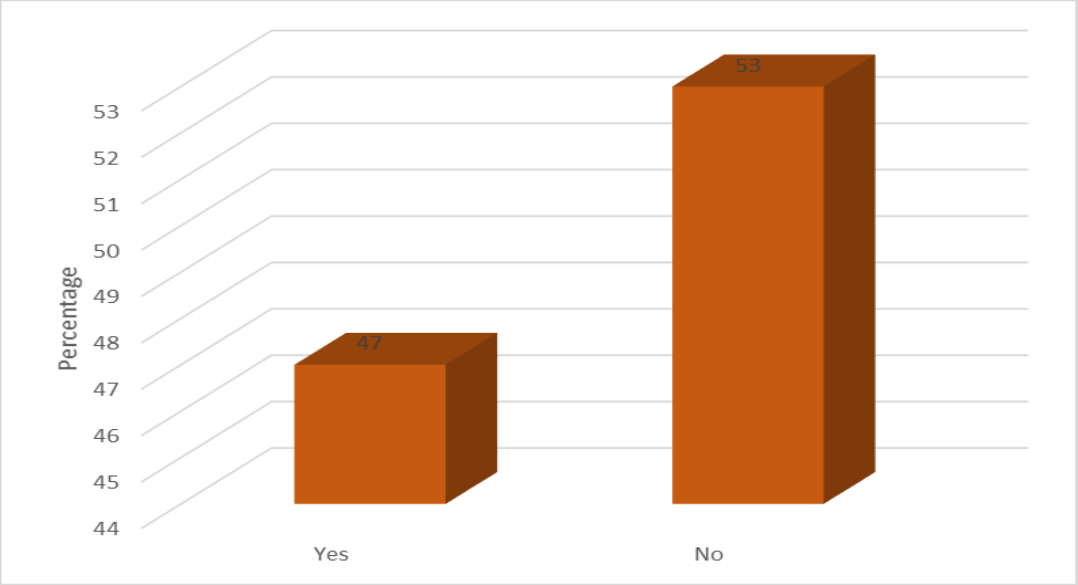


Figure 4.1: Understanding Microfinance, *n= 318*

Source: Field Data (2019).

The study findings imply majority of the respondents do not understand well what microfinance is and the study findings are consistent with a study by Seyki (2017) in which the low uptake of credit was as a result of little understanding about microfinance accessibility due to illiteracy.

4.2.2 Credit Accessibility

The respondents were further asked what their understanding of credit accessibility was and the findings presented in Figure 4.2 shows that approximately 58% of the respondents indicate that it is the ability to access money, 22% indicate that it is the ability to pay loans and 20% said it is to obtain financial services, according to their knowledge on what credit accessibility is.

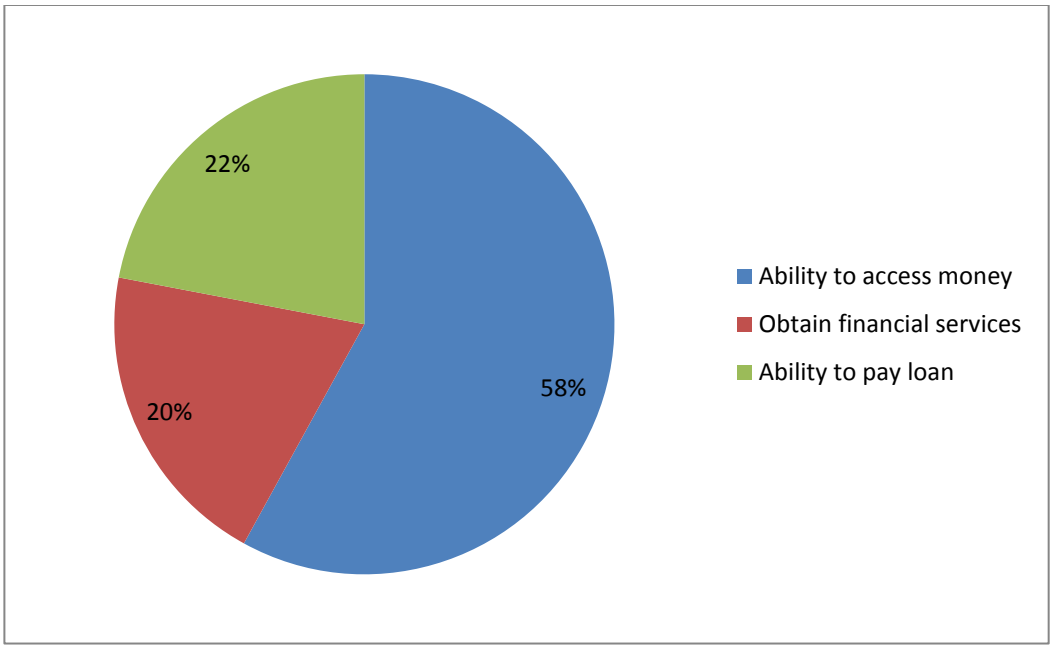


Figure 4.2: Credit Accessibility, *n = 318.*

Source: Field Data (2019).

4.2.3 Accessing Credit Facilities

The respondents were again asked to state how they access credit facilities and the findings presented in Figure 4.3 shows that the majority of the respondents, findings for objective one indicate that they do access credit facilities by being a member of microfinance institutions, 28% from the bank and 20% from being a member of the financier. This is as a result of majority trusting MFI because of security and confidentiality. The study findings are consistent with a study by Seyki (2017). Many who borrow money from the bank increase doubt to women due to defaulters who normally weaken the process of accessing loans from the banks and other financial institution, one of the respondents from the group recommended;

”*Many who borrow money from the bank should try as much as they can to pay Loan in time to avoid arrears” (R8, 2019).*

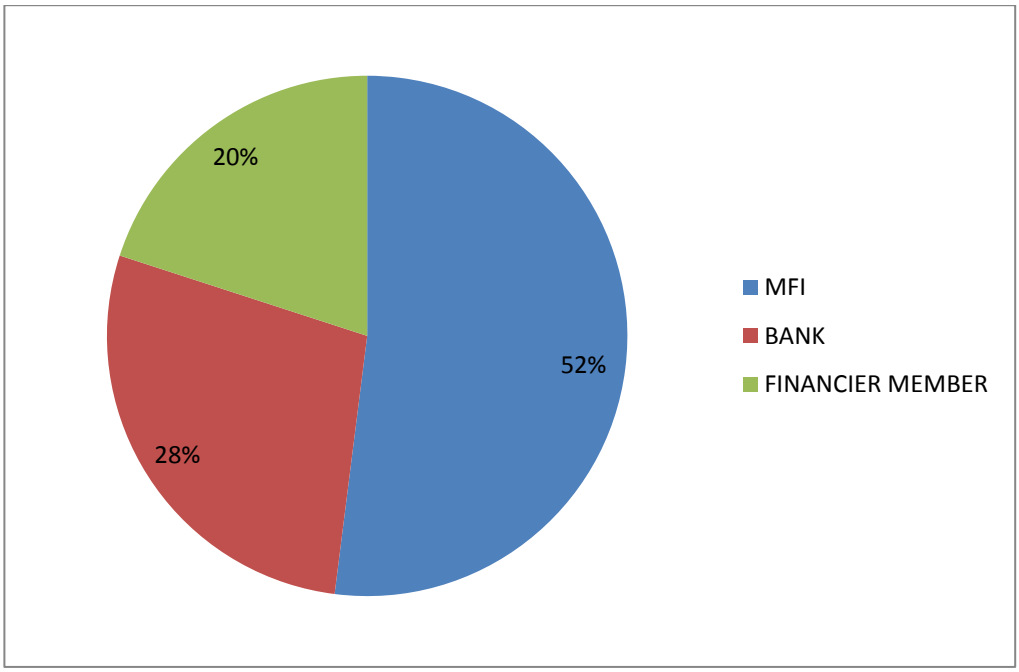


Figure 4.3: Accessing Credit Facilities, *n = 318.*

Source: Field Data (2019).

