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

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Abstract

Purpose: The purpose of this study was to examine the role of WEF on food security of women in Karapul Sub-location of Siaya Sub-County.

Materials and Methods: The study was guided by the Capability theory by Amartya Sen which emphasizes the importance of considering social and environmental variations in analysis of impact of programs. This study used cross sectional research design. The target population was 551 women from all women groups that received the WEF between the years 2011 to 2014. Simple random sampling was used to select 155 respondents which is 30% of the target population. The Chief Township location and the Constituency Women Enterprise Fund Officer were purposively selected as key informants. The study used triangulation of mixed methods that included questionnaires, focus group discussions, and key informant interviews. The Statistical Package for Social Sciences version 21 was used to run descriptive statistics such as frequency and percentages so as to present the quantitative data in form of tables, pie charts and bar graphs based on the major research questions. Qualitative data was summarized, grouped and ranked accordingly noting the similarities and differences in the responses from the interviews and presented in narration.

Results: Findings of this study showed that an improvement in the food security of women was determined by the social variations and environmental diversity of the individual women. Women in formal employment at 67 per cent reported that they could consume three meals in a day same to those with established businesses at 38 per cent. Delay in release of loans affected women doing farming who depend on seasons similar to those who targeted certain peak periods to sell their products. Women who did group projects at 38.1 per cent reported to have increased food access due to higher returns from their businesses. Findings also indicate a big disparity in the varieties of food eaten to constitute a nutritious diet with more consumption of cereals and food from animal sources.

Unique contribution to theory, practice and policy: The study was guided by the Capability theory by Amartya Sen which emphasizes the importance of considering social and environmental variations in analysis of impact of programs. The study recommends that emphasis should be laid on group projects to maximize profits and increase incomes. The WEF secretariat should ensure timely disbursement of funds and the GOK in its Food Security and Nutrition policy should increase farm inputs of women engaged in farming to ensure WEF improves their food security.

Key words: *Women Enterprise Fund, Food Security, Karapul Sub-Location*

INTRODUCTION

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

Food security in Africa continues to deteriorate and today a fifth of the population or 257 million people in Africa are undernourished, 35 million more than in 2015 (FAO, 2018). Cognizant of this, the African Union (AU) dedicated 2015 as the “Year of Women’s Empowerment and Development towards Africa’s Agenda 2063” (FAO, 2015 pg. 25). The AU 2015 theme of the agricultural sector highlighted the importance of increased programmatic focus and investment in economic empowerment and financial inclusion of women as foundation stones for building more food secure, resilient and thriving rural communities. In addition, social protection for women farmers was found necessary to strengthen their agricultural assets accumulation, and mitigate the impact of food insecurity, malnutrition and rural poverty (FAO, 2015). Microfinance enables poor women to engage in income-generating activities, which helps them become financially independent, strengthening their decision-making power within the household and society (Zhang & Posso, 2017).

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

Food availability as an indicator of food security is influenced by the ability of individuals and households to produce their own food in sufficient quantity (FAO 2018). Nawaz (2010) research in Bangladesh showed that participants of the Micro Finance Institution programmes could manage three meals a day and the percentage increased by 10% whereas the non-participants

remained same like before which indicates a positive impact of microfinance to food availability. Furthermore, a study done on microcredit program participation and household food security in rural Bangladesh by Islam, Pakrashi, Maitra and Smyth (2015) sought to measure the effect of microcredit on several dimensions of food security. They focused on quantitative measures of food security which include calories availability (the amount of energy in an item of food or drink), anthropometric indicators (refers to stunting measured in height-age, wasting measured in terms of weight- height and mid upper arm circumference which is a measure of the diameter of the upper arm and checks both fat reserves and muscle mass in children) and dietary diversity indicators (Islam et al., 2015). The results of the study suggest that households participating in microcredit programmes were able to increase their equivalized calorie availability per day by 2.75%. Participating households were also found to be more likely to meet the minimum energy dietary requirements. This study showed a positive impact of microfinance to food security using the quantitative measures of calories availability, anthropometric indicators and dietary diversity indicators. However, using quantitative methods may not be sufficient in assessing other factors like social variations and environmental diversity leading to the positive or negative results to determine the effect of MFI programmes on food security. There was need for a study to be done using both quantitative and qualitative methods of research.

An overview report of WEF (2019) indicates that the Kenyan Government established a fund known as the WEF as part of its commitment to one of the Millennium Development Goals on gender equality and women empowerment. The fund provides affordable credit to support women expand or start new businesses for wealth and employment creation (GOK, 2019). The WEF developed two main operational channels. The larger part of its capital is placed as funds-under management with reputed Kenya microfinance institutions and banks whereas the smaller part is directly distributed through channel of the Ministry of Labour and Social Protection. In the Ministry channel lower cost wholesale loans are provided to eligible groups (Zero interest and one-off 5% administrative fee (GOK, 2019). The Women Enterprise Fund is unique to Kenya in comparison to other Microfinance Institutions in the sense that it involves the Government giving credit directly to its citizens or partnering with Micro Finance Institution's which is not practiced in other parts of the world (GOK 2018). Various studies have been done in different regions of Kenya on how WEF is empowering women socioeconomically by analysing various indicators of socioeconomic empowerment. In a study on the Influence of Women Enterprise Fund credit access on socio-economic empowerment of rural women of Moiben Sub-County, 63% of the respondents were recorded citing ability to provide basic needs such as food and shelter for their families (Ngelechei, 2015). However, the study did not illustrate whether that food was adequate and of varieties that could constitute their food security.

