EFFECTIVENESS OF WOMEN-IN-MANUFACTURING PROGRAM IN PROMOTING ECONOMIC EMPOWERMENT FOR WOMEN ENTREPRENEURS IN THE MANUFACTURING SECTOR IN KENYA

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ABBREVIATIONS AND ACRONYMS

ANOVA:	Analysis of Variance
BETA:	Bottom-up Economic Transformation Agenda
BGP:	Business Growth Program
CEO:	Chief Executive Officer
COVID 19:	Corona Virus 2019
DFPA:	Danish Family Planning Association
FGDs:	Focus Group Discussions
FKE:	Federation of Kenya Employers
GDP:	Gross Domestic Product
GEC:	Gender Equality Continuum
GLI:	Gender Lens Investment
ICF:	International Classification of Functioning, Disability and Health
ICRW:	International Centre for Research on Women
ICO:	Initial Capital Outlay
ICT:	Information and Communication Technology
IEA:	Institute of Economic Affairs
ILO:	International Labor Organization
KAM:	Kenya Association of Manufacturers
KDHS:	Kenya Demographic Health Survey
KIIs:	Key Informants' Interviews
KIPI:	Kenya Industrial Property Institute
KNBS:	Kenya National Bureau of Statistics
KRA:	Kenya Revenue Authority
KU-WEE:	Kenyatta University Women's Economic Empowerment
KWFT:	Kenya Women Finance Trust
MSME:	Micro Small Medium Enterprise
NACOSTI:	National Commission for Science, Technology and Innovation
NEMA:	National Environment Management Authority
NGO:	Non-Governmental Organisation

ODK:	Open Data Kit
PSM:	Propensity Score Matching
PRAU:	Policy Research Advocacy Analyst
SMEs:	Small Medium Enterprises
STEM:	Science, Technology, Engineering, and Mathematics
TV:	Television
TVET:	Technical and Vocational Education and Training
USAID:	United States Agency for International Development
VAT:	Value Added Tax
WEE:	Women's economic empowerment
WEP:	Women entrepreneurship program
WIM:	Women in Manufacturing
WUSC:	World University Service of Canada

EXECUTIVE SUMMARY

The Kenya Vision 2030's social pillar propagates the closure of gender gaps in all sectors of the economy. Currently, women have gained entrance into the manufacturing sector and are contributing to Kenya's economic growth. However, they face various hurdles and bottlenecks emanating from unfavourable gender socialization, cultural norms and stereotypes. Due to lack of a level playing field in the manufacturing industry, women do not realize their full potential in this industry. Studies done by the International Centre for Research on Women (ICRW) and Kenya Association of Manufacturers (KAM) noted that most women-owned manufacturing businesses are micro, small and medium enterprises (MSMEs) and operate in the informal sector. Additionally, they have limited access to and control over productive resources, inadequate business knowledge and skills which affect their economic advancement. To address the gender gap, KAM came up with intervention strategies to assist women investing in the sector. Among the strategies is Women in Manufacturing (WIM), a training and mentorship program introduced in 2017. Since its inception, its effectiveness in translating into women's economic empowerment has not been evaluated. The task of the study was therefore to evaluate the effectiveness of the WIM program in promoting Women's Economic Empowerment (WEE) and subsequent participation of women in the manufacturing sector in Kenya.

The work evaluates how the WIM program has impacted: women's industrial entrepreneurship; performance of women-owned enterprises; business skills of women; access and control over productive resources; women's economic decision-making: gender power relations/dynamics; and the attainment of National Industrialization Policy objectives.

The study used mixed research method where both quantitative and qualitative data were collected, and analysed using mixed approaches. The study surveyed samples of women who composed of both WIM participants and non-WIM participants. The survey was complemented by Focus Group Discussions, interviews and case studies. In addition to a detailed description of the WIM program, its impacts on the performance of women-owned enterprises are estimated taking into account the high proportion of zero observations characterizing the dataset. The study father analysed how the WIM program had impacted women's access and control over productive resources and decision making within households.

There was evidence that the WIM program benefited women considerably via its networking activities in addition to members being exposed to market opportunities. Moreover, business decisions of women entrepreneurs were enhanced by the program. Women were able to make independent and rewarding decisions after participating in the WIM program. The program improved accessibility to livelihoods resources even though WIM members were not sure aware of the full range of the program's benefits.

However, while being a member of WIM played a positive role in successfully promoting women-owned enterprises to a higher level, this does not have a similar effect on women's entrepreneurial roles within the household domain. Women still do not have the ability in making unilateral decisions on the use of household productive resources. Moreover, they do not have unilateral access and control over the households' assets and earnings they generate. This means that unfavourable traditional and cultural norms and beliefs arguably persist among married couples on how households' affairs should be managed, and this also spills over to the businesses they run. Gender power relations, and dynamics at the household level were found to have an effect on the

functioning of businesses that women operated. The current National Industrialization policy was found not to be gender sensitive, especially towards the activities of women-owned enterprises in the manufacturing sector.

The estimation results found that memberships to WIM and KAM, age, total employment, marital status, access to credit and university education all contributed to the improved performance of women-owned enterprises. On the other hand, household size and ethnicity restrict business performance. In terms of decision making, findings show that marital status, experience, education and size of the households are important and significant factors in improving performance of women-owned enterprises. In terms of access and control over households' economic resources namely: assets, earnings and large purchases; the age of women raises the likelihood of unilateral access and control over resources. However, again, the other attributes such as marital status, experience, education and size of the households limit the women in handling the household resources. Finally, neither being a member of WIM nor KAM may be able to change the cultural practices where married women have to ask permission from their spouses before they can use the common household economic resources.

WIM should:

i. onboard all women manufacturers into WIM membership since it serves as a platform for business owners to network, collaborate, access valuable resources and information. This will also ensure that businesses benefit from WIM's services and contribute to the economic empowerment of women as well as of the country's economy.
ii. develop mentorship, coaching and sensitization programmes to assist owners to learn ways of accessing funds for business, and track business growth and performance. This programme can be tailor made to address the diverse needs of the small, medium and large businesses.
iii. develop an information toolkit on the statutory requirements for starting and operating a manufacturing business as well as opportunities available for women to set and scale up their businesses.
iv. organize retooling sessions where women meet and encourage one another, and engage in experience sharing.
v. set up structures that will ensure a woman entrepreneur who has been given a loan is monitored to ensure the money is used for the intended purpose.
vi. have a program to enhance capacity for men to avoid backlashes and ensure women have safe space to work in. To this end, there is need to involve men as champions and change agents in the intervention program design. This is because women cannot be empowered if men are left behind and vice versa.
vii. Reduce the cost of joining WIM program to encourage more women to join the program and benefit from its activities.
viii. create awareness about the program to women in manufacturing sector since the program was known to only a few individuals.
ix. start a revolving fund to avoid the challenge of accessing funds by women manufacturers from the formal commercial banks.

KAM should:

i. encourage WIM to be members of KAM as it promotes trade and investment, upholds standards, encourages the formulation, enactment and administration of sound policies that facilitate competitive business environment and reduce the cost of doing business.

ii. engage a gender specialist to help co-create gender responsive programs using gender transformative approaches. This will not only empower women in terms of money and positions, but also power, voice and agency.
iii. market its WIM program and entice women to attend, by making the program more flexible (even if it means being mounted online for the very busy women entrepreneurs). This will provide women entrepreneurs with necessary business skills, mentorship and training needed for running a manufacturing firm.
iv. advocate for affordable and capital for women through negotiated financial packages with lenders as well as link women with donors and grantees willing to support them in the sector.
v. petition government to review the industrialization policy with a view to mainstreaming gender aspects hampering WEE in the sector.

The Government should:

i. consolidate legal, regulatory, and compliance requirements for businesses in a single place to enhance efficiency and reduce the cost of doing business. It should, for example, operate a one-stop-shop for all business licences and permits.
ii. ensure that there is only one distribution permit for each woman entrepreneur that allows her to transport her products to any comer of the country (across counties) without paying any extra amount as they cross borders to a different county other than the county of origin for sell.
iii. pay suppliers of products to government line ministries and departments in time so that they don't run bankrupt and close the businesses.
iv. share information on the requirements and services it provides for starting and operating a manufacturing business as well as market promotion.
v. develop a policy that will allow women entrepreneurs operating MSMEs to borrow loans without collateral. It should also encourage business owners to take individual loans as opposed to group loans. Thus, it should promote character-based lending for women entrepreneurs.
vi. prioritize funding women entrepreneurs in the sector using existing vehicles such as Women Fund, Hustler Fund and *Uwezo* Fund.
vii. review the industrialization policy with a view to mainstreaming gender aspects hampering growth of women in the sector.

Kenya Revenue Authority should:

i. give a sufficient grace period to MSMEs in the manufacturing sector, who do not supply goods on pay-on-delivery basis, to pay taxes and submit tax returns. The KRA should not freeze business's accounts when one delays or defaults paying taxes.
ii. continuously sensitize and train women business owners on government services and requirements for businesses instead of awarding penalties for failing to adhere to rules they didn't even know they exist in the first place.
iii. grant tax holidays and concessions for licenses and permits to start-ups as they may take time to break-even and start making profits.

Women owners of businesses should:

i. invest in a software for inputting sales orders, invoicing and also payments in order to manage their businesses more efficiently.
ii. link with Kenya Industrial Property Institute (KIPI) for patenting of the brand name for those that have not yet done so.

1.0 INTRODUCTION

1.1 Background and Context

Women are key drivers of growth in the agricultural and informal sectors in the Kenyan economy. Their enterprises account for 20 percent of the Gross Domestic Product (GDP) (Republic of Kenya, 2016). Furthermore, women form about 49 percent of the labour force in Kenya (World Bank, 2020). Despite their many contributions, women are underrepresented in boards of management (21 percent), hold fewer senior management positions (26 percent), experience wage inequality for the same work (have a 0.682 score on male wage) and only 7 percent of them have access to business finance (Africa Development Bank, 2015).

Over the years, the manufacturing industry in Kenya has been a male-dominated sector. However, in the recent past, women have ventured into the sector, as workers and entrepreneurs. Yet, in the sector, only 17 percent of women are formally employed, with the majority working as cleaners, receptionists and doing other jobs that attract less pay (Republic of Kenya, 2019). In addition, women generally have smaller shares of ownership of high-value enterprises within manufacturing (KAM, 2018). Limited access to and control over productive resources, and inadequate business knowledge and skills are factors that could have contributed to these inequalities. Other possible factors for the inequity include low-return education backgrounds, cultural stereotypes and gender socialisation including patriarchy nature of societies, triple gender roles (home production, reproduction, community roles, and marginalisation (Wanjala and Were, 2009; African Development Bank, 2015).

The Kenya Association of Manufacturers (KAM) is actively engaged in efforts to reduce constraints faced by women in the manufacturing sector. KAM is the country`s premier representative organisation for manufacturing value-add industries. The organisation has a mandate of policy advocacy with relevant authorities and promoting trade and investment, innovation, and standards among its members. In recognition of the underrepresentation of women in the manufacturing sector, KAM launched Women in Manufacturing (WIM) program in 2017. The program covers all types of industries, Small and Medium Enterprises (SMEs) and large corporates in Kenya and is run through the 7 KAM Chapters. Initially, the program mainly had its activities in Nairobi. However, in 2021, KAM in partnership with the Danish Family Planning Association (DFPA) set out to disseminate the WIM activities in 14 counties in Kenya, mainly, Machakos, Mombasa, Kilifi, Taita/Taveta, Kwale, Meru, Nyeri, Kiambu, Laikipia, Nakuru, Kisumu, Kericho, Uasin Gishu and Elgeyo Marakwet. There are over 200 women registered under the program and who have attended at least one of the WIM forums /engagements within its five years of operation. At least two forums/workshops are held in a month.

The motivation of the program was to promote, support and inspire women to participate and scale up in the manufacturing value chain. The program continues to provide a platform for young female entrepreneurs to learn ways in which they can scale their businesses from SMEs and cottage industries to profitable and productive businesses. The program`s objectives are to provide networking, advocacy, industrial and management skills targeted to women. The aim is to provide an enabling environment for women-owned enterprises, improve market inclusion, productivity and improve competitiveness for women in the manufacturing sector.

The WIM program has four domains, namely: networking and mentorship; market linkages; advocacy; and entrepreneurship development. Networking and mentorship involve linking local women industrialists to other successful industrialists across the country, the region and globally so as to be exposed to international best practices and standards as well as market access for their businesses. The market linkages component of the program enables women to gain from both regional and international supply chains for their products. Advocacy entails creation of policies and programs that enhances women's participation and development in the sector. Finally, under entrepreneurship development, women are equipped with skills to increase their competitiveness and innovation as entrepreneurs. The contents that are delivered in each domain are summarized in table 1.

Table 1: Structure of the WIM Program

DOMAIN	PROGRAM CONTENT
Networking & Mentorship & Advocacy	Networking, Mentorship & advocacy are facilitated through giving women voice & agency. The content includes • Organizing factory exchange visits • Mentorship sessions through meetings with keynote speakers in meetings & buddy system from other successful women entrepreneurs • Organizing workshops, GALAs & seminars to facilitate interaction between women entrepreneurs & industry • Influencing policy makers and corporates to support the advancement of WIM (including proposed measurable targets)
Entrepreneurship Development & Market linkages	These modules are operationalized using training of business skills & creation of linkages. The content includes • Training on assess level of risk and vulnerability of their businesses. • Coaching women entrepreneurs on development of effective risk and contingency systems for their businesses • Coaching women entrepreneurs about assessment of the macro and microenvironments and identify the merging opportunities • Coaching WIM about adoption of new and innovative strategies in how to sell and interact with the supply chain • Facilitation of forums that have focuses on: access to finance for example Women and Youth Bankability conference • Use of workshops, GALAs & seminars to introduce & showcase women entrepreneurs to the local, regional markets. • Access to digital technology and ecommerce for example WIM Digital Workshop, WIM Webinars Series

	• Adoption of International Best Practices such as WIM at Chrome partners, WIM at BOC Kenya, WIM at SilAfrica and WIM at Isuzu

WIM program is facilitated by various stakeholders in ensuring that it achieves its objective. The structure of the program is presented in figure 1

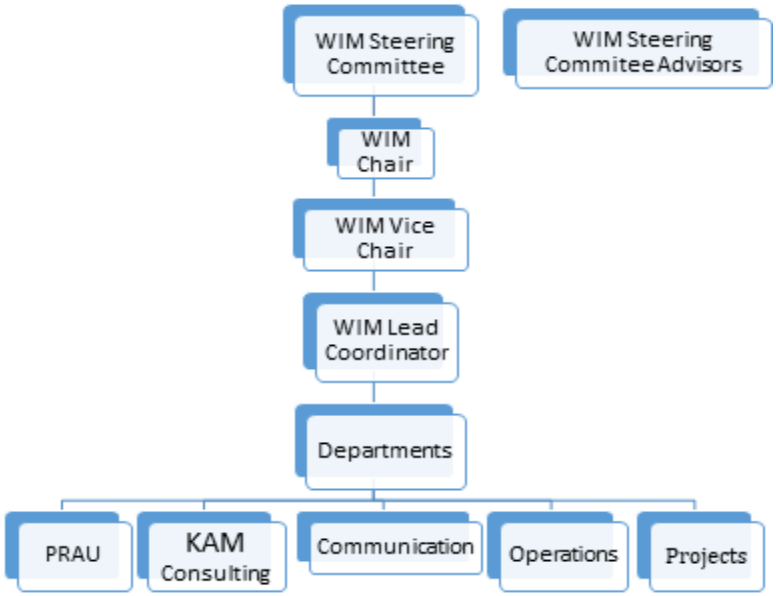


Figure 1: The Structure of the WIM program

Roles and Duties:

KAM CEO: Advisor to the committee; provide guidance on governance; organizational vision and board directive; and review annually the performance of the WIM Caucus and report to the Board through the Secretariat.