4.2.4 Factors Considered in Borrowing Money

The respondents were further asked to state the factors considered by financial institutions when borrowing money from credit facilities and the findings as presented in Table 4.4, indicate that 47% of the respondents indicate on objective one, the one who pay their loan on time, 32% indicate financial stability and 21% indicate analyzing borrower capital level and investment to enhance financial stability in order to maintain stability in credit. The findings are consistent with a study by Fielding (2017) who saw gender disparity as the major cause of poverty in the WHHs, and also Ernst and Young (2013) who agrees with the findings and blames women discrimination, and poor policies which do not empower WHHs.

Table 4.4: Factors Considered when Borrowing Money

	Frequency	Percentage
The one who pays their loan in time	149	47
Analyzing Borrower Capital Level	67	21
Financial Stability	102	32
Total	**318**	**100**

Source: Field Data (2019)

4.2.5 Factors Preventing Women from Accessing Loan

The respondents were again asked what factors prevent women from getting their loan in time and the majority of the respondents said is the lack of guarantors, the findings presented in Figure 4.4. The study findings as indicated in Figure 4.4 objective one shows that 40% of WHHs responded indicate lack of guarantors prevent them from accessing their loan in good time and thus contribute to a great hindrance to the majority of WHHs in accessing credit;

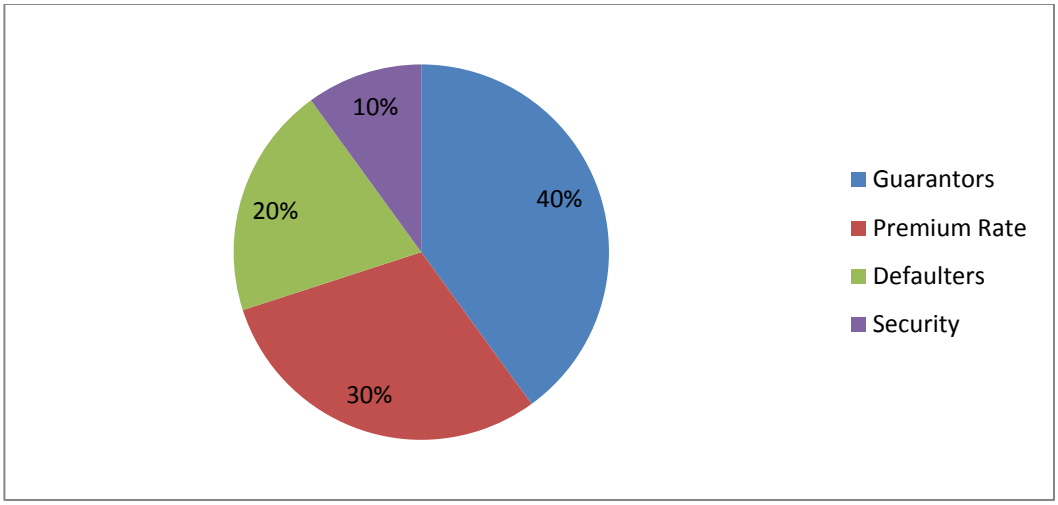


Figure 4.4: Factors Preventing Women from Accessing Loan, *n = 318.*

Source: Field Data (2019).

One of the respondents said;

"We lack guarantors because of some women fail to repay their loan in good time and so, the few fear to sign for us."(R6, 2019).

Approximately 30% of WHHs again fail to get a loan through the increase of premium rate also hinder smooth access of loan, the study also found out that 20% of WHHs are defaulters who prevent women from getting loans in good time due to failure of paying money to create a way for other needy women to access loan credit. Another stated;

"Some women fail to pay their loan leading to default, hindering us from smooth access of credit" (R8, 2019).

In Approximately10% of women lack enough security to guard their premium making it difficult to access credit. The study established that some women were working in registered group that need security.

4.2.6 Expenditure from Borrowing

The respondents were further asked what their expenditure from borrowing was, and the multiple response findings presented in Figure 4.5. The study findings reveal that 90% of the respondents spend the borrowing on business, 70% spend the borrowed money on farming, 60% on school fees and 50% on rental houses. The finding implies the majority (90%) of the respondents spend the money on their businesses.

One of the respondents recommended;

"Business and farming are the easiest women can be able to access after borrowing credit and easy to refund" (R5, 2019).

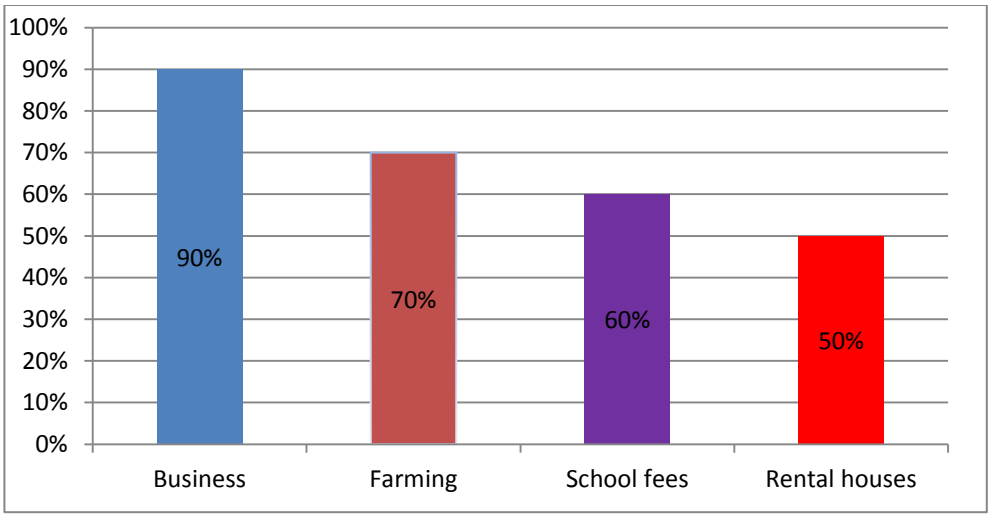


Figure 4.5: Expenditure from Borrowing, *n = 318.*

Source: Field Data (2019).

4.2.7 Problems Faced

The respondents were further asked to indicate the main problems women heads of households face in accessing credit from MFIs, and from the study findings presented in Table 4.5, the respondents noted that 14% are not getting their loan in good time.

Table 4.5: Problems Faced, *n = 318*

	Frequency	**Percentage**
Getting Loan in Time	44	14
Insecurity	102	32
Lack of Support from Husband	64	20
Lack of Sufficient Funds	25	8
Gender Discrimination	38	12
Lack of Information	32	10
Lack of Training	13	4
Total	**318**	**100**

Source: Field Data (2019).

Approximately 32% indicated insecurity is the greatest barrier, 20% said lack of support from their husbands, 8% indicated they lack sufficient fund and they are willing to borrow money, 12% indicated gender discrimination, 10% indicated lack of information and 4% indicated lack of training. The findings are consistent with the findings by Ernst and Young (2013) who blame women discrimination.

4.2.7 Efforts by the WHHs to Access Credit from Microfinance Institutions

The second specific objective of the study was to determine the efforts by WHHs in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.

4.2.8 Efforts in Accessing Credit

The study asked the respondents the efforts put in place in order to be able to access credit and the response as indicated in Table 4.6 shows that 48% have registered with WWHs groups for collateral purposes, 32% have benefited from MFI training while 20% have been empowered by Non-Financial services from MFI. The findings are consistent with a study by Gram, (2018) who encourage economics and family issues.

Table 4.6: Efforts in Accessing Credit

	Frequency	**Percentage**
Registered WHHs Groups for Collateral Purposes	153	48
Benefitted from MFI Training	102	32
Empowered by Non-Financial Services from MFI	63	20
Total	**318**	**100**

Source: Field Data (2019).

4.2.9 Owners of micro -finance credit Institutions

The study sought to understand the owners of the MFIs and the findings presented in Table 4.7, shows that, the highest percentage 53 % goes to the MFIs because it's the one that WHHs get reach out easily for it mitigate poverty and serve to reach the venerable households. The study finding are consistent with a study by Mori and Mersland (2014) agreed on the purpose of MFIs is not only to generate profit but also to provide services to the venerable people.

Table 4.7: Owners of Micro- finance Credit Institutions

	Frequency	**Percentage**
MFIs	130	53
Banks	120	27
NGOs	67	20
Total	**318**	**100**

Source: Field Data (2019).