WEF was introduced in Karapul Sub location in December, 2010 to provide women with loans at 5% administrative costs to encourage them to engage in small businesses for socioeconomic empowerment. Five hundred and fifty-one women who initially could not access loan because of collateral have received the services between the years 2011-2014 (Siaya Sub County Social Development Office Report, 2015). Despite the positive impact results from studies on the impact of WEF on income (Obonyo, 2014; GOK 2018), number of meals (Ngala, 2017), a report by the Sub County Development Office in Siaya Sub County (GOK, 2014) show that over 62.31 % of the population cannot afford three meals a day, while only 69.02% can afford two meals a

day. According to a report by the Siaya Sub County department of Agriculture (See Appendix V); Karapul sub location has a percentage shortage of maize; a staple food in Siaya County, at 0.56%, Mulaha sub location has 0.5 % and Nyandiwa sub location at 0.1 % (GOK, 2014). The Siaya CIDP 2013/2017 is not disintegrated to give data on the food security situation of every sub location hence the data by the various departments was used. The role of WEF on food security using both the qualitative and quantitative measures of food access, food availability and dietary diversity had not been explored in Kenya. This study therefore, using cross sectional study design sought to explore the role of WEF on improving food security in Karapul sub location credit provision being one of the areas prioritized in Siaya CIDP 2013-2017 to reduce food insecurity.

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

Capability Theory

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

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

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

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

First, heterogeneity which refers to the physical and biological differences between human beings will mean that they will have different requirements if their needs are to be met. Individuals can differ greatly in their abilities to convert the same resources into valuable functioning's ('beings' and 'doings'). For example, those with physical disabilities may need specific goods to achieve mobility, and pregnant women have specific nutritional requirements to achieve good health. Therefore, evaluation that focuses only on means, without considering what particular people can do with them, is insufficient. This study considered the marital status, occupation and household composition in assessing the role of WEF on food security.

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

further to examine the role of WEF on food security in understanding how WEF was affecting the quality of life of the recipients.

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

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

METHODOLOGY

This study used cross sectional research design. The target population was 551 women from all women groups that received the WEF between the years 2011 to 2014. Simple random sampling was used to select 155 respondents which is 30% of the target population. The Chief Township location and the Constituency Women Enterprise Fund Officer were purposively selected as key informants. The study used triangulation of mixed methods that included questionnaires, focus group discussions, and key informant interviews. The Statistical Package for Social Sciences version 21 was used to run descriptive statistics such as frequency and percentages so as to present the quantitative data in form of tables, pie charts and bar graphs based on the major

research questions. Qualitative data was summarized, grouped and ranked accordingly noting the similarities and differences in the responses from the interviews and presented in narration.

3.0 RESULTS

The contribution of WEF on food availability in Karapul Sub location

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

Table 1: Amount of money received from WEF

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

Source: Field survey data (2016)

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

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

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

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

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

Table 2 : *Number of times received money * Meals consumed in a day Cross tabulation*
 Count

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

Source: Field survey data (2016)

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

A discussant number 005 from FGD 3 said:

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

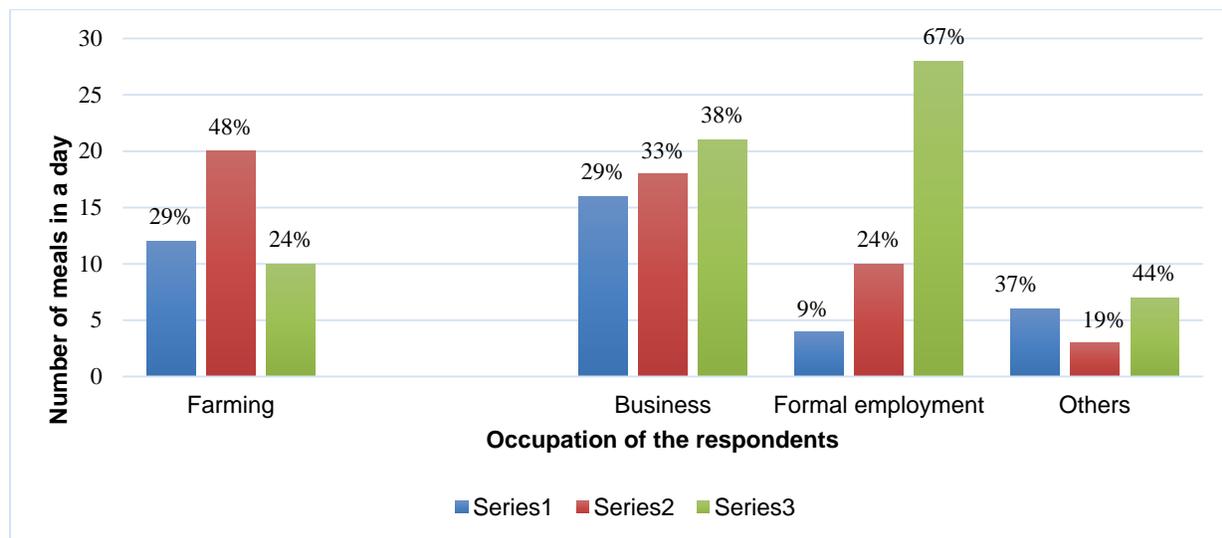
The researcher inquired from the key informant who said;