WIM Chair: Provide strategic leadership to the committee; represent WIM Caucus in various forums; liaise with the Secretariat on appropriate times for meetings and agenda; and assist with arbitration of WIM issues.

Vice Chair: Assist the Chair; represent the Chair and the WIM Caucus; and lead in programs/activities of the WIM Caucus.

WIM Lead coordinator: Member of the secretariat; lead the execution of programs/activities in liaison with the chair and the vice chair; lead fundraising and resource mobilization strategies; play a representative role in partnerships; and execute publicity and visibility of the WIM Program.

Policy Research and Advocacy Analyst: develop policy documents; develop Memorandum (memos) for stakeholder meetings; attend WIM Meetings to pick out policy advocacy issues; accompany WIM Chair (or other assigned representatives) to stakeholder meetings on policy issues; review documents on WIM research study; and assist WIM sector specific information.

WIM Membership: Identify potential KAM members through the WIM program; provide up-to-date database on Women in Manufacturing in KAM; attend WIM events; assist in coordinating chapter forums for WIM Research; and reporting to the Board on activities of WIM.

KAM Consultants: Identify opportunities for training, learning and capacity building for WIM; provide opportunities for WIM to engage in exchange programs, market access visits; identify potential women who can benefit from KAM SME Hub Programs; and assist in mobilizing Women in Small and Micro enterprises for WIM Forums and activities

Operations: Facilitates WIM Steering Committee meetings, forums and events; and appoint a WIM Focal point in the department to coordinate above.

Communications: Execute WIM Events and forums and meetings; develop communication for WIM events, forums and meetings; develop and provide and produce marketing material for WIM; and run WIM publicity campaign all year round.

Projects: Assist in resource mobilization; and assist in execution of WIM Activities/Programs.

Media Coverage

The WIM program features in the media (Traditional Media: TV/Print) approximately 4 times in a month. For example, in 2020, WIM garnered 49 media stories. In the digital media, 4 campaigns under the WIM Program have been run including: #WIMKe; #WIMA2020; #WomenIn Manufacturing; #WIMReport and #WIMLive. Some key outcome of these include: a Live Series (digital) - #WIMLive that garnered the following: total reach: 68,000+ and total views: 40,000+. The #WIMKe campaign has reached: 2,000,000+ and garnered 10,000+. The programme events and activities have also achieved trending status as follows: #WIMKE - 2019 (Number 2); #WIMKe - 2021 (Number 3) and #WIMReport - 2020 (Number 9). These facts testify to the point that the WIM program has had a wide coverage in the media.

1.2 The Research Problem

The manufacturing sector in Kenya is dominated by male-owned enterprises and has low participation of women. Despite the National industrialisation policy framework being launched in 2012, the situation has not improved. A key issue in the policy is the failure to explicitly address gender inequalities in the sector. While evidence suggests that women generally have smaller shares of ownership of the high-value enterprises and that only 17 percent of women are formally employed in the manufacturing sector, the policy does not address these gender specific issues. In essence, the policy does not overtly and adequately support and encourage women-owned enterprises as witnessed by low rate of participation by women in this sector. This has contributed to low women economic empowerment and social welfare in Kenya.

While the WIM program is a noble attempt to empower women economically, it is not clear to what extent and how it has translated into an increase in the proportion of women in the manufacturing sector. Additionally, there is no evidence to show what can be done in terms of designing policies that can be implemented to increase the scale and profitability of women's industrial entrepreneurship (women owned industrial firms). Therefore, an evaluation of WIM would provide such evidence. The adduced evidence can be used to scale up the program or adjust it in other desirable ways. Therefore, this study is an evaluation of the effect of the WIM program

on performance of women-owned enterprises, women's business skills, access to and control over resources, economic decision making and gender power relations.

1.3 The Research objectives

The study aim was to evaluate the effectiveness of Women-in-Manufacturing Program in promoting participation of women in the manufacturing sector.

The specific objectives of the study were to:

i. Analyse the impact of the WIM program on women's industrial entrepreneurship (proportion of women-owned and managed enterprises).
ii. Evaluate the impact of the WIM program on the performance of women-owned enterprises.
iii. Examine the impact of the WIM program on the improvement of business skills of women entrepreneurs.
iv. Investigate how the WIM program has impacted on women's access and control over resources.
v. Evaluate the impact of the WIM program on women's economic decision making in public and private spheres.
vi. Assess the influence of the WIM program on the gender power relations/ dynamics at the household level.
vii. Explore how the WIM program can contribute to the attainment of National Industrialization Policy objectives.

1.4 Justification of the study

In the Bottom-up Economic Transformation Agenda (BETA), government is set to reverse the declining trend in the contribution of the manufacturing sector in the economy. The government intends to improve the sector's productivity by adopting a value chain approach to deal with the barriers that impede the growth of the sector (Republic of Kenya, 2023 *Budget statement*). In the previous regime, the manufacturing sector was one of the BIG Four Agenda and its share of GDP was to increase from 9.2 percent to 20 percent by 2022[1]. This be achieved through; establishment of economic zones, building of industrial parks and skills development. The Big 4 agenda identified eight (8) priority sectors under its manufacturing pillar including, leather, construction materials, oil and mining, iron and steel and ICT. In view of the COVID 19 pandemic, there were renewed efforts to; enhancing competitiveness and level playing field for local manufacturers, facilitating market access for locally manufactured goods both in local and export markets and enhancing industrial sustainability and resilience. In the BETA framework, financial support to the Small Medium Enterprises (SMEs) has been pledged. Therefore, WIM program resonates very well with the BETA just as it was with the Big 4 Agenda and is key to closing the manufacturing gap.

ICRW and KAM undertook a formative study to explore the context in which women participate in Kenya's manufacturing sector and highlight opportunities to foster greater participation and inclusion of women (Mugyenyi, Nduta, Ajema, Afifu, Wanjohi, Bomett, Mutuku, & Yegon, 2020). The study noted that manufacturing is a key pillar of Kenya's economic growth and has a direct and indirect impact on the development of other sectors of the economy. They also established that women remain both under-represented and under-valued in the sector. The study revealed that the

[1]"The Big Four" – Immediate priorities and actions Specific Priorities for the new term | December 2017 http://cn.invest.go.ke/wp-content/uploads/2018/12/Government-of-Kenya-Big-Four-Plan.pdf

legal and policy framework guiding the manufacturing sector are either gender-neutral or not implemented and have therefore not translated into equitable participation of women in the sector. Moreover, most female-owned or led companies had been in operation for 10 years or less, which could be indicative of women's recent entry into the manufacturing sector. They also established that majority of the women-owned manufacturing businesses are micro, small and medium enterprises (MSMEs) operating in the informal sector. Many of these businesses are unable to grow due to a high cost of production, and capital outlay.

The above findings evoked a number of recommendations which included initiating, implementing and strengthening WIM training Program meant to bequeath women's voice in manufacturing for policy advocacy and change. The program would ensure there are gender-aware or gender-sensitive laws through guidelines that recognize and address the differential gender needs of entrepreneurs. The intention is to develop an incubation platform for women-owned manufacturing businesses to scale up and realize their potential.

2.0 LITERATURE AND POLICY REVIEW

2.1 Literature Review

Gender power relations in private and public spheres affect women's voice and agency, control over resources and decision on how to run the businesses. A female labour supply decision-making study among women in Tanzania and Mozambique found that women are prevented by their husbands and fathers from doing work particularly the type that was likely to make them to come into contact with men (Oya, 2010). Appendini (2010) established that women working outside the home in Mexico, had to request for permission from their husbands and agree to abide by the husband's opinion on the kind of work and business they should engage in. This inability to make personal decision on whether to work and type of business to engage in affects women's productivity and economic empowerment.

Household gender roles determine women's amount of time spent in nurturing their businesses. Women`s attention and energy are often divided between growing their business and carrying out household chores and also having to offer labour to their husbands' venture. This notion is supported in a study carried out by Paciello, (2010) in rural Tanzania on gender constraints facing women entrepreneurs. The study established that women businesses stagnated or had very slow growth because more time was devoted to looking after their families, food preparation and the working on their husbands' gardens before opening their business. The question is whether women's participation as unwaged family labour and their subordinate position holds out the possibility of economic empowerment for those who have invested in the manufacturing sector. And to what extent does WIM program modules offered to women entrepreneurs address such issues to ensure women economic empowerment? The aim is to enable women come up with alternative measures to address gender roles among other hurdles that affect their input in the business.

Bjerge and Rand's (2011) study on SMEs in Vietnam between 1997 and 2009 found that women had disproportionate access to formal bank loans than men. This was due to a lack of access to land and property to act as collateral. As such, these women relied on informal sources of credit which are unreliable and expensive in the long run. Consequently, while men engage in high-value manufacturing ventures, women entrepreneurs are overrepresented in sectors that have lower value-added production for example, garments and food processing (Bryceson, 1993; Hallward-

Driemier, 2011). Despite this, some studies have shown that even where women have access to credit, lack of business skills is a constraint to their business development (Botha et al., 2006).

Benefits accrued from the business are more economically empowering only if they contribute to the women's independence and not just meeting needs for survival. Women's ability to control their own earnings can lead to independence and transformation. The woman may be able to make a decision in relation to training and skill needed to boost her enterprise as well as participate in social network which is important to the marketing of her products. Kantor (2005)'s study investigated the determinants of value-addition in the enterprise. The study found that women who had control over their own earnings were able to pump back money into the business to boost their enterprise. Training and years of experience were also established as being more important than formal education in terms of value addition to the enterprise.

Women's economic empowerment entails access to resources so that women can attain economic empowerment and also have the power to engage in decision making. Indicators of access to resources include: increase in income, skill development and employment or business opportunities. On the other hand, decision-making indicators include physical mobility, time use, and general decision-making abilities (Markel, 2014). For women to have more say, choice, options, control, or power over their life conditions, there are other enabling factors that include education, employment, appropriate marriage or kinship conditions, or programmatic interventions (Narayan, 2005).

Nawaz (2015) asserted that economic empowerment involves better bargaining abilities of women as a result of access to credit, savings, and business skills acquired through training. Specifically, women's economic empowerment in the household was captured by their involvement in income-generating activities, access to and control over credit use, and control over income and household expenditures. The study sites consisted of two villages, where primary qualitative data were collected from women who benefited from microfinance services. A sample of 40 purposively selected beneficiaries was obtained for the study. One national non-governmental organization (NGO) offering credit for poverty alleviation and women's empowerment was selected. This national NGO provided credit aimed at income generation activities by the women. In addition, a local NGO working on sustainable development for women and advancing credit was also included in the study. The study emphasized that the existence of microcredit in the first place was the cause of women empowerment in the first two groups. However, it is apparent the way the loan was utilized as well as the level of decision-making by the women could have been the reason for empowerment. The attribution of microcredit to empowerment could be disentangled because women who did not participate in the credit program were not included. The weakness notwithstanding, the study provided some methods that were borrowed by the study, especially the one-on-one in-depth interview and FGDs.

A study in Bangladesh by Schuler and Hashemi (1994) examined the effects of women's participation in rural credit programs on contraceptive use and their empowerment. One of the hypotheses from the study was that economic roles of women were strengthened through the rural credit programs. The study used two groups of women; those who were living in villages that had access to microcredit and those who were eligible but were living in the villages not served with the microcredit programs by the two leading institutions providing credit to the poor women in Bangladesh. A combined sample of 1,305 respondents. The study used a logit regression analysis to determine the effect of credit utilization on a binary economic empowerment variable called

contribution to family support. The credit utilisation was also a binary variable taking a value of one for having credit and zero otherwise. Control variables used were the level of the woman's education, age, and relative wealth. These variables were applied in the current study. Having credit dummy variable had a statistically significant and positive coefficient indicating that having credit for income-generating activities impacted positively on women economic empowerment. The control variables, level of education and age, also had positive and statistically significant coefficients, implying that these variables also impacted positively on women's economic empowerment. The study also used regression analysis to examine the effects of WIM training on credit utilisation on the performance of women owned enterprises.

Botha et al., (2006) evaluated women entrepreneurship training program (WEP) in South Africa. A sample consisting of 180 women entrepreneurs was drawn from provinces and every ethnic group was represented. The training program involved six different groups of about 20 participants each. The training took place from January 2004 to October 2005. A section of the sample consisted of an experimental group of 116 respondents. The other section of the sample was the control group of 64 respondents. The results of the experimental group were compared with those of the control group after six months. The following variables were used in the study: education, racial ethnicity, marital status, business ownership, annual sales, the value of capital assets, number of employees, number of customers, and age of business. The study found the group that underwent the training to have gained entrepreneurial, business skills and knowledge. Wilcoxon matched-pairs test for business improvement indicators showed that the trained group made progress in terms of business systems, strategies, and financial indicators. The trained group improved their business systems and strategies. Sales, profit, return on investment and return on assets, all increased.

In studying how women producers gained from collective forms of enterprise, Jones, Smith and Wills (2012) found that they could access resources, develop networks, access markets and also surmount gender challenges. Collectively, they could accomplish what they could not as individuals. This included diversifying their marketing approaches, creating online platforms to increase their sales and also adding value through processing, packaging and branding the products. Furthermore, the women embraced the need for internal quality control systems that ensured reliability and uniformity hence winning the trust of buyers. Belonging to an organization meant access to information which helped the women producers to make cognizant decisions about pricing for their products, about their customers and also made them have much more bargaining power. Collective actions inform of networking was incorporated in the current study in order to gauge out its effects on the performance of the women-owned enterprises. This is in agreement with the findings of Tsuma and Wawire (2023) who found that collective action was strongly and positively correlated with the performance of women-owned manufacturing enterprises. The study therefore recommended that women owning manufacturing enterprises should embrace networking through belonging to a group(s) or business organization(s) in order to improve the performance of their enterprises.

The COVID-19 pandemic disproportionately affected women-owned businesses as found by Kaberia and Muathe (2020). The study involved desk review analysis to assess the effect of the pandemic on performance of women-owned MSMEs in Kenya. The study recommended resource interventions to help small ventures prepare for recurrence of pandemic, targeted policy, and research. The limitation of this study was that it used desk review method, unlike the current one which has combined descriptive statistics and regression analysis.

A study by Mugyenyi, et al., (2020), found that the existing legal and policy frameworks were gender neutral, hence resulting to the underrepresentation of women in the manufacturing sector. They found that most of the women-owned manufacturing enterprises had been operating for 10 years or less showing the recent entry of women into the manufacturing sector. Majority of the enterprises were MSMEs and were in the informal sector. They encountered challenges like high costs of production, and transport, and inadequate capital. Some of these issues can be dealt with through government incentives and Affirmative Action Funds (AAFs).

Reardon, Barrett, Berdegué and Swinnen (2009) found that women manufacturers had limited access to credit, productive assets, information, technology and social networks. Onyango, Gorretty and Thoruwa (2014) found out that policy framework, formal education, training, enterprise training, linkages and collaborations are all essential for quality production. However, the use of imported technologies by SMEs lowered the profit margins due to increased unit cost of production. In this study, issues of access to credit, control of resources, and networking and how they affect performance of women-owned enterprises were investigated.

2.2 Policy Review

Sessional Paper No. 9 of 2012 on the National Industrialization Policy provides a framework for enhancing industrialization as a key driver for Kenya`s transformation into a newly industrialized country by 2030. The policy aims at enabling the industrial sector to attain a sustained annual sector growth rate of 15 percent and also make Kenya a competitive hub for industrial investment in Africa.