One of the respondents stated;

"Most of the NGOs are funded by donors, and their profits are not allowed to Be paid to the investors". It is rather kept for use (R7 2019).

Another respondent stated;

"Banks are traditionally profit- oriented organizations and governs by central bank of the country so it difficult to access due to interest rate" (R9, 2019).

Therefore MFIs approach a greater number of venerable and poor clients to reduce poverty and improve financial performance.

4.2.10 Accessing Credit Facilities from Micro-finance Institutions

The respondents were further asked to indicate how they access credit facilities from MFIs and the findings presented in Figure 4.6, shows that, the majority of respondents (55%) borrow from MFIs and 45%from the bank. The study findings are consistent with Mwihaki and Njoroge (2001) in which WHHs results from economic and family issues.

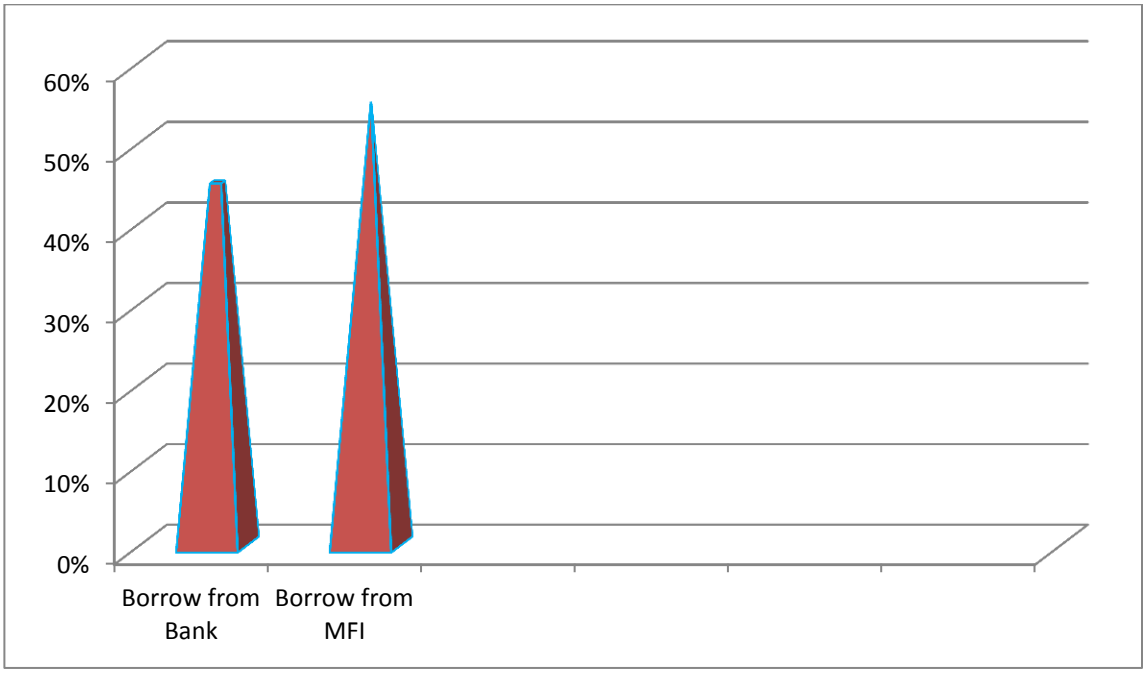


Figure 4.6: Accessing Credit from Micro-finance Institutions, *n = 318.*

Source: Field Data (2019).

4.2.11 View on Micro- finance

The respondents were further asked to indicate their view on micro-finance and the findings presented in Figure 4.7, shows that majority of the respondents 68% indicated good for the way they solve challenges, while 32 % indicated bad. The findings are consistent with a study by Pathak and pant (2018) who hold the same ideas concerning MFI.

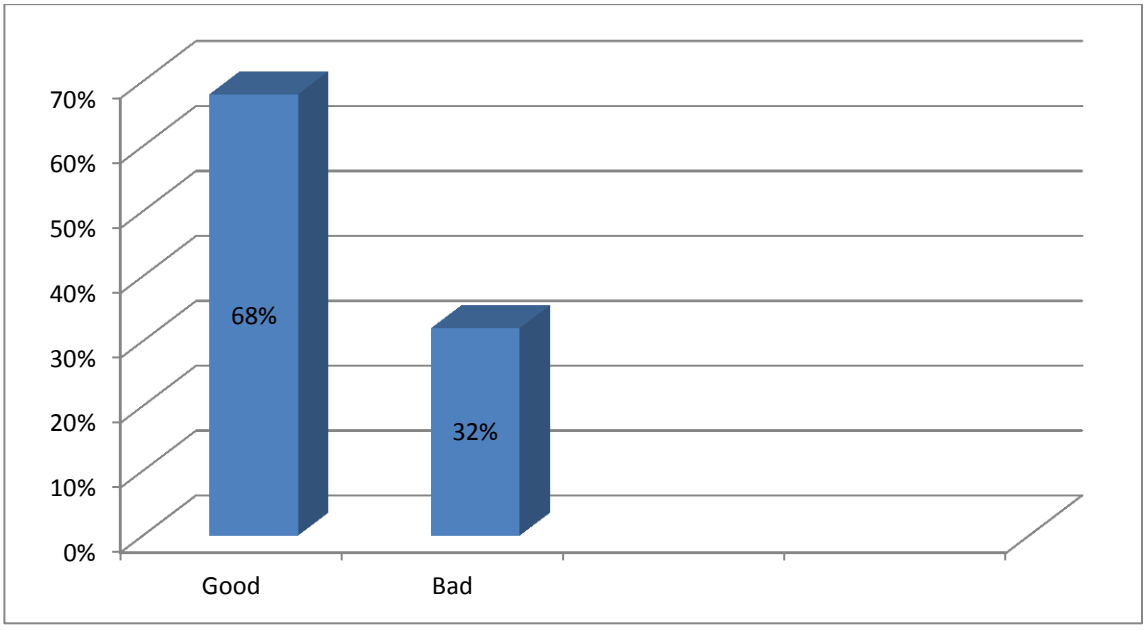


Figure 4.7: View on Micro-finance, *n = 318.*

Source: Field Data (2019).

This is what one respondent said,

> To solve the challenges of accessing credit, we enrolled in classes taught by the microfinance officers. We learned how to run our businesses, financial management and repayment of loans, and decision making. Now we feel more confident even when seeking credit from the micro-finance.

The study demonstrated that women's efforts were effective when overcoming the barriers to access credit. The study therefore showed women are aggressive and all of the WHHs put efforts to overcome the barriers which prevented them from accessing credit from the microfinance credit institutions.

4.2.12 Micro-finance and Poverty Reduction

The respondents were asked to indicate whether micro-finance can help in ending poverty in rural or urban areas and the findings indicated in Figure 4.8, shows that majority 72% responded and agreed that through training, empowerment, community mobilization and women self-agency micro-finance can easily end poverty and improve loyalty to the nation. Only a small percentage of 28 % disagreed.