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

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

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

Figure 1: Number of meals consumed in a day*occupation of respondent's cross tabulation Count



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

Source: Field survey data (2016)

From Figure 1 above, women in formal employment were the majority of those who reported to have consumed three meals in a day at 67 per cent and also had the least of those who reported to have consumed one meal a day at 9 per cent. Sentiments from focus group discussions (FGDs) indicate that some of the women were able to consume three meals in a day even before receiving the WEF from their salaries. However, some of the women in formal employment facing other challenges like being the sole providers in their families or having businesses started by WEF failing reported to consume either two or one meal in a day. However, FGDs showed that women who used the WEF for business start-ups as individuals did not make enough profits which affected their food availability. This was further supported by FGDs that showed that delay in funds greatly affected the farmers whose investment was affected by change in seasons.

Money needed for inputs was not adequate especially for those women who engaged in individual IGAs. Discussions from the FGDs gave the following reports:

FGD 3 Discussants number 04

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

Evidence from Figure 1 above indicates that food availability for women in business showed slight variations in terms of the number of meals consumed by the women with 38 per cent reporting to be able to consume three meals in a day. This indicates that majority of the women who accessed WEF were doing business and would use the fund to expand their business and improve their incomes which led to increased food availability in their households.

FGD 3 Discussants number 01

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

FGD 2 discussants 010

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

According to Amartya Sen's Capability theory, environmental diversity which is the differences in physical environments will mean that human beings in different places will require different combinations of commodities if their needs are to be met. This study found out that in assessing the effect of microfinance on food security, it was important to consider the physical environments as they affected the generation of incomes as narrated by the above discussants. The FGDs found out that women who invested as a group or had other investment like table banking could stock food and eat three meals in a day.

FGD 3 discussants 012

I work as a civil servant in Siaya town. The money we received from the WEF was used to expand our group project. We do outside catering and we share the part of the profits from the business. Before we received WEF we collected money from among ourselves

and started the business. We are on our third loan from WEF and the business is doing well. I can say that I used to eat three meals a day even before I received WEF but I have been able to eat more of some of the foods I could not because they were not within my budget.

These were also validated by the key informant who said:

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

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

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

FGD 3 Discussants number 08

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

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

FGD 3 discussants 008

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

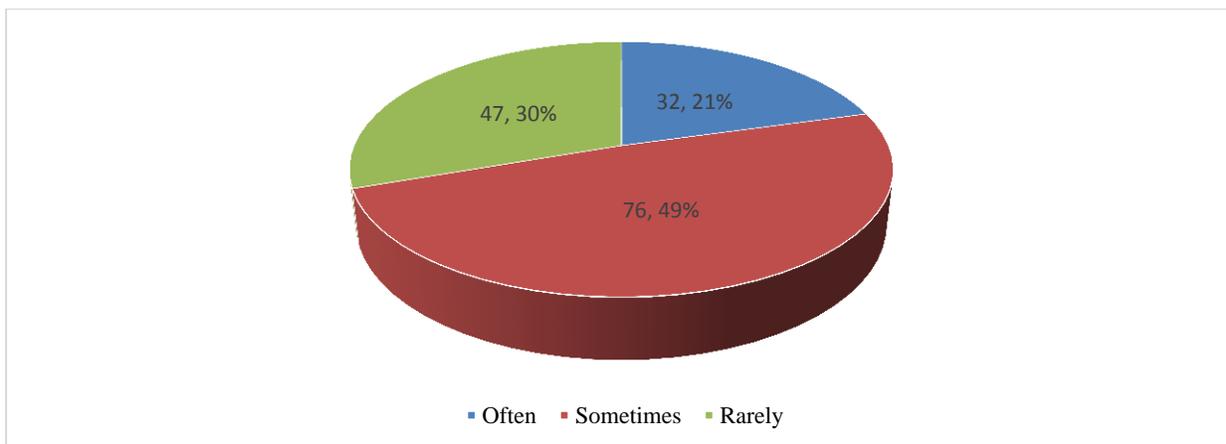
Findings from Figure 1 above indicated that the majority of the women in formal employment at 67 per cent could consume three meals in a day. However, other women in formal employment experienced challenges where they invested as individuals or where the group could not repay the loan as supported by sentiments from the above FGD. Unlike the findings of the study by Godquin, 2004 and Madajewicz, 2011 that indicate that group borrowing has joint liability, this sentiment points out that group monitoring may be ineffective where group cohesion is weak and social ties are loose.