The policy focuses on a number of interventions. First, the policy recognizes the importance of human resource skills development as fundamental to industrial development. The policy notes the necessity for bridging the gaps in the technical, production and managerial skills training in a well-structured and coordinated manner. Second, interventions to promote market access beyond the traditional markets is essential for development of the sector. Third, the strategy on value addition through exploitation of natural resources, enhancing forward and backward linkages is necessary for strengthening of industrial value chains. Fourth, there is an intervention on labour intensive sub-sectors such as agro processing, and textiles and clothing. The intervention also extends to the high technology sectors such as iron and steel industry, pharmaceuticals, and agro-machinery. Fifth, the policy focuses on enhancing graduation of businesses through incubation, enhancing management and increasing access to technology. Other key pillars of the policy are: enabling business environment; foreign direct investment; research, development and innovation.

A key issue in the policy is the failure to explicitly address gender inequalities in the sector. While evidence suggests that women generally have smaller shares of ownership of the high-value enterprises and that only 17 percent of them have formal employment in the sector, the policy does not address these gender specific issues. Therefore, mapping out what works for women in increasing their proportion in manufacturing will help find evidence to address the gender gaps in the sector. Specifically, understanding the aspects of the WIM program under the pillars of networking and mentorship, market linkages, advocacy and entrepreneurship development, is key for distilling sound policy gaps that may address the problem of women participation gaps. Thus, the outputs of the study will support improvement of the policy on; enhancing business skills development through training and mentorships, increasing market access through networking and. enhancing value addition and productivity through gender-specific entrepreneurship.

3.0 METHODOLOGY

3.1 Design and General Approach

The study adopted a combination of quantitative and qualitative research designs. The quantitative method examined the various variables of interest using both descriptive and inferential statistics to analyse data. On the other hand, it is qualitative because it is explanatory in nature using information collected from FGDs and case studies. The study tested some theories and conjectures in relation to sample of respondents' experiences and perceptions. Specifically, this study determines whether WIM program has enhanced women's economic empowerment within KAM organizational contexts. Moreover, it was concerned with measuring the outcomes of WIM program exposed to women entrepreneurs. The study surveyed samples of women who were composed of both WIM participants and non-WIM participants. The survey was complemented by FGDs, and case studies with women who were WIM members.

Descriptive analysis of various attributes associated with women involved in manufacturing were undertaken. To analyse the impacts of WIM program on performance of women-owned enterprises, a Tobit model in the form of censored regression was employed. This model accounted for the high proportion of zero observations characterizing the dataset. The zero observations indicated that there was no change in the business performance. The indicators of performance of women-owned enterprises used in the model were namely business profit, sales, assets, and business turnover.

The study also determined how the WIM program has impacted on women's access and control over resources and decision making in public and private spheres. To do this, a binary Probit model was applied to identify factors (including WIM) that help women entrepreneurs achieve economic empowerment. Specifically, among the variables of interest were the women's decision on their earnings, savings and investment, as well as the access and control over land and other properties. Qualitative data analysis was done to provide more insights into how the WIM program is influencing women economic empowerment.

3.2 Theoretical Framework

Profit maximization forms the framework for this study. For simplicity of analysis and without losing the realistic applicability, a woman's business was assumed to operate in competitive markets for output and inputs. An additional assumption was that the woman owner of a business seek(s) to maximize business performance as measured by profit(π).

Suppose that the woman's business has the production function of the following form.

$$y = f(\boldsymbol{x}, \boldsymbol{\mu}) \qquad (3.1)$$

Where; y = Output, $\boldsymbol{x}$ is a set of inputs, in particular x_s is sth input in the production of output. $\boldsymbol{\mu}$ is a vector of factors representing the environment within which production takes place. For instance, it has been demonstrated that in household production, education level of the household head and other household decision-makers can be considered as shift variables (see Grossman 1972; Michael and Becker, 1973).

The business faces constraint in production and constraint in profit maximization as follows:

$$Max\ \pi = pf(\boldsymbol{x}, \boldsymbol{\mu}) - \sum_{s=1}^{S} w_s x_s \qquad \text{such that } f(\boldsymbol{x}, \boldsymbol{\mu}) \geq y \qquad (3.2)$$

Where w_s is the price of input s, $\boldsymbol{\mu}$ and y are defined above.

The optimization of equation (3.2) yields the supply and input demand functions for the woman-owned business. Output and input demands are functions of the output, the prices of inputs used by the business, and characteristics, $\boldsymbol{\mu}$, such as WIM training as well technical progress.

3.3 Model Specifications

The profit model is specified as follows:

$$\pi_i = \alpha_0 + \sum_{j=1}^{K} \alpha_j \mu_{ji} + \beta T_i + \varepsilon_i \qquad (3.3)$$

Where π_i is the performance measure for ith woman-owned enterprise and includes output (sales), profit, skills, decision making and access and use of resources. T is a dummy variable equal to 1 for those who went through the WIM program and 0 otherwise. μ_{ji} is jth observed characteristics of the ith individual woman entrepreneur (such as age, education, household size, marital status, property ownership, among others), or attributes of women-owned business (such as business age, number of employees, credit access, type of ownership, business location, among others) in the manufacturing. The μ_{ji} is a control variable, and several characteristics were included. The specific equations to be estimated from equation (3.3) were as follows:

Profit = f(age, education, household size, marital status, property ownership, business age, number of employees, credit access, type of ownership, business location, WIM membership, KAM membership)
(3.4)

Sales = f(age, education, household size, marital status, property ownership, business age, number of employees, credit access, type of ownership, business location, WIM membership, KAM membership)
(3.5)

Business Assets = f(age, education, household size, marital status, property ownership, business age, number of employees, credit access, type of ownership, business location, WIM membership, KAM membership)
(3.6)

Decision-making power = f(age, education, income, household size, marital status, work experience, WIM membership, KAM membership)
(3.7)

Control over resources = f(age, education, income, household size, marital status, work experience, WIM membership, KAM membership)
(3.8)

Access to resources = f(age, education, income, household size, marital status, work experience, WIM membership, KAM membership)
(3.9)

Models (3.4) – (3.6) were estimated using Tobit I or censored regression in the form:

$$y_i^* = x_i' \beta + \varepsilon_i \qquad i = 1, 2, \ldots, N \tag{3.10}$$

$$y_i = y_i^* \qquad \text{if } y_i^* > 0$$

$$y_i = 0 \qquad \text{if } y_i^* \leq 0$$

where: y_i^* is a latent variable characterizing performance of women-owned enterprises; y_i is the observed outcome; x_i is a set of explanatory variables (women's individual characteristics and business attributes); ε_i is the error term which has a normal distribution with mean zero and variance, σ^2 and independent of x_i.

On the other hand, models (3.7) – (3.9) were estimated using a Binary Choice model (Probit/Logit[2]) expressed as:

$$y_i^* = x_i'\beta + \varepsilon_i \qquad i = 1, 2, 3, \ldots, N \tag{3.11}$$

$$y_i = 1 \text{ if } y_i^* > 0$$
$$y_i = 0 \text{ if } y_i^* \leq 0$$

Where the latent variable y_i^* maybe considered a net utility or utility threshold in access, control or decision making, $y_i = 1$ is when there is woman's access or control over resources; or when a woman being able to make her own decision in public or private space.

3.4 Definition and Measurement of variables

Table 2: Variables for the study

Variables	Definition	Measurement
Sales	The annual volume of sales	Annual value of sales in Kenya shillings
Profit	The annual net profit	Annual net profit in shillings in Kenya
Access to resources	Access to resources within and without the household.	A Dummy variable where 1 = with access over resources, and 0 otherwise.
Control of resources	Control of resources within and without the household.	A Dummy variable where 1 = with control over resources, and 0 otherwise.
Decision-making power	Economic decision-making	A Dummy variable where 1 = able to make decision, and 0 otherwise.

[2] Probit and Logit models are empirically equivalent (Cameron & Trivedi, 2005).

Variables	Definition	Measurement
WIM program module activities (T)	WIM program module activities:____women's industrial entrepreneurship, business skills, and the productivity of women-owned enterprises.	A Dummy variable: 1= participation in WIM program module activities and = 0 for not participating in it. Attributes of WIM as independent variables in addition to the dummy above
Business size.1	The number of employees	Actual number of employees
Business size 2	Value of assets	Value of assets in Kenya shillings
Location.1	Rural or urban, sub-urban,	Rural = 1, Urban=2, Sub urban = 3
Location.2	Small or big towns	Small town = 1, big town =1
Type of business	Informal or formal	Informal = 1, Formal =2
Broad manufacturing sector	All sectors where women qualify to undertake WIM program	1=textile and apparel sector 2=food and beverage sector 3=agro-processing sector 4=edible oils sector 5=paper and board sector 6=automotive sector 7=metal and allied sector 8=pharmaceutical and medical equipment sector 9=leather products and footwear sector 10=timber, wood and furniture sector 11=energy, electrical and electronics 12=chemical and allied sector 13=plastic and rubber sector building, construction and mining 14=other

Variables	Definition	Measurement
Age of the business	Number of years in operation	Number of years
Ownership.1	Foreign or local	Local = 1 , Foreign = 2
Ownership.2	Sole proprietor, partnership	Sole = 1, Partnership = 2
Ownership.3	Private company, public company	Private company =1, Public company = 2
Sex of the owner	Male or female	Dummy; 1= female and = 0 for male
License/permit	Position of valid license or permit	Dummy; 1= 1licensed and 0 = for not licensed
Education (Edu)	Education of the owner/ manager of the women owned business	Number of years of schooling
Age of the owner	Age of the business owner/manager	Age in years
Marital status	Marital status of business owner	Single = 1, Married = 2, Widowed = 3, Separated = 4. 5= Divorced
Experience 1	Number of years in business by the women entrepreneurs	Number of years
Experience 2	Experience in this kind of business	Number of years
Price of output (p)	The average price of output	Annual average price in Kenya shillings
Wage.1	Annual wage	Total wage bill divided by effective number of employees by year measured in Kenya shillings.
Wage.2	Average sector wage	Average sub-sector wage in Kenya shillings.
Credit utilization.1	Financed own business activities through loan	Takes a value of one for credit utilized and zero otherwise in a year
Credit utilization.2	Financed own business activities through loan	Loan taken to inject into business in Kenya shillings

Variables	Definition	Measurement
WIM program Attributes		
Factory exchange visits	Organized factory exchange visits.	1 = Visited; 0 = Not visited.
Mentorship	Mentorship sessions through meetings with keynote speakers in meetings & buddy system from other successful women entrepreneurs.	1 = Attended mentorship sessions; 0 = Not attended.
Interaction between women entrepreneurs	Organizing workshops, GALAs & seminars to facilitate interaction between women entrepreneurs & industry.	Actual number of workshops /seminars /GALAs attended.
Lobbying	Influencing policy makers and corporates to support the advancement of WIM (including proposed measurable targets)	1= Received support; 0 = Not received support
Training	Training on assessing the level of risk and vulnerability of their businesses.	1 = Trained; 0 = Not trained
Coaching.1	Coaching women entrepreneurs on development of effective risk and contingency systems for their businesses	1 = Coached; 0 = Not coached
Coaching.2	Coaching women entrepreneurs about assessment of the macro and microenvironments and identify the merging opportunities	1 = Coached; 0 = Not coached

Variables	Definition	Measurement
Coaching.3	Coaching WIM about adoption of new and innovative strategies on how to sell and interact with the supply chain	1= Coached; 0 = Not coached
Forums	Facilitation of forums that have focuses on: access to finance for example Women and Youth Bankability conference	1 = Attended; 0 = Not attended
Market linkage.1	Use of workshops, GALAs & seminars to introduce & showcase women entrepreneurs to the local markets.	1 = Linked to a local market; 0 = Not linked to a local market
Market linkage.2	Use of workshops, GALAs & seminars to introduce & showcase women entrepreneurs to the international or regional markets.	1 = Linked to a regional or international market; 0 = Not linked to a regional or international market.
Media coverage	Covered by media [Traditional & Digital]	1 = Have been covered; 0 = Have never been covered
Digital Technology	Access to digital technology and ecommerce for example WIM Digital Workshop, WIM Webinars Series	1 = Have accessed; 0 = Have never accessed
International Best Practices	Adoption of International Best Practices such as WIM at Chrome partners, WIM at BOC Kenya, WIM at SilAfrica and WIM at Isuzu	1 = Adopted; 0 = Not adopted

3.5 Study Population and Sampling

The study population was all women entrepreneurs/business owners, women who jointly owned businesses with men, and women who managed businesses (Chief Executive Officers) in the manufacturing sector in Kenya. The study population was spread across seven KAM defined regions, namely: Nairobi, Central, Eastern, Nakuru, Uasin Gishu, Coast and Nyanza. Three regions were purposively selected. These regions were Nairobi, Coast and Nyanza. The choice of the regions was informed by the large number of businesses owned by women in these regions and the need for geographical distribution.

The list of women-owned businesses under KAM and non-KAM were sourced and used. The list provided sampling frame for WIM and non-WIM businesses in the manufacturing sector in Kenya. Other sources that were explored were the data on business from the Kenya National Bureau of Statistics, the Ministry of Industry, Trade and Investment, Ministry of Cooperatives and Micro, Small Medium Enterprises, and the Kenya National Chamber of Commerce and Industry. A total of 87 women entrepreneurs participated.

Three FGDs, each of 8-12 persons, were also conducted in Nairobi, Mombasa, Kisumu, Kakamega Counties. This provided qualitative data on various aspects of women-owned enterprises.

3.6 Pre-testing of Tools

The data collection instruments for the survey were pre-tested in Kiambu County. The pre-test aimed at achieving the following: the interviewers or respondents' understanding of the questions; whether questions were subjected to multiple interpretations; questions which seemed redundant or unnecessary; and questions that needed improvement in the wording. Based on the findings of the pre-testing, the required changes were made to the study tools.

3.7 Data Type, Source and Collection

Primary data was collected through field surveys, FGDs and key informant interviews (KIIs) for the respondents in the WIM program and other non-WIM members. KAM availed the database of the respondents and facilitated their contacts and meetings, including assisting with data for tracer studies. In the database, WIM program intervention recipients and non-recipients were used to identify the program beneficiaries and non-beneficiaries. Questionnaires, interview schedules and FGDs guides were administered where appropriate to collect the data.

Secondary data was collected through visits and documentary reviews. Annual financial report of the women-owned enterprises was obtained from the business or from KAM. Data on turnover (sales) and profits was obtained from the financial records of the businesses. Additionally, data on the business characteristics such as number of employees, business owners' education level, age, and marital status, were collected through a survey of the business where interviews were conducted.

In the qualitative approach, Gender Equality Continuum (GEC) tool of social change was employed to evaluate whether the models were dealing with gender exploitative, gender accommodating and/or transformative issues. This GEC tool enabled the team to identify the strengths, weaknesses, and policy gaps. The aim was to develop a training Gender Lens Investment

(GLI) tool kit that was used to address gender issues such as decision-making, control of resources, and access to resources among others for women owned enterprises in the manufacturing sector.

3.8 Data Quality, Security and Retention

The team considered logistics, timelines, staffing needs, and procurement to ensure high-quality data is collected. Specific steps were taken to ensure the quality of the data collected. Data quality control was built-into the data collection process. Instrument development, training, piloting, tracking, interviews, and data quality assurance procedures were ongoing before and throughout the data collection stage. Experienced research assistants for both quantitative and qualitative data collections were used. The data collectors or research assistants were thoroughly trained in the data collection tools. Research assistants were closely supervised by the researchers, working together with them in the field for the first 5 days. The data was captured electronically and submitted online. The data was continually checked for accuracy and omissions by the researchers. The research assistants only had access to submit the data. The other researchers accessed the database for quality checks without any editing.

In addition, checks, whether back, frequency, accompaniments, or spot, were carried out on technical output, researchers' roles and responsibilities, data flow, reporting schedule, incentives if any for the field team, and staffing needs among others as stipulated in the KU-WEE Research Policy. Prior to actual data collection, every question was piloted.