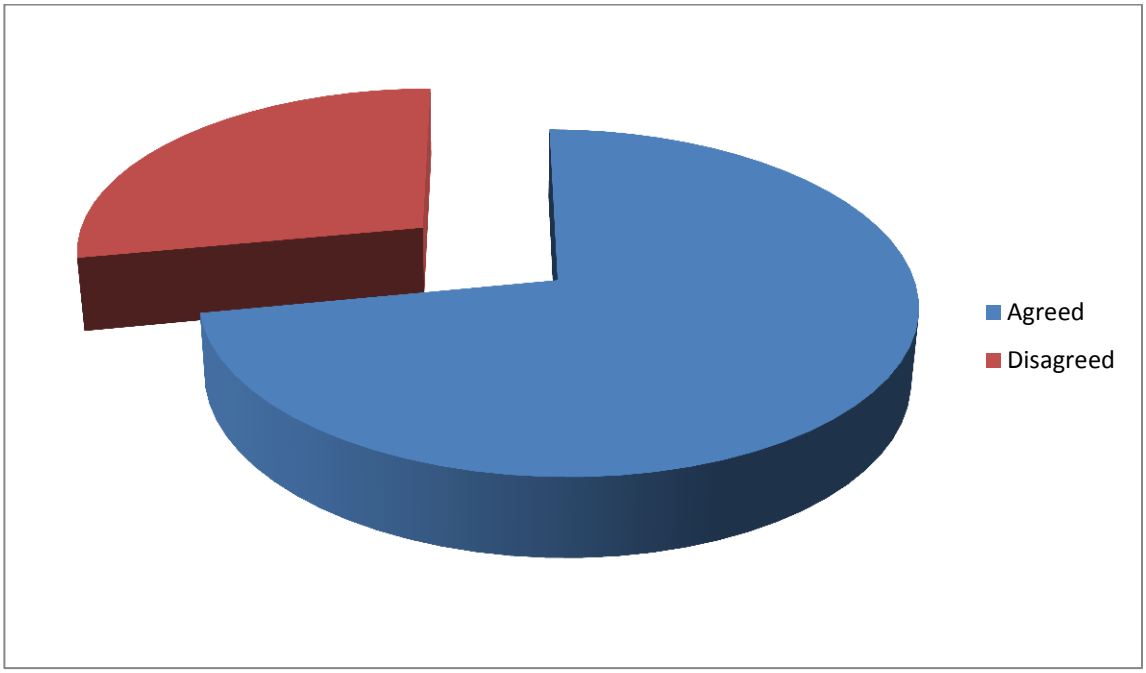


Figure 4.8: Micro-finance and Poverty Reduction, *n = 318.*

Source: Field Data (2019).

4.2.13 Micro-finance Assistance

The respondents were asked to indicate if the micro-finance helps them and the findings presented in Figure 4.9, shows that, 58% of the total respondents indicated the micro-finance help them while 42% of the total respondents indicated the micro finance does not help them.

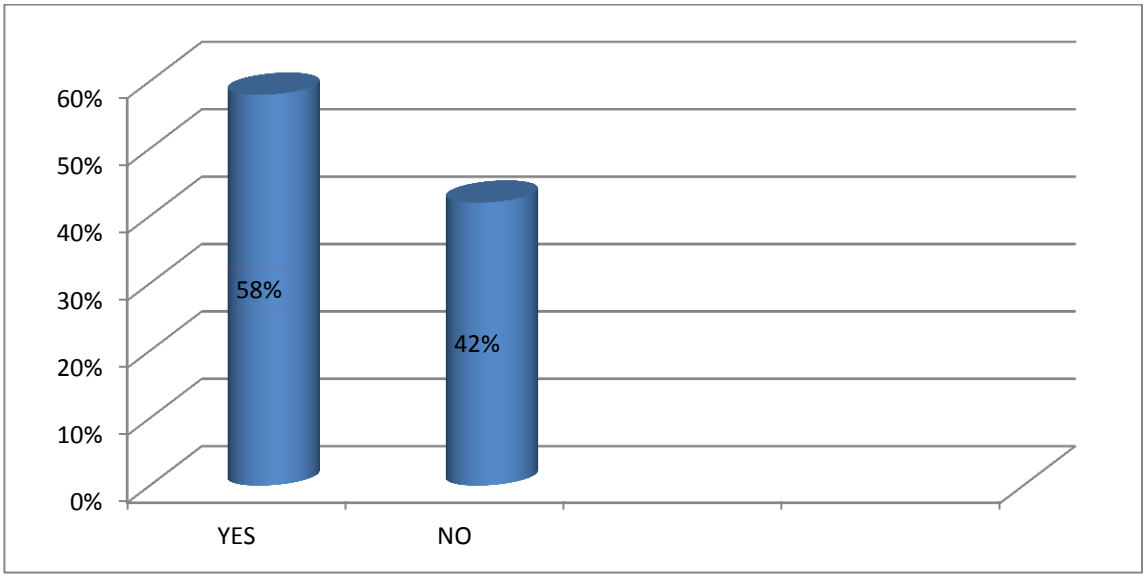


Figure 4.9: Micro-finance Assistance, *n = 318.*

Source: Field Data (2019).

4.3 Information on Micro-finance

The third specific objective of the study was to evaluate the available information to WHHs in access to credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya.

4.3.1 Getting Information on Micro-finance

The respondents were asked to indicate how they get information on micro-finance and the findings presented in Figure 4.10, shows that majority (53%)of the respondent get information from media and others 23.5% from brochures and 23.5% from banks.

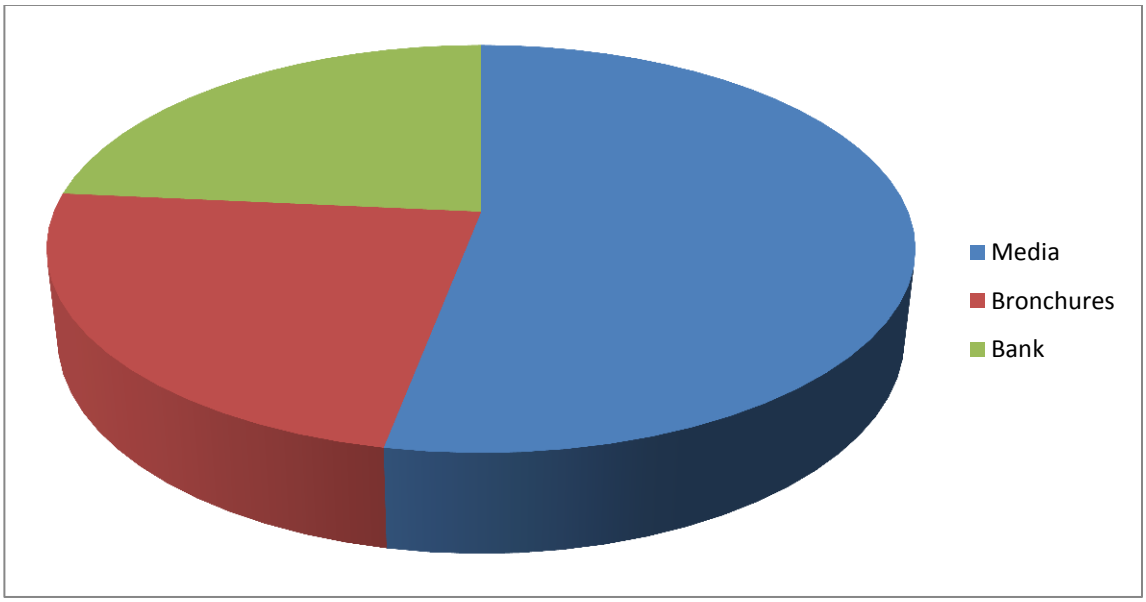


Figure 4.10: Information on Micro-finance, *n = 318.*

Source: Field Data (2019).

The study findings imply majority (53%) of the respondents gotten information from media and the study findings are consistent with a study by Clerke (2014) and Blankson (2018)who had the same view of adequate creation of mass education to enable women to know more about the micro-finance institution, information and its services.

One of the respondent state:

"Ignorance in education was seen from most women as a big factor in not being able to access the services" (R8, 2019.)

Another respondent stated*;*

"Adequate information about the services given by the MFI is required" (R6, 2019).

4.4.2 Information on Accessing Credit

The study sought to find out from the respondents how much information WHHs have about accessing credit and the findings presented in Figure 4.11, shows that the highest 30% of the respondents preferred access to information as the most important source of empowerment, and the study findings are consistent with a study by Kalenda (2016).that the power of information cannot be assumed.