Respondents eating less due to lack of money

In Figure 2 below, the study sought to establish if the reason women ate less than they should was because they lacked money. In this study, this was applicable even where they ate three meals in a day but the food was not adequate.

Situations where the respondents ate less due to lack of money is a sign of WEF not bringing a positive change in the businesses of the respondents. This could arise from the respondents not using the WEF for business or the business not being able to make enough profits as discussed below;

Figure 2: Women who received WEF eating less due to lack of money



Source: Field survey data (2016)

Findings in Figure 2 above indicate that majority of the women at 76 per cent reported that they sometimes ate less due to lack of money. The disparity in those who reported to rarely eating less at 47 per cent and those who ate less sometimes was an indication that WEF had improved the food availability of most of the women. The study pursued further to find out the reason for eating less from the FGDs. Surprisingly, some respondents ate less because they were saving to pay the loan and not necessarily because they lacked money. Pressure from the group members to pay their interest in time led to some women keeping the money they got from the business to pay the loan. The following sentiments were captured from some of the responses from the questionnaires with open ended questions;

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

Mimi ninafanya ukulima na wakati ya kupanda mbegu na mbolea inachukua pesa mingi. Hiyo wakati mimi ninakula hata mara moja kwa siku. Lakini wakati nimevuna, chakula inakuwa mingi. Pesa ya group ilinisaidia kuongeza Ng'ombe wa maziwa, na wakati imezaa, nauza na kupata pesa ya chakula na matumimizi mengine (I am a farmer and during planting season, the seed and fertilizer is costly. During that time, I eat even once in a day. But when I harvest, I have a lot of food. The money I received from the group was used to buy a dairy cow and when it has given birth, I sell the milk and use the money to buy food and other needs.

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

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

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

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

Pesa tulipata kutoka kwa WEF, iliwekwa kwa table banking ya group. Hapo tunakopa na kulipa na interest. Interest ndio inalipa loan. Kusema tu ukweli, mimi nimefinyika na wakati mwingine tunakula mara moja kwa siku kama sijafikisha pesa ya kulipa interest ya pesa ya loan. Ni ngumu sana.... ukikosa treasurer anakufuata na kelele na ni aibu (The money we received from WEF was put in our groups table banking. We borrow and pay with an interest. The interest is used to offset the loan. To speak the truth, I am hard pressed, and sometimes we eat even once in a day if I have not raised the interest of my loan for the group. It is very difficult...if you miss the treasure follows you quarrelling and it is a shame.)

This sentiment demonstrated that despite the discussant having increased income in her household, she had to struggle to repay the loan which affected her food availability. In addition, the findings of a study by Fofana (2016) on Microfinance, Food Security and Women's Empowerment in Côte d'Ivoire, were that microfinance institutions have increased the income of female borrowers and improved the level of farm production. The results however showed little improvement in food security (Fofana, 2016). These sentiments were shared by most respondents

and one respondent number 033 from the questionnaire caught the attention of the researcher as she never used the money from WEF for her business. She reported;

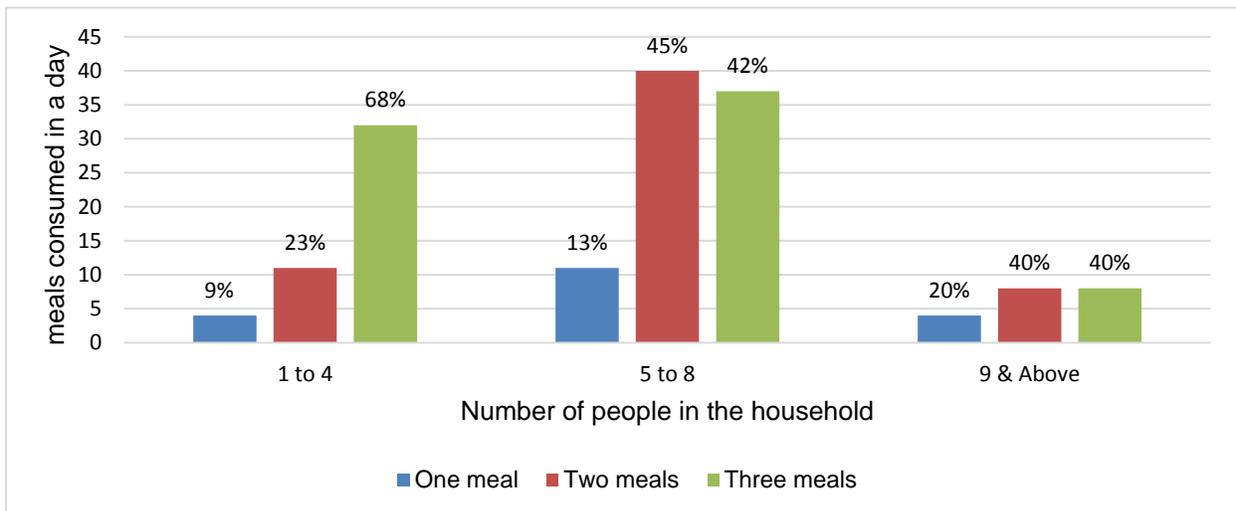
I was given the wrong information that this money was for politics and we would not be required to pay back. When I received my share of the loan from the group, I did shop for the family (*laughs*). I bought clothes; cushions for the chairs and repaired my kitchen. I was shocked when I was told that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

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

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

The number of people in the household was considered in this study as this was deemed to affect the incomes of the women. More household members meant more was expended on food. If the money expended on food came entirely from the IGA started by WEF, the success of the venture would lead to an improvement in food availability and its failure would make women struggle to pay the loan making them food insecure as demonstrated in findings in Figure 3 below.