The identity of respondents and confidential data such as profit, balance sheets, income and expenditure statements, tax documents among others remained anonymous but was encoded throughout the process of data collection and storage. After completion of the evaluation study, a report was submitted to relevant stakeholders. To avoid risks, back up of data was done at every stage. Files were also opened for storing data, questionnaires, interview schedules, notes, videos, data analysis do-files, and tapes among others.

3.9 Data Analysis

Descriptive statistics and regression analysis were carried out. The regression analysis yielded coefficient of variables that were used to make inferences about the effect of WIM program module activities on WEE.

Qualitative data obtained from interviewing women entrepreneurs and key informants was cleaned and organized to reduce it to a more manageable and intelligible set of observations. It was then categorized, coded, and presented thematically according to research objectives. A data coding guide was developed based on the main themes and used to place information from FGDs for further analysis. Verbatim quotation was coded and organized according to the coded themes. Verbatim statements were cross-checked against quantitative information obtained. The statements that added more detailed information to the quantitative data collected were used as voices to verify the findings. Content analysis was also used in qualitative data analysis. STATA software program was used to carry out analytical tasks.

4.0 ETHICAL CONSIDERATIONS, RISK MITIGATION AND LOGISTICS

Permits and licenses were sought from relevant agencies and government such as NACOSTI and Kenyatta University Ethical Review Committee. Consent to participate was sought from owners of businesses and the Chief Executive Officers (CEO) running women-owned firms in the

manufacturing sector. They were explained to and informed about the purpose of the evaluation study and the activities accompanying the same. Their freedom to participate or not was ensured and that their responses were treated with confidentiality. Feedback to the business owners was assured. Codes were used where anonymity was required. Networks and synergy in the manufacturing sector were explored to reduce risks associated with the study activities.

Due to the COVID-19 pandemic, all the safety precautions as provided by the Ministry of Health such as social distancing, sanitizing and wearing protective gear were observed. All research assistants and participants being provided with face masks. They were required to wear them at all times. A hand disinfection was done before and after each session (sanitizers were provided to each research assistant). The arrangement of FDGs always took place virtually. Logistics and equipment included hiring of vehicles hire, purchase of laptops, tablets, cameras and recruitment of Research Assistants.

5.0 DESCRIPTION OF PRODUCTS

The women in the manufacturing industry in this study were engaged in the production of various types of products across different sectors. These products included textile and apparel items such as beddings, pillow covers, cloth fabric, and tailoring. In the food and beverage sector, they were involved in bakery and confectionery production, as well as making popcorn. The women also participated in agro-processing activities such as peanut butter, honey, flour milling plant and animal feeds, dried fruits, yoghurt, and sugarcane juice. In the edible oils sector, their involvement included the production of palm oil. In additional, the women contributed to the metal and allied sector by producing door and window frames, as well as irrigation equipment. They also played a role in the pharmaceutical and medical equipment sector, manufacturing supplements. Other sectors in which the women were involved included the chemical and allied sector, producing detergents; the plastic and rubber sector, manufacturing plastic containers; and the building, construction, and mining sector, involved in producing concrete and cabro. Furthermore, some women were engaged in the production of pottery, jewellery, cosmetics, and waste recycling activities.

6.0: IMPACT OF WIM PROGRAM ON WOMEN'S INDUSTRIAL ENTREPRENEURSHIP.

The key informant respondents who had participated in the WIM program were able to reasonably relate to the program. They discussed, both in the FGDs and case studies about milestones attributed to being exposed to the program. The beneficiaries of the training stated that it had assisted them in character and skill development. However, women's industrial entrepreneurship and participation in the manufacturing sector is faced with a myriad of challenges as pointed out by the FGDs participants and discussed as follows.

a) Lack of finances and capital

The respondents noted that, in as much as there are very many women working within manufacturing, there are very few women manufacturers. They stated that manufacturing had for a long time been preserved for men. Women lack resources to invest and collateral, such as title deeds to help in accessing loan facilities to fund their manufacturing investment. As a result, majority of women are in the MSME sector. They opined that for long-time, women were not able to take a loan without their husband's permission to do so. Men were in control of loans that they

had permitted their wives to take and sometimes diverted the funds to other purposes. It is not until the 2010 constitution that in 2012 that lid was lifted and women have been given opportunity to borrow (from women enterprise fund and other women's finance outlets) and they are now coming up and even breaking the glass ceiling. With such funding and women now owning land, there are more women investing in manufacturing. A participant stated;

"Now we've set the pace for other women to see that it is possible for us to do it. Just as my colleague has mentioned that woman could own land, now they can use it as collateral to get finances in order start a small manufacturing company; start their own small factories or cottage factories even in the village. Some have grown even to bigger manufacturing companies"

Majority of the participant felt that women still have challenges accessing initial capital outlay (ICO) due to difficult task of raising requisite capital. Commercial banks have stringent requirements for finance that many women may not be able to meet. However, it was noted that women utilize alternative mechanisms to address the challenges associated with difficulties in accessing capital by getting money from "chamas" or "merry-go-rounds" which are a form of socio-economic welfare clubs or table banking from Kenya Women Finance Trust (KWFT) which is not very promising because they have to wait for a member to clear their loans before their turn to borrow.

b) Gender role and Mentorship

Married women support their husbands in running the family-owned business. Some families include their children in manufacturing business operations, such women and children whether male or female are mentored to run the business and even to take over because they gain the relevant training and skills for the business on the job. This informal entry into manufacturing is seen in family-owned multi-generational firms. For such women with children, it is easier to move into administration and technical aspects of the manufacturing business. Lack of necessary education, exposure and technical skills limits women's opportunities in participating in the manufacturing sector and results in most women falling within the sector's unskilled workforce.

Notably, women have taken a back seat and are not willing to learn or willing to take up manufacturing industry because it is considered a tedious job. A participant observed that although girls have been empowered, they have not been empowered to think outside the box but still tend to gravitate around gender expected roles. Girls still think that manufacturing is preserved for men. She observed that men in manufacturing are a bit rough with female investors, as such women investors must have guts to forge on and not give up along the way. This means that women manufacturers must develop resiliency to withstand resistance and intimidation from male counterparts, which calls for mentorship, for character development and skill training from their early stages in live. One participant stated;

"We are in the spaces we are because of individual personality. One has to be aggressive enough, to push harder, you can push. That's why we are where we are. So a lot of capacity building to the young girls in universities is required. They need to know that there is a space that they can thrive if they change their world view. Yes, I sit in big meetings, where I find myself as the only girl. Here the men (big boys) try to intimidate me, they mock me in one way or another because probably they'd feel threatened that there's that niche a woman will always bring on the table. So, I think, a lot of capacity building to the university kids is necessary so that you people tell them it's possible. We are in this space, we are doing it and it's possible".

Not only do girls need the necessary life skills and knowledge, but observably, women who are already in manufacturing require support and mentorship from one another in order to thrive. Participants from Kisumu/ Kakamega stated the importance of encouragement from other women manufacturers. For instance, the FGD gave accolades to their chairperson stating that she is the reason for their success. Her support and encouragement could not be underrated because it enabled them thrive in the manufacturing business, without which some of them would by now be out of business. They stated that they have always looked to up to her for assistance in hard times as well as mentorship on how to deal with opposition from family (men) and community (instilled fear and gender role expectation). To affirm this notion, a participant stated;

"I mean from the way my friends have spoken something I've never heard before. But thank you and first of all I want to say thank you because those are accolades coming from fellow women. I have always said that there's a special place in hell for women who do not support women. It is a good thing to support women because, women are known people who pull one another down and where a woman would rather choose a man than her fellow woman. For me I have changed the narrative over the years. And I can see that there's a lot of support for women in positions of responsibility".

The challenges were acknowledged by another participant who agreed with the chairperson by stating that:

"I agree with my colleague in regards to our chairlady. In fact, the chairlady can attest the number of times I have been back to her being very angry about the men above me trying to pull me down and push me into a corner. And I think I got the fighting spirit from her, the first two times. I used to really cry out loud and I used to be so angry. But I gathered the courage from her, I want to be who she is in the next twenty years. I want to be that lady who would sit in a board meeting and tell my boss, whatever you're saying is not right we need to take this direction, and he agrees entirely with me without going back to find another man to agree with me. Like I can tell you half of the time I sit down in a meeting and give my legal opinion, someone else has to confirm my legal opinion for it to be accepted. That is something I experience every day, at first, I used to get pissed, but now I'm like, it's okay. Men can push women sometimes down, but in manufacturing industry, it's something that happens, and as I sit where I sit in the position, I sit, I want it to be a better seat for someone who'd come after me who is a lady and needs to know that someone sat on this seat and she had the balls enough to pave way for you. And this is the only way we get young ladies to come into the manufacturing industry, yes, truth be told".

She noted that it has been very difficult working with men, especially when they call themselves "the big boys". Which she explained that she has been working with men for the big part of her career. She explains:

"*And every time a woman is trying to rise up, she has to crawl her way to the top. You have to force yourself onto the table where the discussions are being made. You have to know your subject. You have to understand what you're saying and what you're doing. Because a woman has to work two times harder to get where she is than it is for men. One thing about manufacturing is that when you enter into the field of manufacturing, men will think that whatever you are producing is not to the standard because you are a woman. So, you really have to work hard in order to find your space within the market. Because when you're producing or manufacturing, you want to put your*

goods on the market and your good have to have the same level or better quality than the ones that men are producing".

She therefore advises that for women to create a niche they should not compete with men but instead come up with their own product. She narrated an instance where she was in a meeting with the East Africa Sugar Industry Association in Dar es salaam where she was impressed by a Ugandan woman who owns a sugar mill and is manufacturing sugar. Observably, instead of people cerebrating her, they had obnoxious comment such as, "*oh, she's only being supported by the government. Oh, she is only being given money, Oh, she cannot make it, et cetera".* However, she observed that the woman is tenacious woman and able to rise up above all that and has become successful.

This shows that how women are treated by men in manufacturing which may culminate in second guessing themselves and even quit if they don't get encouragement, mentorship and support to forge forward. Additionally, women must be supported to remain focused, to grow and to make it to where decisions are being made.

c) Impact of triple roles

Women's multiple drudgery roles consume much of their time and constrain them from succeeding in productive roles. They have to divide their attention to expected multi-roles. Such as domestic chores, caring roles and their career. Additionally, participant noted an emerging contemporary trend where men are leaving provision burden to women. This way, women in the current societies are left to balance between the roles that put demand on time, making it difficult to excel in manufacturing sector. Hence, women must be determined in order to make it. Participants stated that manufacturing sector requires a lot of travelling, yet, household roles and responsibilities made it hard for a woman to travel. Additionally, society norm constrains women from travelling far away from home. Women who travel away from home, or meet in public joints for business are branded and made to feel guilty of neglecting their families.

d) Lack of freedom to travel and make decision

Women are not able to travel without consent/ authority/ approval from their husbands or sometimes from their mother in-laws. Women find themselves in strenuous circumstances, especially if they have a little child who they can't leave behind in addition to balancing family obligations and career. Men controls women freedom of movement as one participant put it:

"I think there are situations where you find some men have those personalities that are rather narcissistic, and would rather not allow a woman do her thing. Yes, they are dealing with women who are empowered, but it's like they have not accepted it fully. They still feel the need to have final say when it comes to different decisions that pertains to that woman. So, you find that even it's a get together, it could be a party, it could be a networking for the woman, and they need to attend, and now when they lay it down the partner has issues, asking "do you have to go? Who are you meeting there?" it causes a lot of friction, and sometimes they have to just go then come back and apologize. So think it also bottles down to the personality, the culture and how the men are brought up, where they are brought up in a way that a woman does not have so much say, they have to make final decision about all these, and it affects some of the households, and you find women sometimes restricting themselves to get opportunities for growth and networks but they cannot because they'll end up having a lot of friction at home and theory end up giving up their

dreams to have peace at home. So, I have interactions with people who experience such. They somehow find a way around it, but the main thing I'd recommend is to always have expectations laid down very clearly, it could be at the beginning of the relationship. And of course, now when you have our daughters and we are bringing them up, we need to empower them and make them understand that any time they are relating with others, they need to have their expectations clearly laid out, and also their views, and what are they working towards and if their partners are ok with it. Because now when it comes to that, we can always revert back to how we started and what we had agreed, because now it's just open and there are no expectations, then it's means its open to someone to act upon how the current situation is, and you end up giving up and compromising to your growth and the plans that you have".

This notion was affirmed by one participant who had this to say:

"Yes, of course they are very many women who cannot travel without permission and long uncalled for explanations. We might even be victims ourselves. When somebody is not confident and is always insecure, they will always try to pull you down, they'll always try to make sure you don't do anything, you don't advance, you don't, you don't you don't. In my case after 5 years of subjugation, I just decided it was enough walked out of my marriage (divorced)".

Most men do not like seeing their women progressing academically of becoming economically empowered, they feel threated and intimidated. They can stand a woman who has voice and agency and can make her own decision. As one participant put it:

"If a woman gets married right after college men don't allow them to even get a master's degree, they don't allow women to go and work anywhere. They become very restrictive marriage becomes a prison or place where your potential cannot be exploited just because you are a female. Women self-esteem goes down, you are not allowed to think or do anything, and you are not going anywhere. When a woman starts an investment, like packing lanolin he discourages you by saying it will not amount to anything. Normally, the men who do that are very insecure, inadequate and I don't know how you can change them. They subject women to a lot of domestic violence, a lot of abuse in it. So, it's not just like you are not being given permission. But you are also pulled down, including being told stuff- how ugly you are, even if you are as beautiful, told how you are fat even if you are just 50 kilos, and stuff like that. He makes sure he has control over you, until you start thinking he's the only person in the whole world who can love you because you are so ugly, useless and whatever. It actually gets to a point where women start believing their husband, and then they hang on in there because they have nowhere else to go. It happened to me, I felt submerged and I had to leave".

From the foregoing, it is clear that only small percentage of women in manufacturing have supportive men who are not intimidated or threatened by their success/ empowerment. Such women can transact business out there in the public sphere with confidence and backing from their husbands. However, a large percentage of women have varying challenges including travel restrictions and cannot travel without permission.

e) Gender stereotypes, myths and taboos (gender norms)

Gender norms shapes individuals' attitude toward what is expected behavior, they are embedded in formal and informal institutions, nested in the mind, and produced and reproduced through social interaction. They play a role in shaping women's and men's (often unequal) access to resources and freedoms, thus affecting their voice, power and agency. Attitudes around gender roles make it challenging for women to enter and thrive in manufacturing. Majority of women in WIM experience conflict between job expectations, their work schedule, and family or community commitments. Gender stereotypes and perceptions still play a role in what type of roles women will be willing to take on, and this affected their choice of training or course undertaken, as well as the actual position applied for and accepted in manufacturing. Majority of them apply for human resource roles, cleaning and making tea as tea girls. Additionally Triple gender roles (reproductive, productive, community roles) women play in society are challenging for women to participate fully in manufacturing. Balancing job requirements and household responsibilities can be complicated in manufacturing which is regarded as a disruptive career for family women.

f) Lack of friendly policies to enable operation

Bureaucracy, several licenses, permits to be obtained from different offices located far apart are some constrains that manufacturers face. This is very frustrating and demoralizing especially to the women. Taxis are high and prohibiting to the MSMEs who are trying to make ends meet. This is well explained by one respondent who stated:

"You know we have the national industrialization policy. It is the one that we intend to change. The many numbers of offices one has to visit chasing license, the high tax levied to the manufacturers, the cost of electricity and over overhead cost is just prohibitive. That is why the policy brief you will draft to the government, is very important. A lot needs to change; things should be made easy for entrepreneurs in this country".

g) Gender and social norms regarding to STEM careers

Prevailing gender norms that exist in patriarchal society constrain women and girls from taking science and TVET courses in primary, secondary and tertiary levels. STEM courses are considered masculinity and the perception is that STEM courses are hard, time consuming and expensive and avoided by women/girls. Yet, they are necessary basic skills and step towards the direction of manufacturing sector.

h) Lack of support and pull downs from male partners.