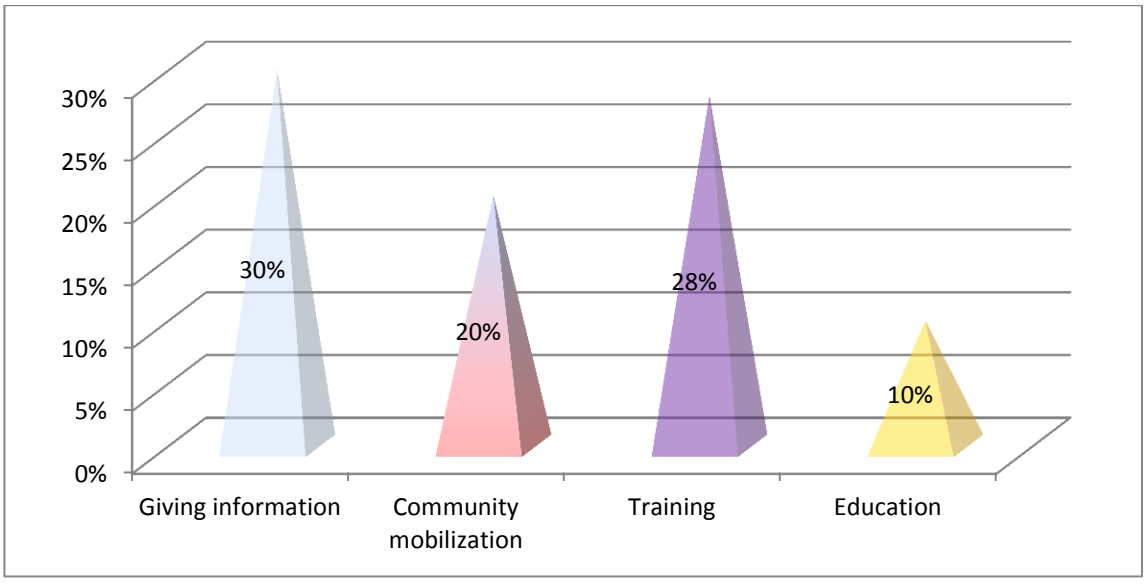


Figure 4.11 Information on Accessing Credit.

Source: Field Data (2019).

The study established that 30% of the WHHs had adequate information about the accessing credit from the microfinance institutions. Upon being followed up, the researcher found out that these were the same WHHs who had been trained by the microfinance institutions. The women were asked in the questionnaire, "How did you access training about the microfinance institutions?" Their answers are well summarized by one of the respondents, who said:

> "We were well trained by the microfinance officers; they trained us on how to manage money, make decisions and how to repay loans effectively. They were also trained on the main functions of the microfinance institutions and their purposes" (R10, 2019).

Therefore women were able to learn and understand the functioning of the microfinance institutions; the problem was that not all women had access to the training.

4.4.3 Borrowing from Micro-finance

The respondents were asked why they prefer to borrow from the microfinance and not from the banks and the findings presented in Figure 4.12, shows that majority (72%) of the respondents said that borrowing from MFIs have favourable interest rates than that of the bank and it is easy to manage and follow up while paying.

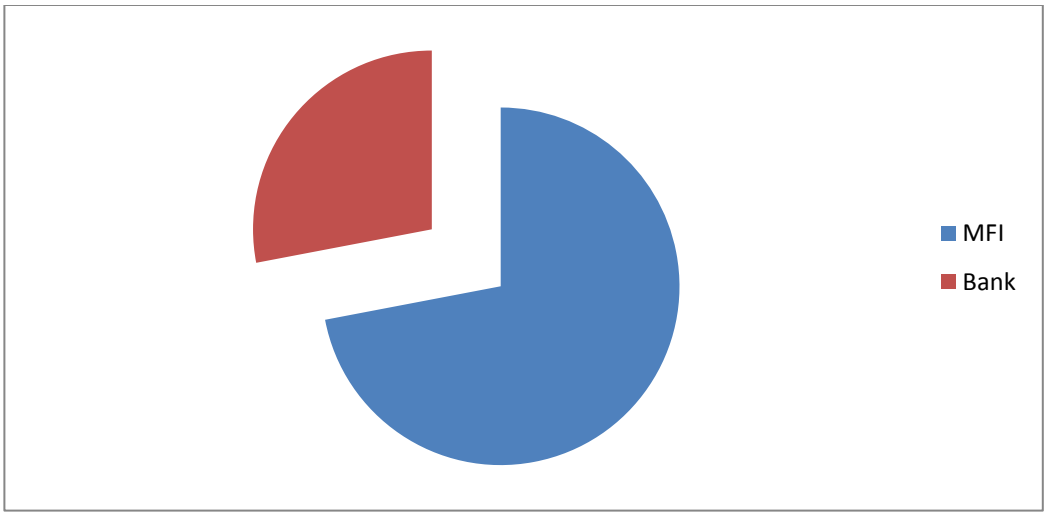


Figure 4.12: Borrowing from Micro-finance, *n = 318.*

Source: Field Data (2019).

4.4.4 Factors Affecting Women Activities on Information Basis

The respondents were asked to indicate the factors that affect women activities on information basis and the findings presented in Table 4.8 shows that majority (30%) is affected by the family, 28% by religious beliefs, 22% by community norms and 20% by cultural practices.

Table 4.8: Factors Affecting Women Activities on Information Basis

	Frequency	**Percentage**
Community Norms	102	22
Family	130	30
Cultural Practices	19	20
Religious Belief	67	28
Total	**318**	**100**

Source: Field Data (2019).

The study findings imply majority of the respondents (30%) activities are affected by family factors in obtaining information.

4.4.5 Opinion on Credit Management

The respondents' opinion was sought on credit management and the findings presented in Figure 4.13, shows that majority (53%) of the respondents were of good opinion who borrow in order to access properties, access on business, purchase land and educate children without much struggle, while 47% of the respondents were of bad opinion because of the premiums rate and collateral. The study findings are consistent with a study by Fielding (2020).

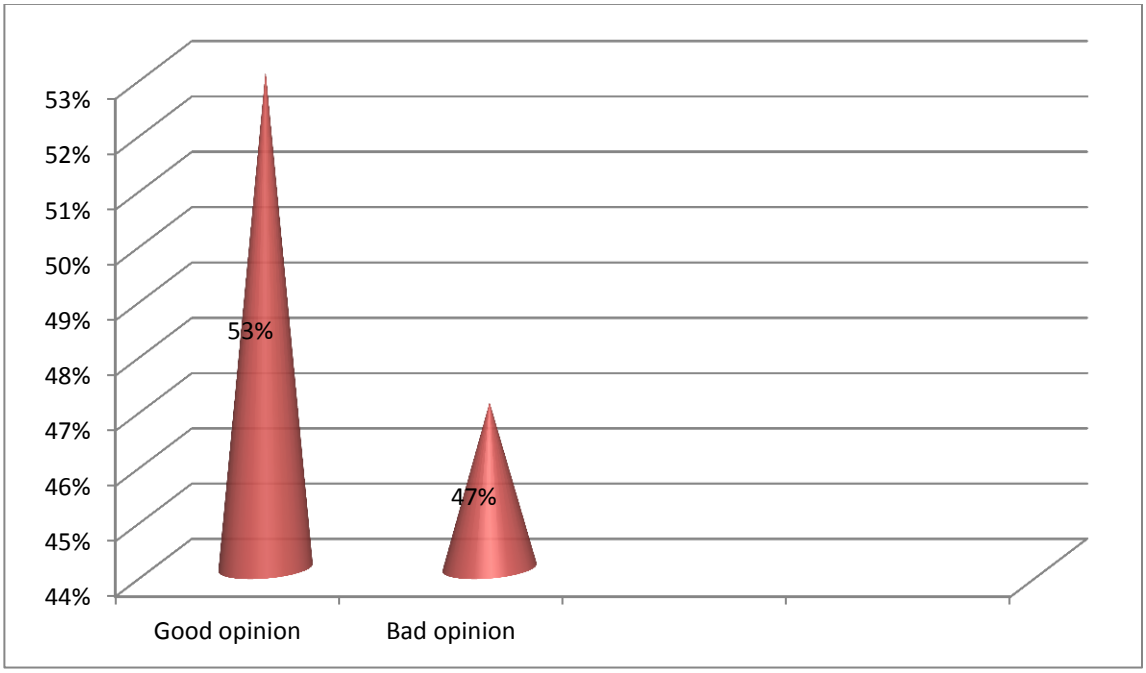


Figure 4.13: Opinion on Credit Management, *n = 318*

Source: Field Data (2019).

4.4.6 Benefited after Borrowing from Micro-finance Institution

The respondents were asked if they have benefited after borrowing from MFI and the findings presented in Figure 4.14 shows that 48% said they would buy household properties, 30% talked of acquiring land and 22% talked of investing in education. Allan (1997) agrees with the findings; most of the women think in terms of family needs. However, alleviation of poverty can only be realized if the women invest in income generating projects.