Figure 3: Number of people in the household*Meals consumed in a day cross tabulation count



Source: Field survey data (2016)

Evidence from Figure 3 shows that majority of the women with between 1- 4 people in the household reported to have consumed three meals in day while women with 9 and above members in the household having the least at 40 per cent of those who reported to have consumed three meals in a day. These findings are supported by findings by Tantu et al (2017) that the higher the number of dependents in the household, the lower the income generated to

purchase food items to fulfil all family needs which and that households with more than 2 dependent members were 3 times more likely to be food insecure than households with less than 2 dependent members. Thus, a lower household income and increased family size tend to worsen household food insecurity (Tantu et al., 2017).

According to Sen's capability theory, reality is complicated and evaluation should reflect that complexity rather than take a short-cut by excluding all sorts of information from consideration in advance. The finding in Figure 1.3 further indicates that the number of people in the household affected the food availability of women as more numbers meant more was expended on food. However, more numbers of people in the household did not necessarily lead to consumption of fewer meals contrary to the findings by (Tantu et al 2017) as per the following sentiment;

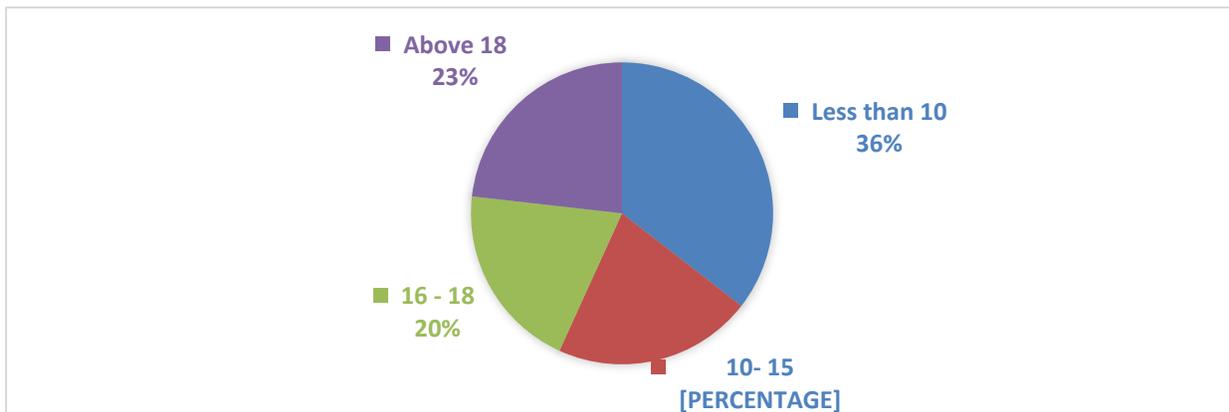
FGD 3 discussants number 006 narrated:

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

The number of people in the household and how they affected food availability was also influenced by the ages of those people as discussed in figure 4 below.

Age bracket of household members

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



Source: Field survey data (2016)

According to Figure 4 above, members of the household who were less than ten years formed the highest group at 35.5 per cent and this indicates that majority of the members of the households were dependant on the women and were not contributing to the family's food production or increasing incomes. The category of 10- 15 years was 21 per cent and they could assist with farming activities and minimize the cost of farming thus increasing incomes as seen from FGD discussions. The same applied to the category of between 16-18 years.

Women who were engaged in farming with majority of the members above 15 years had increased farm labour as indicated in Figure 4 above. The sentiments from discussants in the following FGDs supported these findings;