The study established that many men kill women's dreams and aspirations. A participant explained how at first, she could consult her husband over anything, including the business. She would share with her husband her ideas about manufacturing hoping to get support and encouragement. Unfortunately, it was never forthcoming and she only ended up receiving pull downs. Other men only took the idea and run away with it, as one participant explained.

Majority of women either got a no or a lesser support from the men. They get discouragement from getting into men space. Their ambitions are watered down. One woman retorted "*This is what used to happen to me until one day, I chose to close my ears and not listen to him as a man in the house and go out there and, create my own space*".

This shows that it is difficult for women to get support from their partners especially if they feel threatened or intimidated by their women's success. Some cases from participants will suffice:

Participant I

"Yes, I've interacted with women who've gone through divorce because of their personality. Because we, from where I see it, I think most of us in this space are people of a very strong personality. A lot of men feel intimidated by such personality. They say this woman is tough, always making decision and aggressive, she feels too big. So such men will pick on us and always bring conflict. I can tell you I attend big meetings and can narrate experiences women like us go through. We need support for real, for majority in attendance are men, and they are full of pull downs and very intimidating. Such that, if you're not strong, you get cowed down. So yes, I've encountered a lot of them not necessarily in manufacturing, but career women especially who are doing well. So you find their marriage narrative is not the best, it is wanting, yet, they are very strong on the outside. So it takes a man with lack of better words, with enough balls to really accommodate women in our space".

Participant II

"I think as women I can say some of our sisters might be the reason as to why we go through some of these things that we go through. We have this breed of our sisters who just decided they would use all other alternative means apart from their brains to sit in some positions and maybe have some offices, and take the men who have mishandled us. Such women aid, in the men are pulling us down. The women contribute to such kind of things by branding us. So, while we are still fighting or pushing with the men, there are women who are also pushing to make other women look bad and be pulled down".

Participant III

"Well, I personally am not married and therefore I cannot talk for the married. And the only thing I can say, I have nobody to report to as to my whereabouts for what I was doing with so and so. Or if I'm found in a meeting with men or discussing with men in a social gathering. Because when you're in the levels where women like us are, we must be able to attend social gatherings to discuss business. And therefore, some men cannot take that for their wives. And it's a great impediment for the woman who wants to respect her husband and keep peace in the house, and at the same time manage a business. Women investing in their businesses must sell their products, they must research on a new way of handling the processes, they must interact with people some of those people are men. Yet, when we do what is required to thrive in manufacturing, the society judges us, the men judge us for go out there to interact with them. The society looks at it from a different point of view. And for marriages, it's not easy. And many marriages have been broken based on that because the husband gets to become a bit insecure. And when a man is insecure, he will take it out very badly on his wife. So, a woman has to be made of steel in order to find a way to balance between her manufacturing business, her position in the manufacturing sector, and her household".

Participant IV

"Yes, that is one reason men see women as sex objects. Men are so insecure and many don't like women of substance. They will pull her down and even tell her she doesn't know anything or even become violent. So, women who are in position go through a lot in family set up. When a man raises his head up, like, how is she doing this thing without my support? How is she making it? Is someone trying to help her somewhere? So, they'll always want to lord over you. And when you go against them, now it become issues and issues and issues. Even where I am right now, even my

technicians in the company here at times doesn't accept that he's not understanding somethings. When I give him ideas to navigate, and tell him to try, he jumps and say madam, I don't think if it's going to work that way. But I have to insist I tell him try and you'll see what will happen. Most of the times it works, yet, the men always feel superior, they know and we don't. So, conflict in a family and conflict in work place, especially where men feel intimidated".

i) Lack of entrepreneur, manufacturing and competency skills

Women lack early exposure to manufacturing skills. This was well articulated by a participant who stated:

"I want to explain about the importance of early exposure with what I saw in India a couple of years back, I was impressed. I know we are talking about Kenya but I just felt maybe I just share, what I saw in India was marvelous. Hundred percent support and family involvement. Even a husband leaving his job/employment to join the woman because the business is doing well and support and it was a hundred percent you could see it was amazing what I saw, real life example there was a lady who is doing very well in raising mushroom, she had a small place big business, she is a scientist and went full throttle with the mushroom, the raising mushroom those who use some of these supplements know about it, this was the real deal and another one in bakery. I could go on and on the picture is just coming back and it is many years ago I think that was 2011 when I was in India, I think I should write down in my books about these experiences where a whole family get involved. Such that everyone gets exposed to the necessary skills to thrive in manufacturing".

Perhaps Africans should go back in time and embrace their culture that existed during pre-colonial period where women, children and men used to work together in the farm, they used to progress together but the Eurocentric has entered into the men that they want to subjugate the women so that the women do not progress and then they leave them.

From the above sentiments, it is obvious something needs to be done to ensure men stop harassing women whom they term as undomesticated and to support their endeavors. Towards this, participants stated that first men need to accept that things are now changing. Another participant asserted that men should stop thinking they are the only ones who know how to tie nuts in a clockwise, or an anticlockwise direction. Now women can do it well and also are running their own companies. Hence, men should learn to cerebrate women and desist from working for their downfall. Both men and women should be re-socialized. Men should be re-socialized to handle strong women.

Participants felt that men who agree to marry strong women and support them should be paraded in public space as examples. These was supported by a participant who stated that:

"Men who agreed to marry women like us, I call them strong, because for one to marry women like us, they actually must be very strong. Such kind of men are looked at as men who are sat on with no face even in the society. But I urge the society to parade such husbands as example to young generation. Women of weak husbands are forced to tone down in order to maintain peace at the expense of the business. They idea of making women look like people who should not be heard but just be seen is detrimental to family economic progress and development. Therefore, this thing has to be dealt with so that we can all come up and, you know, allow these strong men that are agreeing to live with women like us to be respected in the society".

In Africa the culture and tradition play a big role. The Kenyan families in particular need to interact and benchmark with other men from India, Burundi or Rwanda. The Indian men might be influence by their religion which may plays a big role in how they handle their issues but there is much Kenyans can learn from. African tradition, background and culture begins in our homes were socializing takes place. As such opportunities to socialize our young boys differently to support girls.

Mentorship should cut across the board not only in the home but also in the society and institutions. Men and boys' engagement programs are necessary and should be done by men who have supported women for generations. Such can bring shifts in attitude and perception such that in boys mind women can head an organization as well as treat everybody equitably. Fathers should mentor their boys towards change. This was opined by a participant who stated;

"Mostly I have come to realize children you don't just tell them; they look at you and they see an example. So, these children the values they carry from that home will be what will make them grow into society, if he saw it at home, he will do it out there. He will have no question about it because he saw dad do and then he does it. Another thing is we need to incorporate more men in such forums to listen. As they hear, they see the need to support women. I have been thinking, most husbands or most men think they are giving the support needed to their wives, but they have no clue the support they should give and they can learn from here".

Parents at home and school should have gender responsive training to be able to have boys and even girls supporting each other to prosperity. In support of this, a participant gave her experience:

"*When I was growing up, I saw my dad supporting us a lot. We had a retail shop and when it came to the opening hours my dad would go and open. I was very young and I would see my dad wake up very early go and open the shop and then my mom would go and release him so that he can go to work. As the eldest child, myself and my sister who follows me immediately we were involved in the running of the business, so you can see we were introduced we came to be involved in the running of the business when we were still very young. Set an example for your children, they will come invest and support each other. That is what I have been telling people that I meet".*

Parents should be role model to their children during the formative years. This was well stated during FGD by participants. And echoed by one participant who stated:

"Yes, the issue of how I was brought up is very important. I was introduced to risk when I was still a very young girl. My parents played a very huge role in showing an alternative in a very indirect way. They showed me the importance of education but also introduced me to the market, buy and selling goods. So I was introduced to handling money when I was very young. They also instilled discipline by example. For instance, I used to see the discipline with my dad he was a banker so I would see the kind of discipline that he had with money he had borrowed. He demanded accountability and all other virtues we have talked about, integrity, commitment and resilience because at one point the business we had went down. Could see the pains of what my parents were going through. They involved me through the restructuring and I saw the business waking up again and they/we started all over again, we grew bigger. I believe that has really played a huge role in my life in terms the much I'm able to do. And as is the case of manufacturing, I borrowed from

my parents like the case scenario of Asians who involve their children so that business continues from one generation to another".

Today's parent needs to rebrand parenting skills; they don't involve children in their ventures in the name of protecting them. "*We are what we are because of where we came from stated one participant*". The above shows the importance of making sure parents and institutions employ a holistic approach where everyone is involved in performing tasks. This is the only way the society can transcend gender norms, have gender transformation that will ensure safe space for women in manufacturing. Gender norms and expectation constrain girls from taking interest in manufacturing. They are taught soft skills related to manufacturing. For instance, in the Asian community, women start businesses as SMEs, the whole family joins in. Perhaps they start making cookies, then the husbands join in, then children and the company becomes big and runs for generation. This was echoed by a participant who stated that she was a mentee of an Asian women in Mombasa. She narrated that:

"This woman started small with making cookies, joined by the whole family, they came up with a bakery, now it is a big company here in Mombasa. Now it is the children who have inherited from their parents and then they are running the factory with big machines maybe ten to fifty CNC machines. The whole process is computerized".

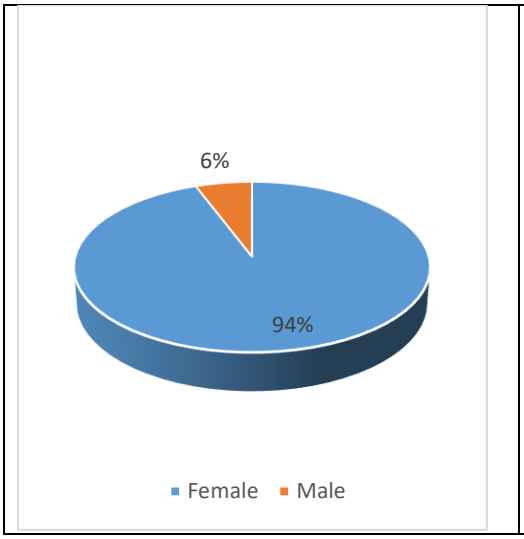
7.0. IMPACT OF THE WIM PROGRAM ON THE PERFORMANCE OF WOMEN-OWNED ENTERPRISES.

7.1: Descriptive statistics

Based on the survey data collected in 2022, key summary statistics were analyzed and reported in terms of the mean, standard deviation and range. The various statistics are reported in the subsequent sections.

7.1.1: Demographic characteristics of respondents

Gender: The results presented in figure 2 indicated that 94 percent of respondents were female while 6 percent male. Women constituted the greatest percentage since they were the target participants. Figure 3 showed that out of the total women who were interviewed, 66 percent were the owners of the enterprise; 23 percent managers; 6 percent directors and 5 percent held other positions (human resource manager, co-director, administrator and member) within the enterprise.



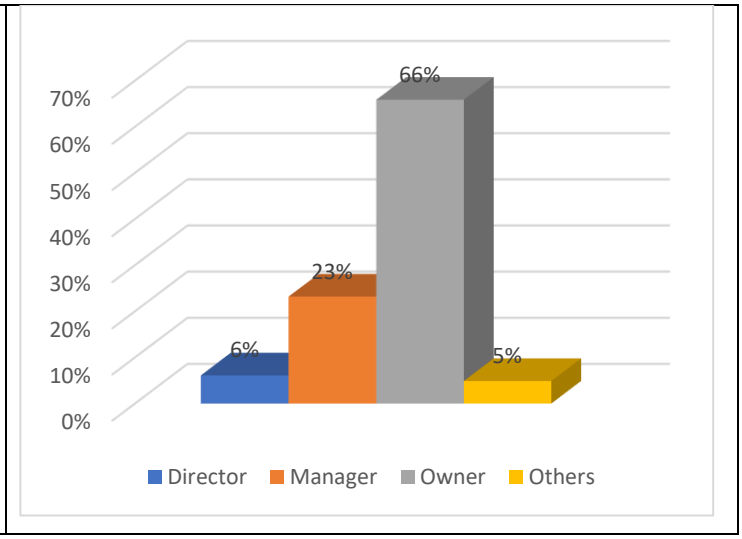


Figure 2:Gender of respondents	Figure 3: Women leadership role

The findings depicted that most women (66 percent) were the overall heads of the enterprises. Affirmative action policies in promoting women engagement in manufacturing sector explains why majority of them were owners of the enterprise (Mugyenyi et al, 2020).

Age of respondents/owner: Age of respondents were categorized into 0-30 years, 31-40 years, 41-50 years, 51-60 years, 61-70 years and above 70 years. Figure 4 showed that 13 percent aged 0-30 years; 34 percent each for 31-40 years and 41-50 years age category;10 percent 51-60 years; 8 percent 61-70 years and 1 percent above 70 years. More than 60 percent of participants aged between 31-50 years which is the productive age where majority engage in economic activities to support their livelihood.

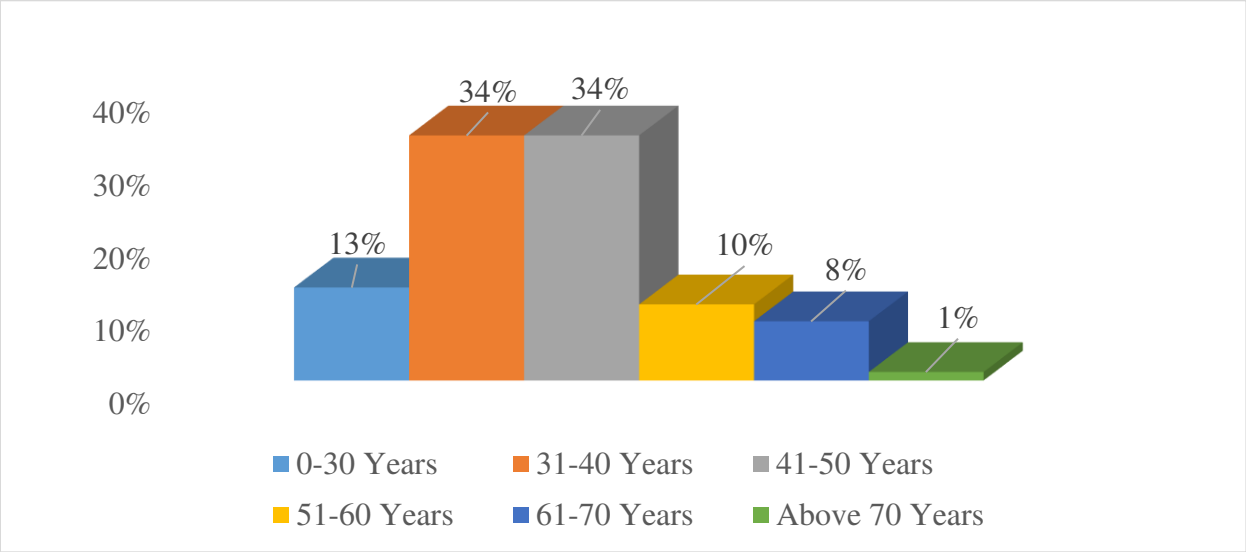


Figure 4: Respondents age group

Level of education: The results indicated that 50 percent of women owners had attained university education level, 37 percent tertiary level, 8 percent secondary level and 5 percent primary level. Majority of the enterprises (87 percent) had attained higher than secondary education level implying high rate of literacy among the respondents. Literacy enhances manufacturing productivity through skills acquired.