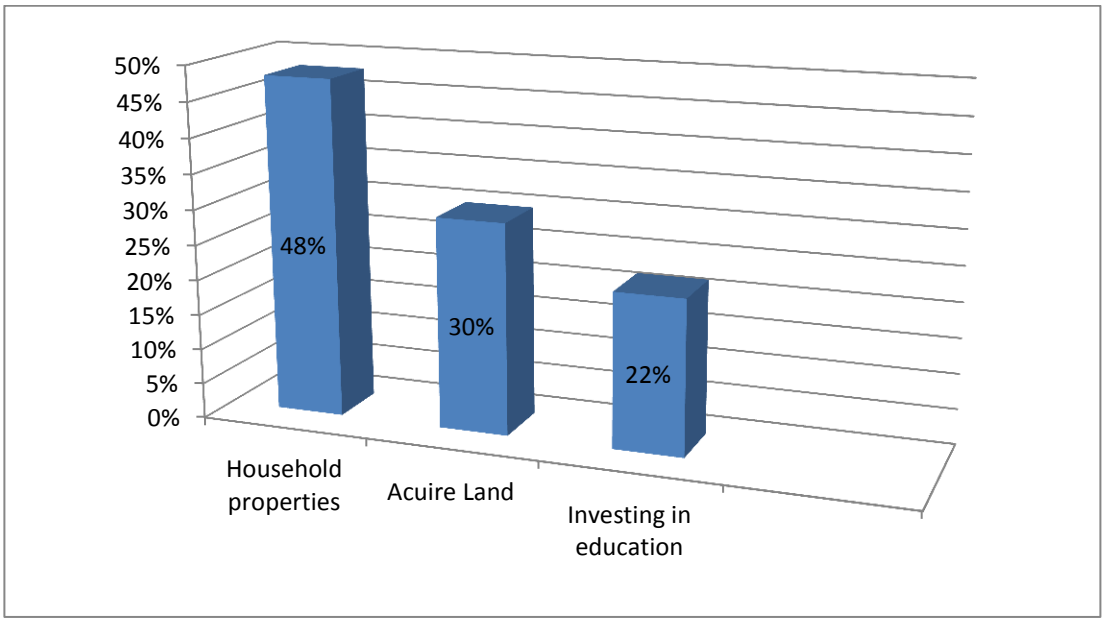


Figure 4.14: Benefited after Borrowing from Micro-finance Institution, *n = 318.*

Source: Field Data (2019).

4.4.7 Strengthening Women who Head Households

The respondents were asked what needs to be done to strengthen women who head their households and the multiple response findings presented in Table 4.9 shows that, the

majority (35%) suggested empowerment, 30% suggested good practices be introduced, 14% need more education, 11% require knowledge on laws and policies and 10% need more training. Majority of the WHHs 35% need to alleviate poverty through empowerment, good practices having more education and training and gaining knowledge on laws polices in order to minimize barriers preventing women from accessing credit from microfinance institutions. Liu (2016) and Kalenda (2016) categorically state that until women have unlimited access to credit especially from the microfinance, then improvement of their lives is next to impossible.

Table 4.9: Strengthening Women who Head Households

	Frequency	**Percentage**
Empowerment	120	35%
Good Practices	82	30%
More Education	63	14%
Knowledge on Laws and Policies	30	11%
More Training	23	10%
Total	**318**	**100**

Source: Field Data (2019).

4.5 Summary of the Study Findings

The barriers preventing women from accessing credit from the microfinance are evident and must be tackled head-on. The WHHs should take the lead as other stakeholders support them; it is the efforts by the WHHs to be able to turnaround WHHs conditions. Availing adequate information about microfinance's services, products and support is the way to go. Therefore, mainstreaming of the information to the WHHs is important for them to take advantage.

CHAPTER FIVE

SUMMARY CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the summary, conclusions and recommendations of the study on WHHs barriers to access credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya based on the study findings for each specific objective.

5.1 Summary

This chapter summarized major findings of the study in line with the specific objectives which are to investigate the efforts WHHs have in overcoming the barriers they experience in accessing credit from microfinance institutions in Kiambaa Constituency, Kiambu County, Kenya. The specific objectives of the study were to analyze the barriers preventing WHHs from accessing credit from microfinance institutions, determine the efforts WHHs are putting in order to access credit from microfinance institutions and evaluate available information the WHHs have in accessing credit from the microfinance institutions. A descriptive survey research design was adopted to investigate the relationship between the independent and dependent variables. The study focused on a population of 1218 WHHs and a sample size of 366 was utilized. Simple random sampling was used to obtain the sample from the population questionnaire was the main tool of data collection and focus group discussion conducted to corroborate the findings from the questionnaires. A total of 366 questionnaires were administered to the potential participants in the study and a total of 318 responded respectively. After

executing the research instruments and careful analysis for completeness, 87% of the questionnaires were analyzed using SPSS version 25.0 while qualitative data was organized into themes and presented in verbatim. The study findings indicate that majority (28.3%) of the respondents are between 21 years and 26 years with over 50% of the respondents being below 35 years of age. The findings further reveal that majority (38%) have secondary level of education and (47%) of the respondents are married.

5.1.1 Barriers to Household Heads Access to Credit

The study sought to investigate the efforts women-headed households have in overcoming the barriers they encounter in accessing credit from micro-finance institutions. In establishing the perceptions of the barriers to WHHs in accessing credit, the findings shows that the ability to access money from the bank had the highest percentage 58% of the respondents who cannot be able to access money from the bank and obtain its financial services, on other barrier experienced by some WHHs was ability to pay the loan due to increase on the interest rate and lack of guarantors who can be able to sign for their loan as security, Lack of collateral and poor accessibility of loan from credit facilities.

5.1.2 Efforts put in Place to Access Credit

The study found out that majority 32% of WHHs have benefited from training while 20% have been empowered by Non-financial services from MFIs therefore targeting women borrowers makes sense from a public policy standpoints. The business case for focusing on female clients is substantial as women clients register for loans and have

higher repayments rates. The study further shows that, Women are encouraged to contribute larger portions of their income to household consumption, that they will be able to help them out in time of borrowing from micro-finance institutions.

The study sought to assess perceptions of the importance of borrowing money from MFI in order to empower women heads in accessing credit without asking for many guarantors, giving dividends to members to boost their shares and lowering the interest rates in order to encourage women access loan and be able to pay it in good time and also empower them to access loan in order to be supportive to their families. Majority of the respondents borrow from the MFIs where most women prefer self-help group considering the "effective tools" to help them meet other financial goals.

5.1.3 Available Information on Credit Access

Getting available information on credit access majority 53% of WHHs said that, they receive information from media, others from the banks and others from Sacco meetings to enable them to know more about micro -finance institutions and its services The study further indicates that, availing adequate information is the way to go. A number of researchers point out that WHHs ability to achieve some of the key elements is to receive clear, precise and updated information from the possible source in the normative model which they have been socialized has been severely reduced (Luyt, 2005).

From the study findings, WHHs are looking for jobs which are not available, other times the issue of illiteracy, so they need training and especially on business skills and

enabling them to access affordable loans as well as men counterparts. The government, on the other hand is giving the opportunity to learn skills that are beneficial to them and community at large. County Governments have revived polytechnics with such skills. WHHs should play their roles of providing per their families as well as men- headed households.

5.2 Conclusion

This section summarizes the major findings of the study in line with objectives. The first, specific objective of the study was to analyze the barriers preventing WHHs accessing credit from microfinance institution in Kiambaa Constituency, Kiambu County Kenya. The study found out that, barriers preventing women from accessing credit from microfinance institutions are evidence and must be tacked head on. They face quite a number of challenges that the institutions may not be able to provide solutions, such as, complicated loan acquisition procedures and unfavorable interest and repayment schedules, defaulters, lack of guarantors, lack of collateral, lack of good information, lack of loan supply from their husband, lack of enough education and training. Such conditions bar them from realizing growth in their projects. There were several suggested ways taken in order to avoid barriers preventing credit assessment such as reduction of guarantors because there are those creditors who need a lot of people to sign when giving out loans, reduction of interest rate, issue of divided, giving out affordable security and mobilizing people in good time in order to access their credit in good time.