FGD 2 discussant number 011

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

FGD 3 discussant number 005

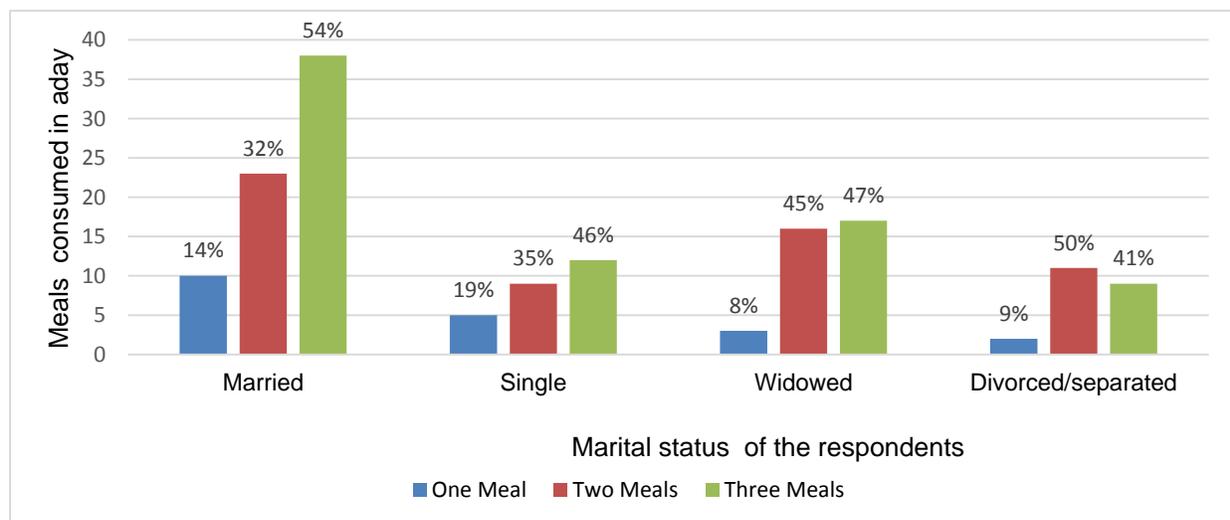
The members of our group were mainly small-scale farmers and some of us do small business at our market centre. We did table banking monthly and each member contributed Kshs.200 which we borrowed and paid with an interest. It has been difficult for my family since am a widow and I have eight children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

This sentiment was shared by findings on the impact of WEF by Ijaza, Mwangi & Ng'etich (2014) that high competition is a challenge facing women borrowers because they were engaged in similar businesses with services or products which were not differentiated.

Marital status and meals consumed in a day

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

Figure 5: Marital status*Meals consumed in a day cross tabulation count



Source: Field survey data (2016)

Evidence from Figure 5 above shows that married women had the highest number of those who reported to have consumed three meals in a day at 54%. This finding was supported by sentiments from FGDs which indicated that women with a spouse with a stable source of income were more food secure as they could use the money for WEF for their business and increase incomes. A discussant number 008 from the same FGD 1 narrated;

I am a teacher by profession and most of our members are civil servants. My husband is also a teacher and my family gets three meals in a day from my salary. I have a hardware business in Siaya town and I borrowed money from the table banking to build my

business. However, the money given by WEF was too little as my business requires a huge capital. Our group borrowed only once and we realised the output was not worth it. I completed paying the loan and our group dissolved.

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

Findings from Figure 5 indicate that 47 per cent of the women who were widowed could consume three meals a day. This data is supported by the Siaya County CIDP 2013-2017 which reported that the total population of females is more than that of males. The higher population of females as compared to males can be attributed to the low life expectancy rate of 38.3 years for males as compared to 43.6 years for females (Siaya CIDP 2013/2017).

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

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

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

These findings concur with a study on household food security and associated factors done in Southern Ethiopia by Feleke & Bogale (2009) and another in South Africa by Ndombo (2013) in which the findings expressed showed that single women as household heads were 4 times more likely to be food insecure than the married. According to the Sen's capability approach, reality is complicated and evaluation should reflect that complexity rather than take a short-cut by excluding all sorts of information from consideration in advance. Findings on marital status showed that the marital status affected women's food availability but more important to note was that even with the varied marital statuses, individual differences of women affected how they translated the WEF into their food security.

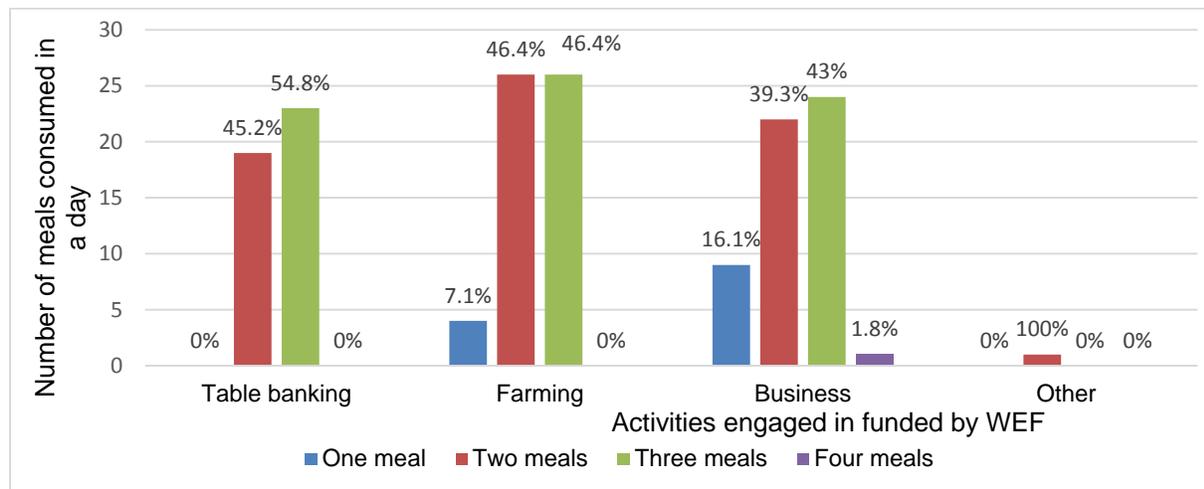
Contribution of WEF on women’s food access