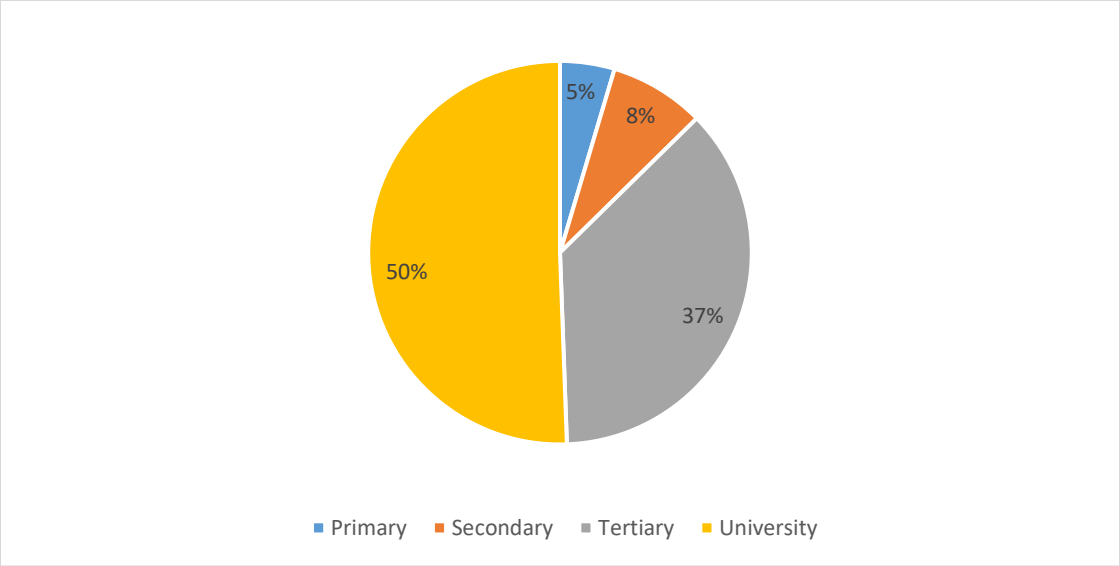


Figure 5: Education level

Marital Status: The figure shows that majority of women (45 percent) were married with the minimum percentage (2 percent) being divorced. Moreover, 28 percent were never married, 18 percent were separated while 7 percent were widowed. The figure indicates that most of the enterprises were owned by women entrepreneurs who were married. Notably, most women (55 percent) had been married for 3 to 15 years, 24 percent 15 to 17 years, 13 percent 27 to 38 years and 8 percent 39 to 51 years. The findings showed that respondents who had been married for more than 39 years had limited participation in manufacturing sector which could be attributed to age and few dependents.

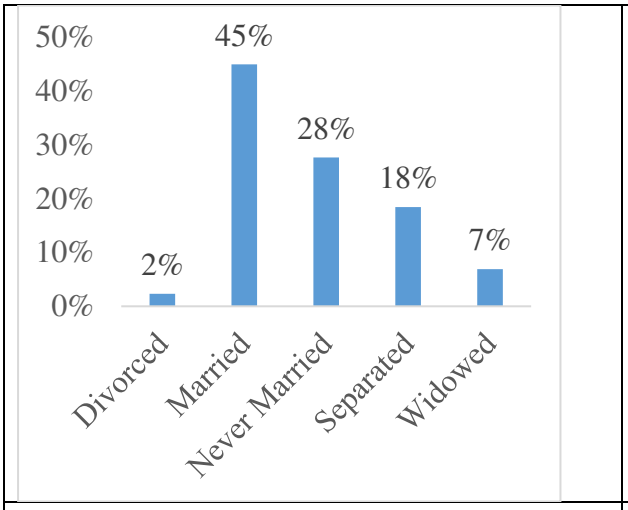


Figure 6: Marital status

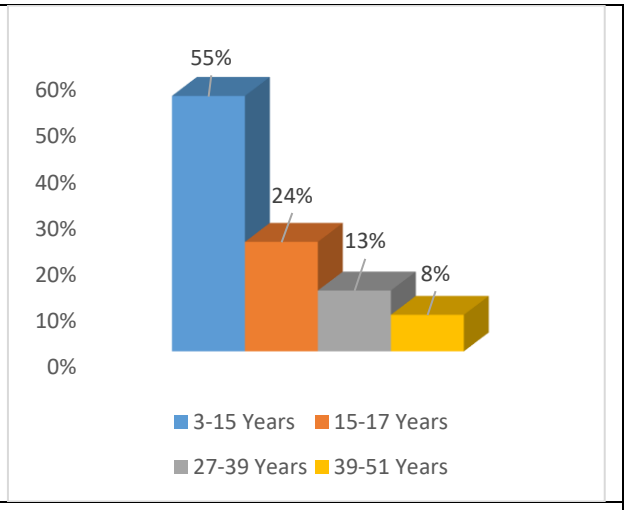


Figure 7: Number of years in marriage

Household size and children: Majority of women entrepreneurs (61 percent) had a total of 1 to 3 children while minority of respondents (3 percent) had more than 6 children. The number of women entrepreneurs who had no children was 24 percent while 11 percent had 4 to 6 children.

Moreover, the distribution of children under the age of 5 years was 25 percent having 1 to 3 children; 1 percent 4 to 6 children and 74 percent having more than 6 children. Notably, women owners who had between 5 to 17year old children was 40 percent having no child; 56 percent 1 to 3 children, 2 percent with 4-6 children while 1 percent more than 6 children. The percentage distribution of women entrepreneurs who had children above 18 years was 74 percent had no child and 25 percent 1 to 3 children. Figure 8 depicted that majority of the respondent's 61 percent had 1 to 3 number of children, 74 percent each had children below 5 years and children above 18 years old and 56 percent had children between 1 to 3 years.

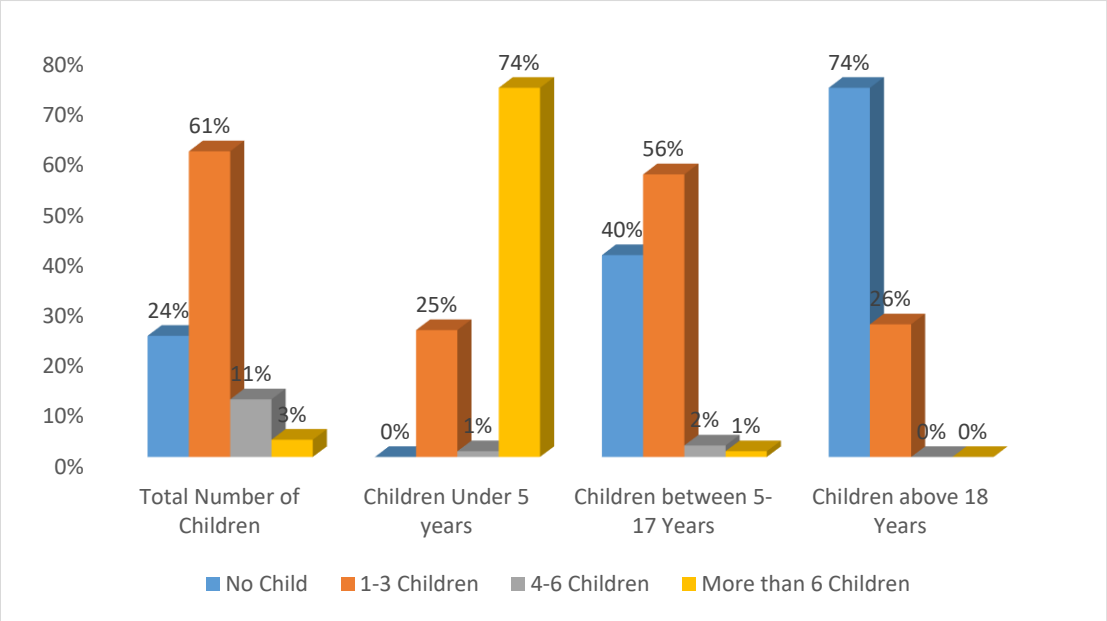


Figure 8: Number of children under the respondents household

Household head, gender and education: The results in figure 9 indicated that 62 percent of respondents were the household heads while 38 percent were not. Notably, majority of the women (52 percent) stated that they headed their household with 28 percent indicating otherwise. Out of the total male respondents, 10 percent did not head their household while 9 percent headed their household. Figure 10 indicated that majority of the respondents (54 percent) who headed household had attained tertiary and university education level. Respondents who had primary education level did not head their household.

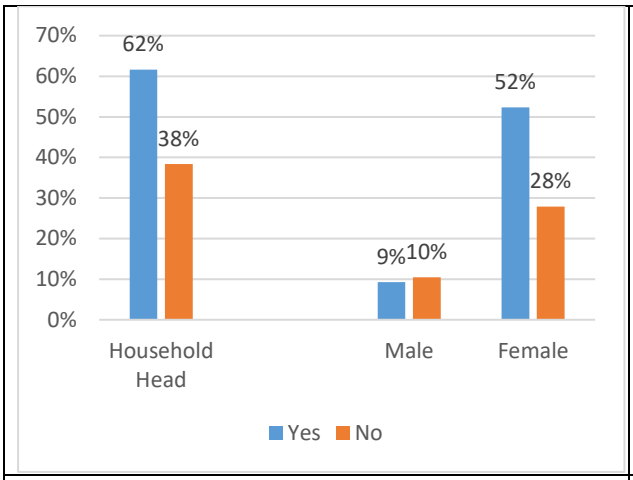


Figure 9: Household head, gender

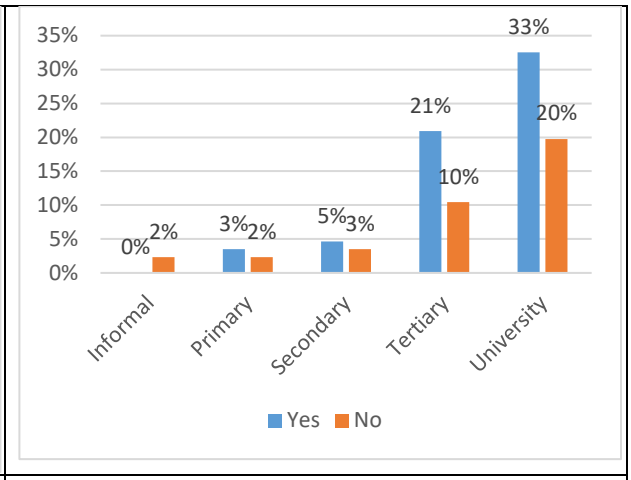


Figure 10: Household head and education level

7.1.2: General Business Characteristics

Gender of business ownership: The survey results show that 60.9 percent of the businesses were owned by females only (Figure 11). This is expected since the primary target was women involved in manufacturing. The results suggest 28.7 percent of the businesses are jointly by men and women. In many cases, these were likely owned by husband and wife. Interestingly, 5.7 percent of businesses were owned by males only but with representation in women in manufacturing program through the female managers or employees. Other ownership models include international organizations and parastatals.

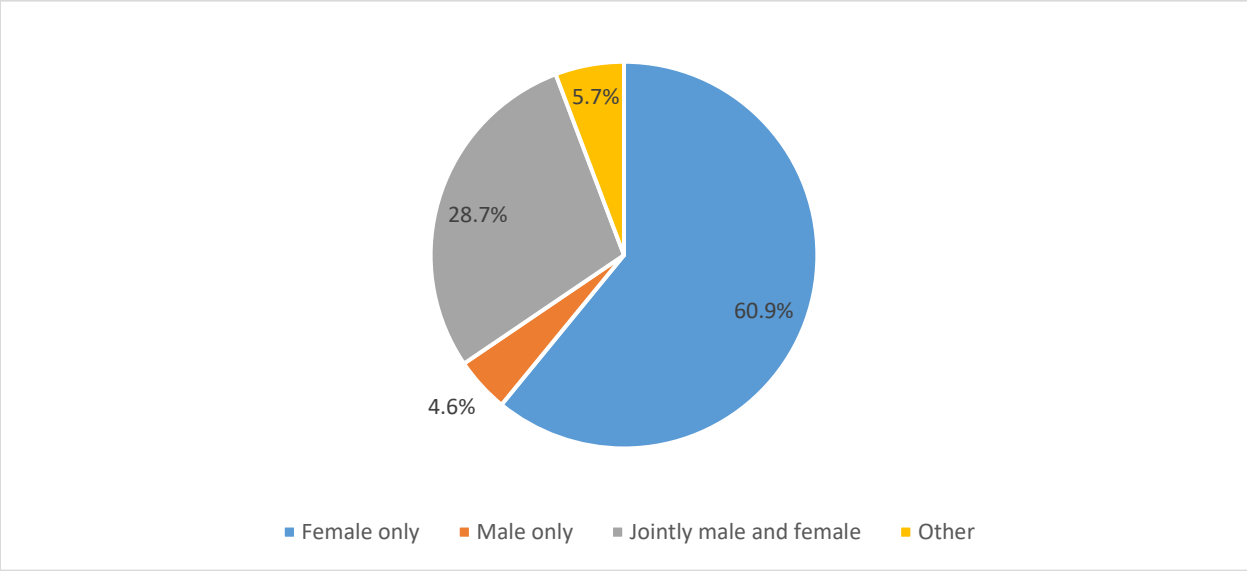


Figure 11: Proportion of gender of business owner in manufacturing (%)

Business age, ownership type and registration status: The age of the business ranged between 1 and 70 years with the average age of sample being 10.6 years. In addition, the average business age for the current kind of business was 8.8 years. The high age implies that businesses are experienced and likely to be sustainable. A past national study showed that the average age of

business closure being of 3.8 years and would likely succeed after 5 - 7 years of existence (Republic of Kenya, 2012). It`s noteworthy to say over 70 percent of the businesses were less than 10 years and started owing to the efforts by previous government to grow the manufacturing sector in the country.

Regarding registration status, nine in ten firms were formally registered (Figure 12). Of these registered businesses, majority (58%) were private companies followed by sole proprietor (30.9%), partnership (7.4%) and public company (2.5%) (Figure 13). Other results show that only 83.9% of the firms possessed trading permit. While the level of formalization appears high there is for efforts to promote more compliance in registration and licensing to reap from maximum benefits in access to markets and opportunities.

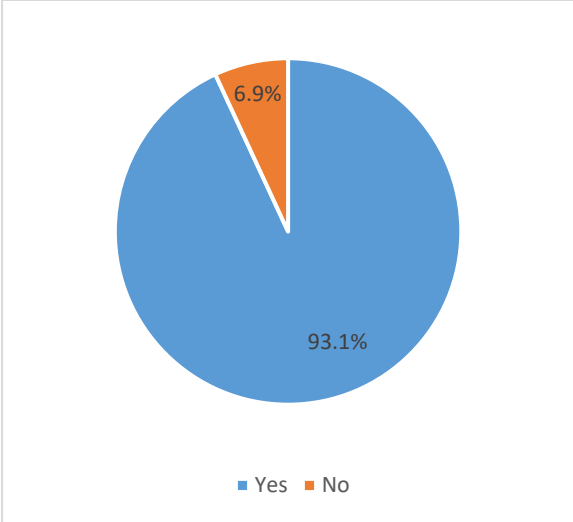


Figure 12: Registration status

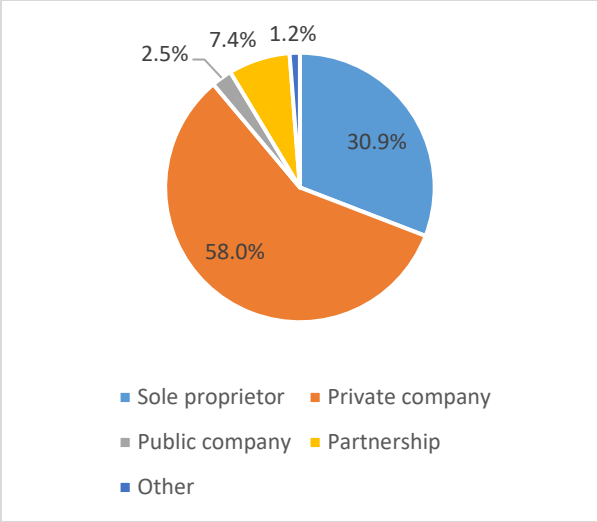


Figure 13: Business ownership Type (%)

The results also show that at least 90 percent of business were local owned signaling growth and future sustainability of the sector (Figure 14). Three in ten businesses were located in rural areas, suggesting potential for growing rural industries (Figure 15). Rural manufacturing can promote livelihoods and economic transformation especially if food and natural resources were cheaply available.