The second specific objective of the study was to determine the efforts by WHHs in accessing credit from micro-finance institutions. The business case for focusing on female clients is substantial as women clients register for loans and have a higher repayments rate compared with men. Women are also encouraged to contribute larger portions of their income to household consumption, that they will be able to help them out in time of borrowing from MFIs. The study concludes that efforts to be put in place in order to empower women head's in accessing credit are giving loans without asking for many guarantors, giving dividends to members to boost their shares and lowering the interest rates in order to encouraged women in accessing loan and encourage them to work hard to maintain their families, Encourage them on training to gather more knowledge on laws and policies, community mobilization and gain on women self-agency.

The third specific objective of the study was, evaluating available information to WHHs in accessing credit from MFIs. Results indicate that women heads need good information on entrepreneurship to reduce financial illiteracy level and be able to understand questions about financial products and services. Moreover, women for whom financial knowledge is likely to be very important, for example, more widows and unmarried women also know little about concepts relevant for day to day financial decisions. Findings suggested that, if more training can be done, empowerment on WHHs, entrepreneurship and land rate access, interest rate to be looked upon, women heads can be able to access credit from micro-finance without any barrier or obstacle when supporting their families.

Further, the study concludes that there is a lot of debate on the socio-economic role of women-headed household on challenges, barriers, effort and information that they get from credit accessibility today. The socio-economic roles played by women heads' are to economically provide for their family. Provide guidance and decision making and protect the family from starvation, poverty and illiteracy. Education gives women skills for livelihood and they are potential enough to support members of their families. In addition, educated women with resources are more likely to be leaders than those without education. Marital status and parenthood influenced women to look for ways of supporting their families while those without families may not be obligated to work hard. Other factors that influenced women heads' were family structure and peer influence. Parent's education, employment and religion also influenced women heads' in socio-economic roles but they were moderate influencing factors.

Women influenced men heads socio-economic roles in the family and in the community level but had less influence nationally. If women cannot influence men nationally that will be some effect that may occur leading to conflicts where men feel that they are not contributing well to the expectations of their family welfare but instead become dependents. These conflicts may result in domestic violence, where men in trying to keep women under control, become physically violence. Conflicts may also result in men losing their self-esteem and end up to drinking alcohol or hanging around shopping Centre to escape conflict at home. This is a barrier and a very harmful challenge that can lead men headed family to fail in heading their family. Suggested ways that the

respondents have answered to be taken in order to avoid problem and barriers preventing credit assessment were giving credit without a high interest rate. Giving security to members who are accessing credit and improving on dividend in order to access more money that can help and empower people.

The study findings found out ways on improving information that would need to be taken in order to access credit such as advertisement, selling of sales, handing out brochures, improving on customer care desk, good response and reception. Finally what needs to be done in strengthening women-headed household is empowerment, good practices on credit assessment and management. More training and access to education on how to acquire loans and exploits it wisely. Community mobilization and women self-agency and with all this women-headed household will benefit after borrowing credit from microfinance institutions. A number of researchers point out that men's ability to achieve some of the key elements in the normative model of masculinity into which they have been severely reduced (Silberschmidt, 2001).

Therefore, the study concludes that WHHs lack of access to credit facilities from microfinance institutions are merely bottleneck issues which can be tackled. With empowerment, capacity building and removing the gender-based conditions, WHHs can access credit facilities and improve their living standards to enhance sustainable development.

5.3 Recommendations

Based on the perceptions of the study findings and conclusions, the study recommends that some of the best practices that can be adopted by WHHs in accessing credit from micro-finance are to improve their quality in training and produce skillful educated women of all ages who are able to understand questions about financial product and entrepreneurship. There is a need to come up with empowerment programs targeting single mothers, widows, separated and deserted wives with a capacity to build alternative livelihood that overcomes stress and shocks of collapsed traditional socio-economical activities.

Women should also be made to understand that their empowerment does not mean to snatch powers and materials from men. The study, therefore, recommends that, women need to support men and their sons and daughters if development is going to be realized though they are heading the family. There is this feminism theory that developed the concept, 1960s, of how the public and private divide and the norm of women being confinement almost permanently to the domestic spheres (Gram, 2018).WHHs was an evident that feminist use referred to male domination in both public and private dimensions some women tends to continue with the responsibilities of heading their families though it is a male domination. They tend to continue with the responsibility in order to maintain the living standandard and knowledge of credit facilities in micro-finance activities.

The study further recommends that war on poverty, discrimination, gender inequality, illiteracy, lack of finance, insecurity is on the move and this will help women-headed households to manage their financial responsibility and knowledge of credit facilities.

5.3.1 Suggestions for Further Studies

The study recommends the following areas for further study.

1) Research based on the Barriers preventing WHHs to upgrade their financial knowledge.
2) There should be training and seminars to determine the efforts WHHs should put in place to eradicate poverty and illiteracy among all ages, whether old or young.
3) Empowerment in entrepreneurship in business, farming, animal keeping, agriculture, tree planting and seminars which can give an impact on how to access and evaluate information about microfinance institutions.
4) Assessment of the effectiveness of credit management and studies should be done to establish the best avenues of availing relevant information to the women in the right time. Better decisions and polices are evidence-based.
5) Empowering WHHs on the way they should undertake more studies in the area of accessing credit through microfinance institutions.

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Appendices

Appendix 1: Introduction Letter

Dear Respondent,

I am Jane Wanjiku Ndung'u a student at St. Paul's University pursuing a Master's degree in Development Studies. You have been chosen to participate in this study titled Barriers to Women-headed Households Accessing Credit from Micro-finance Institutions in Kiambaa Constituency, Kiambu County, Kenya

Your participation is voluntary with no benefits or unfavorable risks and you may choose to opt out of the study at any stage. The responses you will provide will remain confidential and no part will be used to identify you as an individual and the findings will be presented in a summarized form for anonymity. The data will also be used purely for academic purposes only.

If you accept to participate in the study, kindly sign the consent below

Yours Faithfully

JaneNdung'u

Respondent……date……

Appendix 2: Questionnaire

Section A please tick in the box

1) Age : (a) Less than 20 years ☐ (b) 20-26 years ☐

(c) 27-35 years (d) 36-45 years ☐ ☐

(e) 45 and above ☐

2) Marital status? (a) Married ☐ (b) Single ☐

(c) Widowed ☐ (d) Separated/ divorced ☐

3) Educational level?

None ☐ Primary ☐ Secondary ☐

Polytechnic ☐ College ☐ University ☐

4) Are you the head of a household? (a)Yes (b)No

SECTION B**: Barriers preventing women households' heads from accessing credit.**

Please tick in the box.

5) Do you understand the word microfinance Yes ☐ No ☐

6) What is credit accessibility ……....

7) How do you access credit facilities……

8) What are the factors considered in borrowing money from credit facilities ……

9) What prevent women from getting their loans in time? ……..

……

10) What is your expenditure from your borrowing?

…….

11) What are the main problems women heads face?

……

Section C Efforts on Credit Access.

12) What are the efforts put in place in order to be able to access credit?

……

13) Who are the owners of these credit facilities from micro-finance institutions?

……

14) How do you access credit facilities from micro-finance institutions?

.....

15) How much do you view micro-finance?

(a) Bad (b) Good

16) Do you think micro-finance can help you in ending poverty in rural/urban areas?

…….

17) Does micro-finance helps you?

(a) No (b)Yes

Section D:Information available on credit access.

18) How do you get information from microfinance?

……..

19) How much information do WHHs have about accessing credit?

……

……

20) Why do you like borrowing from microfinance and not from the bank? (a) To manage my payment (b) interest rate (c) others specify……

……

21) What other factors affects women activities on information basis?

(a) Community norms

(b) Family

(c) Cultural practices

(d) Religious belief

22) What is your opinion about credit management?

(a) Good (b) Bad (c) Other

23)Have you benefited after borrowing from micro- finance institutions**?**

Yes	No	kno

24) What need to be done to strengthen women who head their households?

a) Empowerment

b)Good practices

c) More education

d) Knowledge on laws policies

e) More training

Thank you for your time in answering these questions!