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

Activities engaged in that are funded by WEF

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

Figure 6: *Activities engaged in that are funded by WEF * Meals consumed in a day cross tabulation count*



Source: Field survey data (2016)

Findings from Figure 6 above indicate that women who did table banking were able to consume three meals in a day at 54.8 per cent and none reported to have consumed one meal in a day. FGDs indicated that women who did table banking would have the interest from the group pay the loan hence most of them could do well in their business and improve their food availability. An equal number of respondents engaged in majorly farming at 46.4 per cent reported to have consumed two and three meals in day. FGDs indicated that while some women used WEF to build on their existing IGAs, some were using the loan for business start-ups and depending on the amount of money they received, some ended up struggling to repay the loan hence it affected their food availability.

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

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

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

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

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

Profit made in a month

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

Table 3 :Profit made in a month (Ksh.)

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

Source: Field survey data (2016)

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

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

Microfinance had positive impact on the borrowers' income especially in urban areas in India (Imai, Arun, and Annim 2010) and Zimbabwe microfinance had positive impact on poverty reduction and the average income of microfinance clients was more than the average income of new clients or non-clients (Morduch and Graduate 2002). The Capability theory by Sen's choice of focus is upon the moral significance of individuals' capability of achieving the kind of lives they have reason to value (Sen, 1999). Evidence from this study showed that there was no generalized effect of WEF on the incomes and food security of women rather positive or negative impact results depended on how the individual women utilized the funds as individuals or in a group project.

Table 4: Amount of money received * Meals consumed in a day Cross tabulation

Count

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

Source: Field survey data (2016)

From the findings in Table 4 above, majority of the women received between Ksh. 1000-10000 and they were able to consume two and three meals in a day. The findings further indicate that women who did group projects could afford three meals in a day. Most of the women who did

group projects had alternative sources of income thus they were able to access three meals in a day without depending on money from the project. A discussant number 003 from FGD 1 reported that she purchased food from the market from her salary. She narrated:

We applied for the WEF to boost the group business of tents and chairs. We invested in the business with additional funds from the group. I have always budgeted for purchases of food from my salary and still do so. I am able to eat three meals a day. The money from WEF is mainly for expanding our business and increasing our income. Even so the quality of my diet has improved as am able to access meat and fish more often.

A discussant number 008 from the same FGD 1 reported that they formed their group to access WEF and use it for table banking. They however borrowed the money only once and placed it in their table banking. They paid the entire loan and did not borrow again because the money was too little. They preferred microfinance institutions that could offer bigger loans to expand their business.

She narrated:

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

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

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

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

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

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

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

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

Table 5: Occupation of respondents * Skipping meals because respondent did not have enough money Cross tabulation count

		Skipping meals because respondent did not have enough money			Total
		Often	Sometimes	Rarely	
Occupation of respondents	Farming	4	29	19	52
	Business	0	25	28	53
	Formal employment	1	22	11	34
	Others	0	10	6	16
Total		5	85	64	155

Source: Field survey data (2016)

Evidence from table 5 above showed that over half of the women sometimes skipped meals because they did not have enough money to eat at least three meals in a day. Only five of the respondents reported to often skip meals because they lacked money while 64 out of the 155 respondents reported to rarely skip meals because they lacked money. A discussant number 003 from FGD 3 reported that the WEF was a good initiative by the government. However, for her it came in late. She narrated;

Maisha yangu ni shamba. Wakati group iliamua kutafuta hii pesa, mimi nilitaka kukodisha shamba, nipande mahindi na maharagwe ili niuze. Pesa ilichelewa hadi shamba ikachukuliwa na mtu mwingine. Nilipata hii pesa wakati watu walishapanda. Nikatumia kuanzisha biashara ya nyanya na haikufanya vizuri. Mimi nalipa loan na ni

ngumu kupata chakula.Mara nyingi nakula tu asubuhi na jioni. (My life is farming. When our group decided to borrow this loan, I wanted to rent a farm and plant maize and beans so that I can sell. The loan delayed until the land was taken by someone else. I used the money to start a tomato business but it did not do well. I am paying the loan and it has been difficult to buy food. Many times, I only eat in the morning and in the evening.

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

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

The effect of Women Enterprise Fund on dietary diversity of women

The study wanted to establish if women were able to consume the types of food they felt like after receiving WEF, if the women felt like eating certain types of food but could not because they lacked money, the occupation of the women and how it affected the types of food they were able to consume and how the income from WEF contributed to the types of food the women were able to consume .The set of food groups used in this study was adapted from that used by FAO (2018) to reflect dietary and economic patterns in food selection in the study households. This is due to the fact that an increase in the number of meals and even the quantity of food consumed does not translate to food security. Studies have shown that an increase in dietary diversity is associated with improved socio-economic status and household food security measured as household energy and protein availability (Hatloy, 2000; Foote et al, 2004).