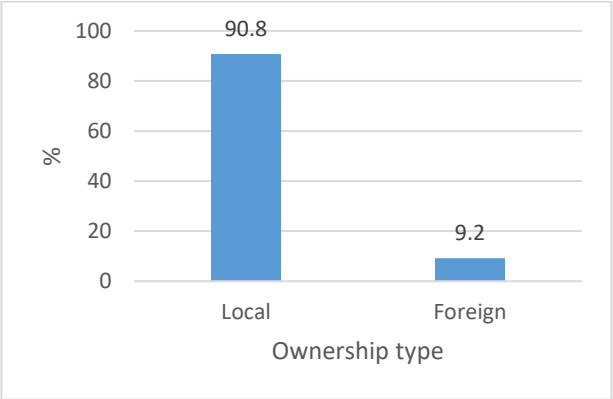


Figure 14: Ownership type

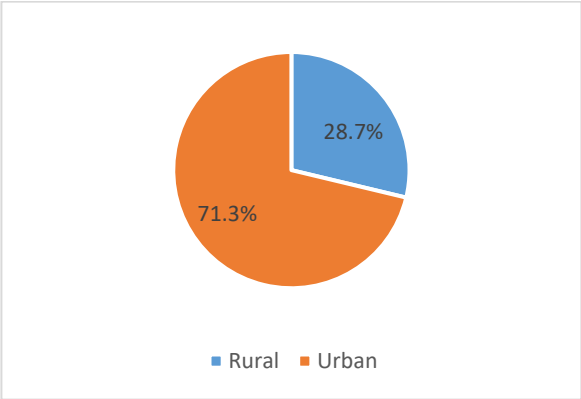


Figure 15: Location of business

Sources of capital: Initial capital for setting manufacturing businesses mostly came from own savings. Six out of ten businesses indicated that they used little savings to start of the businesses as cottage and grew organically overtime (Figure 16). Formal sources like bank loans were only used by 10 percent of the firms. In contrast, this source was key for plugging working capital shortage for 23 percent of the businesses (Figure 17). Savings and loans from SACCOs and chamas are just as important for this function. It is noted access to working capital can minimize business closures and ensure sustainability (Republic of Kenya, 2012). Meanwhile, 17.3 percent of the respondents confirmed that they had accessed credit or borrowed funds in a year with the loan range between KES 700 and 400 million.

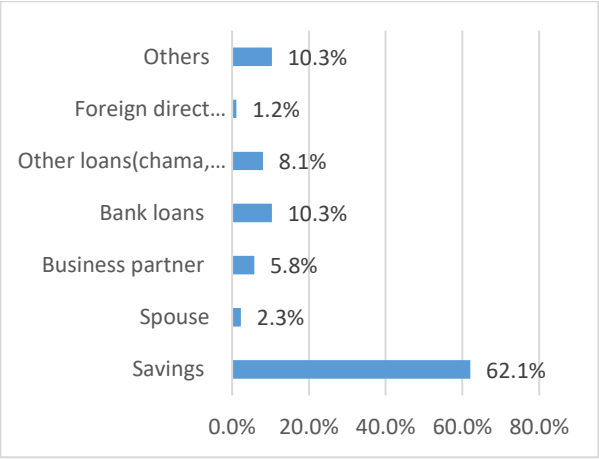


Figure 16: Main source of initial capital

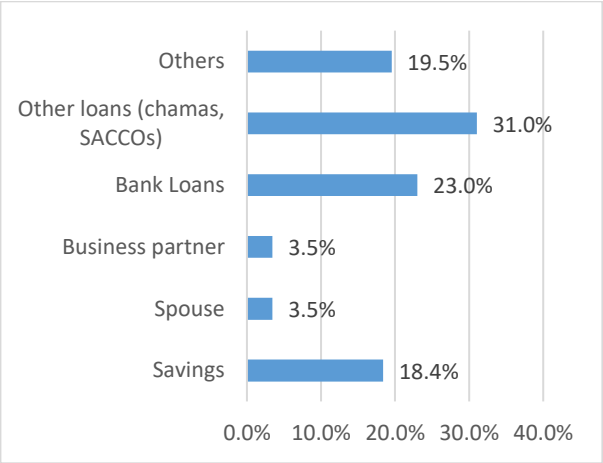


Figure 17: Main source of working capital

Broad manufacturing sectors engaged in: Participation of women in manufacturing is skewed towards food and beverage sector (23.0%), agro-processing sector (19.5%) and textile and apparel sector (16.1%). Except the chemical and allied sector (9.2%), all other sectors had fewer than 5 percent of the business operating in it (Figure 18). Field interviews suggested that the choice of sector was driven by demand for products, availability of inputs and cost of operating the businesses.

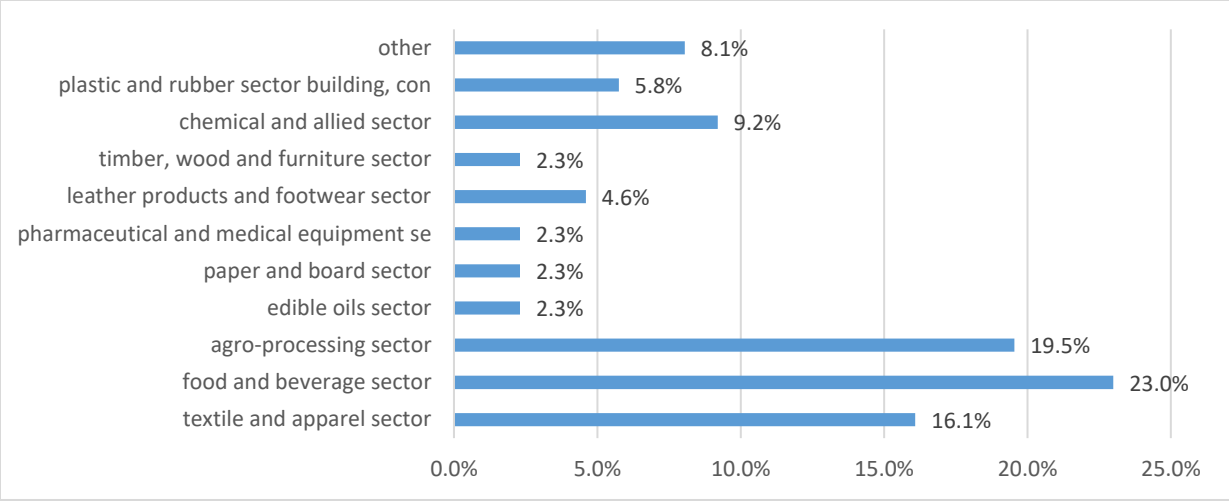


Figure 18: Distribution of businesses across manufacturing Sectors

7.1.3: Employment and Remuneration

Majority of participants (61 percent) who were interviewed operated micro enterprise; 29 percent small enterprises while 10 percent large enterprises. Notably, none of the business was a medium enterprise (having 50 to 99 employees). Most businesses had employed many males (71 percent) than female (29 percent). The finding conforms to Mugendi et al, 2020 who noted the limited number of women employed in the manufacturing sector. The businesses had on average KES 8,805,253.33, KES 656,181.58 and KES162,620.63 annual wage, monthly wage and sub sector wage respectively. The findings indicated that the average monthly wage superseded the average sub sector wage cost which stipulates expensive cost incurred in operating manufacturing sector. Further interrogation through analysis of Variance (ANOVA p=0.000) revealed that there was significant variation on performance of the businesses based on the type of the enterprise.

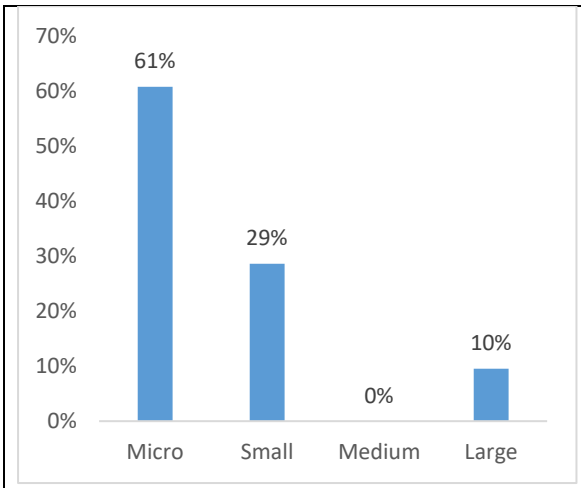


Figure 19: Type of the enterprise

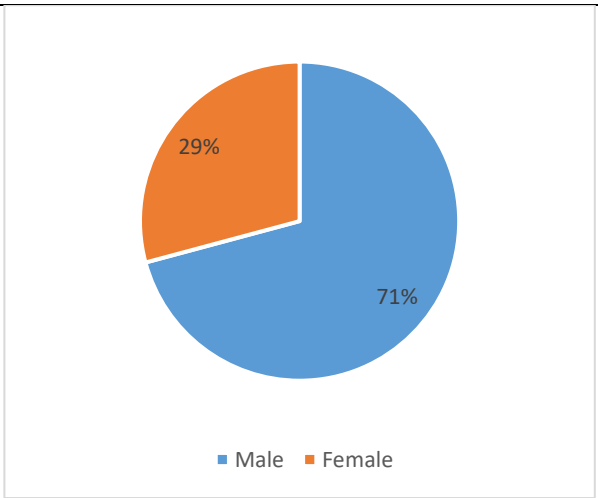


Figure 20: Proportion of male and female employed

7.1.4: Business and Household Incomes

Total household monthly income: The average monthly income for respondents was KES 123,162. Most of the participants (52.11 percent) reported incomes that was below average income with the lowest income of KES 0 and a maximum of KES 700,000. The distribution of monthly income was positively skewed implying that majority of the respondent had income higher than the average income.

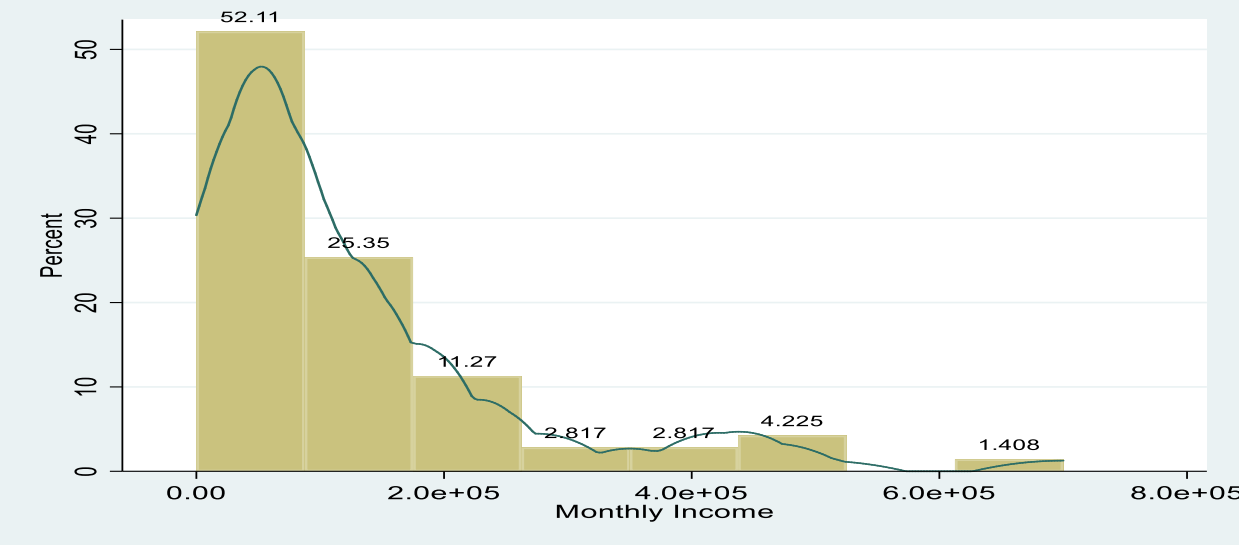


Figure 21: Distribution of Monthly Income

Changes in business turnover, net profit, average sales and value of assets: The participants were interviewed on how their business turnover, net profit, sales price and business value had changed over the last 5 years. The percentage change in turnover ranged from 93 percent drop to 300 percent increase; net profit from -150 percent to 100 percent; sales price from -40 percent to 100 percent; business value from -25 percent to 757 percent. The percentage change in net profit and business value was negatively skewed implying that majority change was below the average. More than 60 percent of respondents had less than 25 percent change in the turnover for the past 5 years. Notably, the percentage change in turnover and sales price of women owners' commodity was positively skewed implying that most women owners change in turnover and commodity price over the last 5 years was greater than the mean. Thus, an indicator of high performance among majority of women compared to the means in terms of change in price of commodity and turnover for the past 5 years.

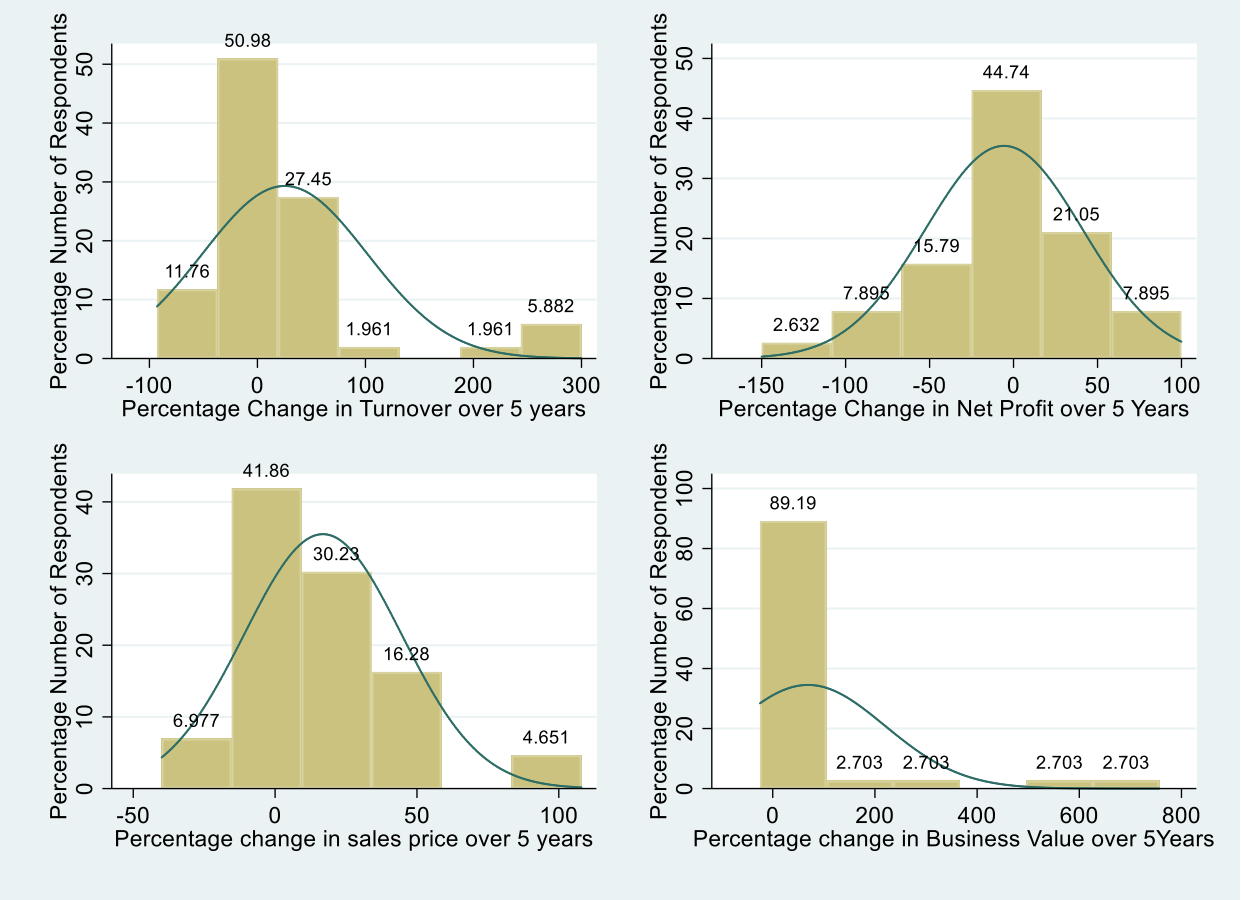


Figure 22: Change in turnover, net profit, sales price and business value

Effects of taxation on business: Around 72 percent of the respondents indicated that their businesses were negatively affected by government taxation. They believed that government needed to address certain tax issues to promote their productivity. About 57 percent each indicated introduction of tax exemption and adjustment of profit taxation; 28 percent tax holiday; 7 percent dividend taxation and 23 percent interest taxation. Tax exemption and profit taxation directly affects operation of the enterprise which explains why majority (57 percent) advocated for their adjustments. Specifically, they want to see the following changes: any form of taxation should be lower than 30 %, better licensing procedures, lower tax rates for new businesses, reduce VAT rate, and tax relief for small businesses. Moreover, 81 percent of the respondents believed that income tax act needs to change in favor of women owned enterprises.