Appendix 3: The Interview Guide

1. **How familiar are you with the Microfinance Institutions and their products**

_____

_____

_____

_____

2. **How often have you applied for the credit from microfinance institutions?**

_____

_____

_____

_____

3. **What are the responses for your applications?**

_____

_____

4. **Is there information you would like to know about microfinance?**

Appendix 4: Focus Group Discussion Guide

1. How are you going to borrow money from Chama's or microfinance institution?

---

2. Which project are you planning to put in place after borrowing money from MFI for your individual benefits ?----------

---

3.How are you planning to share the benefits as a group chama's?----------

---

Appendix 5: St. Paul's University Research Authorization letter

ST. PAUL'S UNIVERSITY

Private Bag 00217 LIMURU, KENYA
Email: postgraduatestudies@spu.ac.ke
Website: www.spu.ac.ke

Tel Office: +254 (0) 20-2020505/10
Mobile: +254 (0) 728-669000
(0) 728-062420
(0) 736-424440

BOARD OF POSTGRADUATE STUDIES

National Commission for Science, Technology and Innovation
Off Waiyaki Way, Upper Kabete
P.O Box 30623, 00100
Nairobi, KENYA.
4th March 2019

Dear Sir/Madam,

RE: JANE WANJIKU NDUNG'U – MDSNRB180617

This is to confirm that the above named is a final year student of St. Paul's University registered for Masters of Business Administration.

The final year consists of a major research work leading to a dissertation comprising 20,000 words. The student's selected topic is:

WOMEN HOUSEHOLDS HEADS' BARRIERS TO ACCESS CREDIT FROM MICRO-FINANCE INSTITUTIONS : CASE OF KIAMBAA CONSTITUENCY, KIAMBU COUNTY

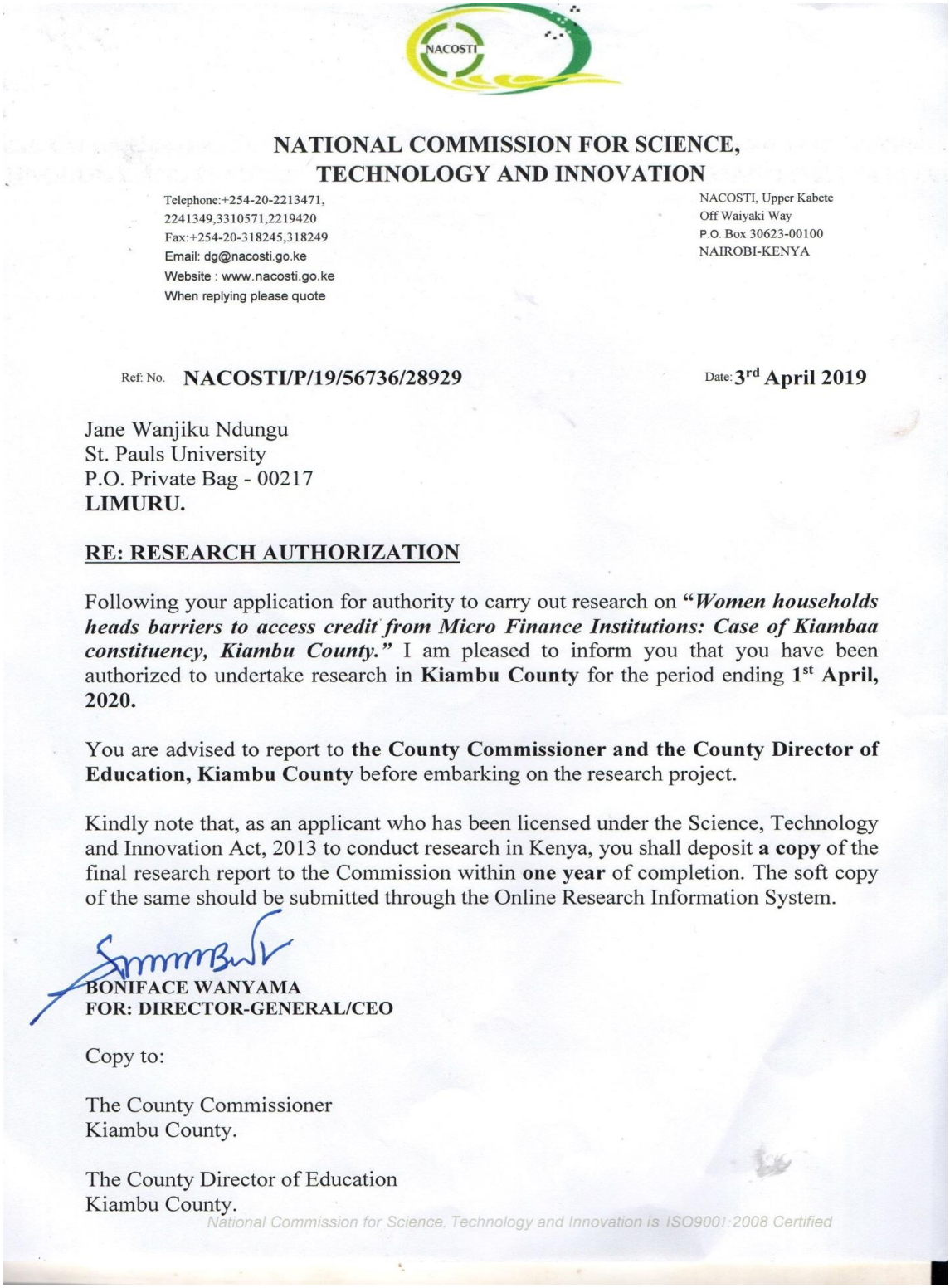
The research will take place in KIAMBU county from March 2019 to May 2019.

Kindly grant the student the required permit.

Yours Faithfully,

Dr. Sammy Githuku
Director, Postgraduate Studies.

Appendix 6: Research Authorization and Permit from NACOSTI



NACOSTI

NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone:+254-20-2213471, 2241349,3310571,2219420
Fax:+254-20-318245,318249
Email: dg@nacosti.go.ke
Website : www.nacosti.go.ke
When replying please quote

NACOSTI, Upper Kabete
Off Waiyaki Way
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No. **NACOSTI/P/19/56736/28929**

Date: **3rd April 2019**

Jane Wanjiku Ndungu
St. Pauls University
P.O. Private Bag - 00217
LIMURU.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on ***"Women households heads barriers to access credit from Micro Finance Institutions: Case of Kiambaa constituency, Kiambu County."*** I am pleased to inform you that you have been authorized to undertake research in **Kiambu County** for the period ending **1st April, 2020.**

You are advised to report to **the County Commissioner and the County Director of Education, Kiambu County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The County Commissioner
Kiambu County.

The County Director of Education
Kiambu County.

National Commission for Science, Technology and Innovation is ISO9001:2008 Certified

THIS IS TO CERTIFY THAT:
MS. JANE WANJIKU NDUNGU
of ST PAULS UNIVERSITY, 0-219
Karuri,has been permitted to conduct
research in *Kiambu County*

on the topic: *WOMEN HOUSEHOLDS HEADS BARRIERS TO ACCESS CREDIT FROM MICRO FINANCE INSTITUTIONS: CASE OF KIAMBAA CONSTITUENCY, KIAMBU COUNTY*

for the period ending:
1st April,2020

.....
Applicant's Signature

Permit No : NACOSTI/P/19/56736/28929
Date Of Issue : 3rd April,2019
Fee Recieved :Ksh 1000



.....
Director General
National Commission for Science, Technology & Innovation

THE SCIENCE, TECHNOLOGY AND INNOVATION ACT, 2013

The Grant of Research Licenses is guided by the Science, Technology and Innovation (Research Licensing) Regulations, 2014.

CONDITIONS

1. The License is valid for the proposed research, location and specified period.
2. The License and any rights thereunder are non-transferable.
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Appendix 7: Map of the Study Area



Map showing Kiambaa constituency and their Sub-Counties.



Map showing Kiambu County and it's Sub-Counties

Source:Map of the world.com (2020).