Occupation of respondents * Categories of food consumed by women

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

Table 6: Occupation of respondents * Categories of food consumed by women cross tabulation count

		Category of food consumed in a week							Total
		Cereals	Dairy products	Legumes	Animal flesh	Vegetables	Fruits	Starchy tubers	
Occupation of respondents	Farming	16	4	5	7	8	1	1	42
	Business	22	3	3	18	3	3	2	54
	Formal employment	12	5	3	13	3	2	2	40
	Others	7	2	4	4	2	1	1	21
Total		57	14	15	38	16	7	6	155

Source: Field survey data (2016)

As indicated in table 6 above among the 155 women in the study, 22 women who were doing business were able to consume more food from animal sources and cereals while 16 women doing farming were able to consume more food from animal sources compared to 12 in formal employment. The findings indicate that women concentrated more on eating food from animal sources and cereals than fruits and vegetables which are also necessary for a nutritious diet. This pointed to the importance of examining dietary diversity since the ability of the women to purchase or produce own food without access to food varieties would still make them food insecure. Unlike in Figure 1 that showed that more women doing farming could consume two or three meals in a day compared to those doing business, findings in table 7 on dietary diversity show the contrary.

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

FGD 1 discussants:

Discussant no. 04

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

Discussant no. 06

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

FGD 3 discussant number 011

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

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

FGD 3 discussant number 005

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

FGD 2 discussant number 007:

I sell second hand clothes in Siaya town and with the profit from my business; I rented a farm which helps me stock maize and beans for my family. When business is doing well, I buy meat, fish, fruits and milk for my family. WEF helped me boost my business because we divided the money and I put part of it in my business.

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

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

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

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

FGD 3 discussant number 001

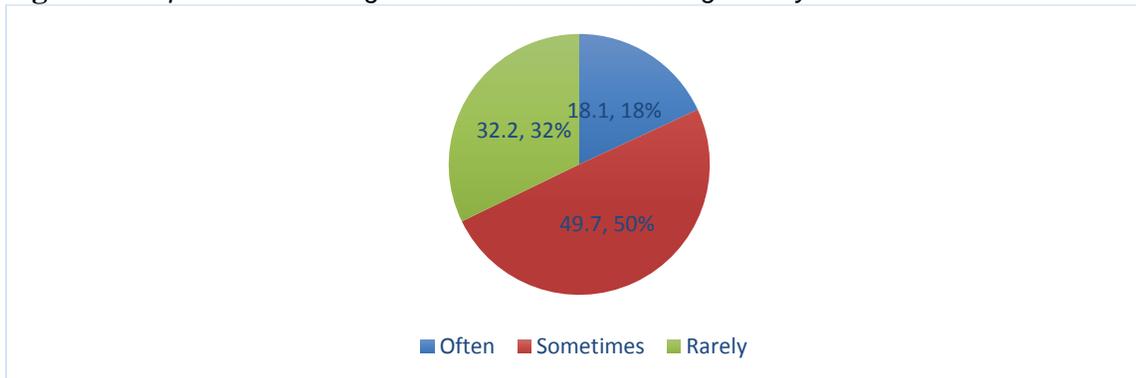
I did not know that WEF needed to be paid back. We applied for the loan for the group with the information that it was money for politics. I used the money to settle my son's school fees. I was later forced to pay back and it has not been easy. I am still struggling to raise the loan. As for the food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

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

Respondent eating same food because of lack of enough money

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

Figure 7: Respondent consuming same food due to lack of enough money



Source: Field survey data (2016)

As indicated in figure 9 above, 49.7 per cent of the respondents sometimes ate the same food because they lacked enough money. This shows that they desired certain types of food which were out of their reach making them food insecure. The least number of women at 14 in the study reported to often consume the same food because they lacked money. This pointed to the importance of not just looking at the purchasing power in assessing food security but also looking at the ability of the household to consume a variety of foods. Discussions in the FGD 1 indicated that women were more concerned with providing food for the family but not in the food varieties for a nutritious diet. A discussant from the FGD 3 said:

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

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

In this chapter, findings showed that variations in social contexts showing the different social arrangements of women and environmental diversity affects the use of WEF to achieve food

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

CONCLUSIONS AND RECOMMENDATIONS

Conclusions

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

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

Recommendations

In line with the findings and subsequent conclusions, the following recommendations were made to guide any current and future efforts aimed at addressing empowerment of vulnerable groups both at the national and county level; The use of WEF for business startups requires rigorous training and monitoring of the businesses to help the women maximize profits and improve their incomes. The WEF constituency secretariat should also consider proper assessment of group projects, vetting of group documentation before funding and consistent monitoring of group projects. This will in turn improve the incomes of the borrowers and eventual purchasing power hence increase food access. The WEF secretariat should ensure timely disbursement of funds. The fact that only 551 women had received the WEF through the CWES compared to the total population of 7984 women in Karapul sub location points to the need to address delays in funding which according to the FGD discussions was a factor that discouraged the women from

applying for the fund. This will ensure that the women maximize returns and improve on their food availability. The Government in its Food Security and Nutrition policy should increase farm inputs of women engaged in farming to ensure WEF improves their food security. Improving productivity through input delivery would enhance the value of own consumption at household level and also access to more food groups

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