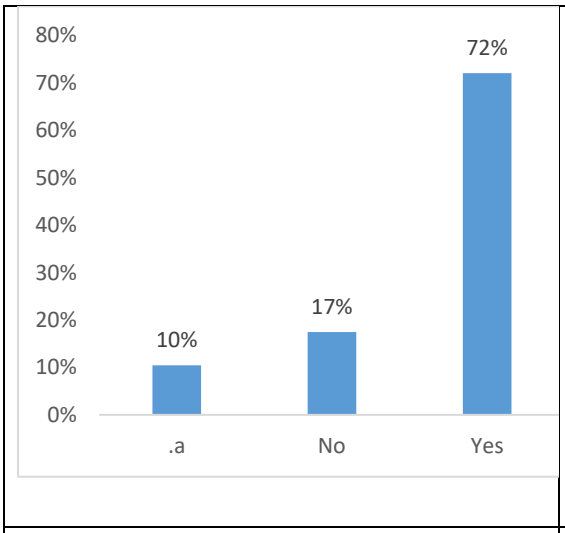


Figure 23: Taxation affect enterprise

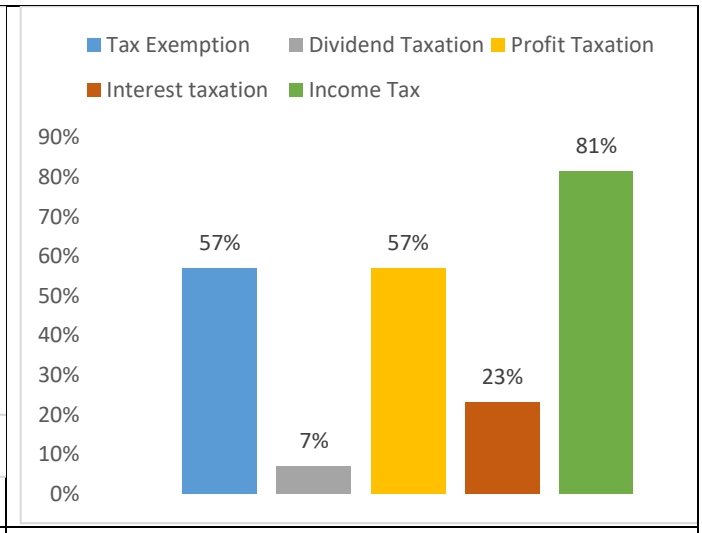


Figure 24: Tax advocacy

In the case study, an entrepreneur complained of high penalties by Kenya Revenue Authority (KRA) on late remittance of value added tax (VAT). The challenge is that the supermarkets and government institutions pay after more than 30 days of delivering the products despite the tax returns to KRA by the owner of the institutions indicating that the payment for the goods delivered was done. The business is therefore not on a pay-on-delivery basis and this leads to delays in paying the required taxes to KRA. When the payment of taxes is delayed, the KRA freezes or blocks the account such that there are no withdraws or deposits which then paralyses the operation of the business enterprise. So where does the business get money to pay the due taxes? (Didas Case study, 2023).

7.1.5: Membership and Participation

KAM and WIM membership: Over 51.7 percent of respondents were members of KAM with the rest being the list of potential members (Figure 18). All the respondents joined between in the period 2010 – 2021 on account increased awareness about the benefits of membership in KAM. However only 20.7 percent of respondents were members of the WIM programme (Figure 19). Since its inception in 2017, the program is steadily increasing its membership. However, non-WIM members indicated low awareness in the benefits of the program, lack of knowledge of the program and high subscription cost as key reasons for non-enrolment. Among non-members, 70 percent expressed willingness to join if they are approached by KAM.

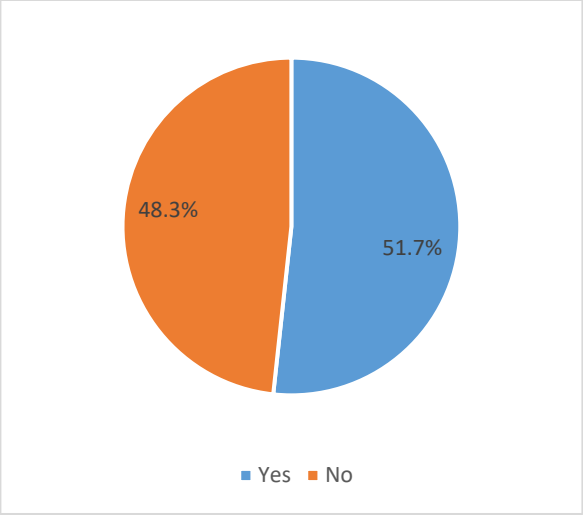


Figure 25: Proportion of respondents under KAM membership

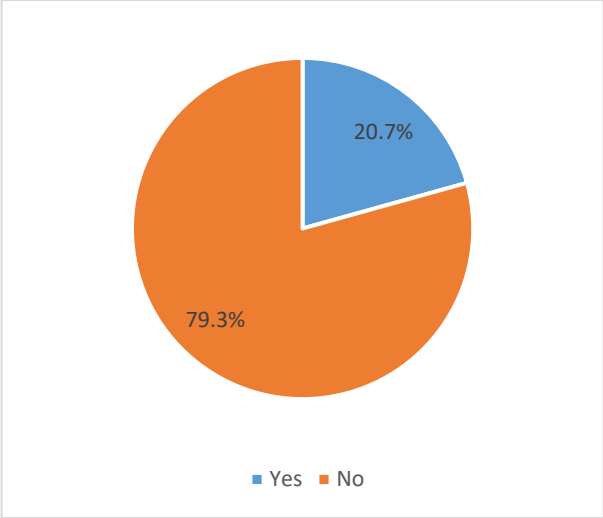


Figure 26: Proportion of respondents under WIM membership

Participation in WIM Activities: Respondents were asked questions to evaluate membership and the level of participation in WIM/KAM activities. Among the respondents, 57.5% (or 50 firms) reported to be members of WIM and KAM. Of these members, 76 percent members benefited from networking activities while another 28 percent engaged in training. Mentorship and coaching were less pronounced at 22 and 18 percent, respectively.

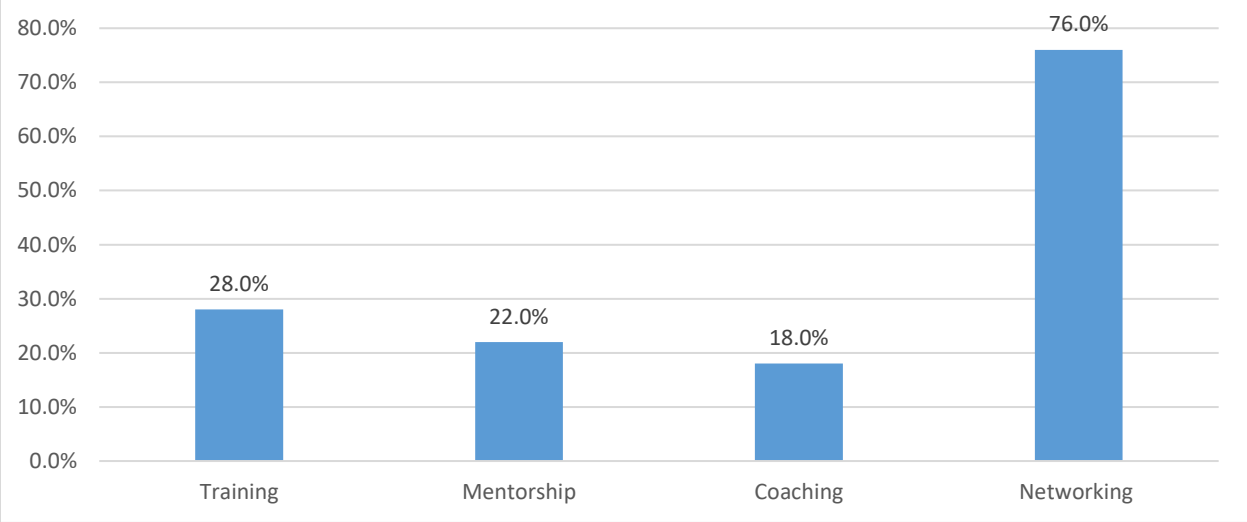


Figure 27: Participation in KAM activities (n=50)

Respondents were asked whether they have participated in specific program activities in WIM and/or KAM. A total of 14 activities were evaluated. Figure 28 shows that 74 percent of the KAM members were attended workshops and galas. Linkages to local markets was a dominant activity for 54 percent of the members. Training in risk management, mentorship, policy support and lobbying, media coverage and, linkages in international markets were attended by fewer than 30 percent of the members.

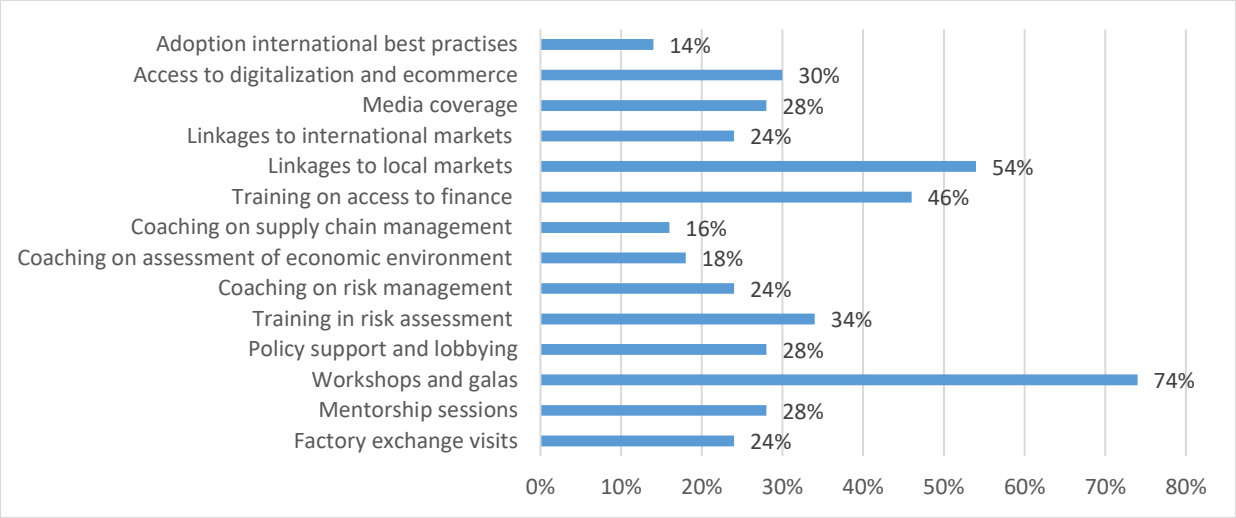


Figure 28: Distribution of participation of different KAM/WIM activities (n=50)

7.2: The Impact of WIM Program on the Performance of Women-Owned Enterprises

This section presents results from the estimation of regression models with focus on analyzing whether the WIM program has impacted the performance of women-owned enterprises. The indicators of performance of women-owned enterprises used in the model are namely (i) percentage changes in profit, (ii) percentage changes in sales, (iii) percentage changes in business assets, and (iv) percentage changes in business turnover. The percentage changes were measured from 5 years ago between 2017 and 2021, using the former as the base period. In most cases, the changes are measured in percentage increases in the business indicators. Due to difficulty of collecting the actual financial information such as profits, sales, business assets and business turnover, the variables in terms of percentage changes were used as proxies.

Four sets of models were estimated using these measures of performance as dependent variables one for each set. The explanatory variables included in the model were age of the respondent, actual number of business employees, number of employees squared, household size, business age, broad manufacturing sector the business is involved in, ethnicity, marital status, access to credit, university level education, private business ownership, sole proprietorship, land ownership, business location (rural/urban), KAM and WIM memberships.

All regressions employed the "censored regression model" or the Tobit 1 model. This model was used to account for the high proportion of zero observations in the dataset. The zero observations indicate that there is no change in the business performance variables between 2017 and 2021.

The estimation results are provided in the tables that follow.

Table 3: Regression results: Dependent variable – percentage change in profit from 5 years ago

Variables	Model I	Model II
Age	8.561*** (3.70)	9.364*** (3.82)

Actual Number of Employees	8.781** (2.14)	10.280** (2.12)
Number of Employees Squared	–0.061* (–1.95)	–0.073* (–1.98)
Household Size	–39.916*** (–3.82)	–40.415*** (–3.75)
Business Age	–0.973 (–0.58)	–0.830 (–0.46)
Broad Manufacturing Sector	2.705 (1.10)	-
Ethnicity	– 6.281* (–1.93)	–8.281* (–1.97)
Marital Status (marital status = 1 if married)	100.804** (2.48)	95.630** (2.65)
Credit Access	99.653*** (3.12)	104.620*** (3.20)
University Education	88.144** (2.81)	103.754*** (2.83)
Privately Owned Business	14.284 (0.36)	32.730 (0.96)
Sole Proprietorship	76.160 (1.51)	99.500* (1.81)
Land Ownership	–32.87 (–1.28)	–31.154 (–1.11)
Location (location = 1, if rural)	27.405 (0.86)	23.394 (0.67)
KAM membership	–85.479** (–2.40)	–96.978** (–2.43)
WIM membership	–26.275 (–0.71)	–40.325 (–1.10)
Constant	–301.158 (–3.41)	–325.237 (–3.52)
Pseudo-R^2	0.15	0.14
F (16, 20), H_0: All coefficients = 0	2.52 p-value = 0.027	2.74 p-value = 0.017

Number of observations	36	36

Notes: The numbers in parentheses are t-values and derived using robust variance and standard errors. *** *Significant at* 1%; ** *Significant at* 5%, **Significant at* 1%.

From Model I, the variables that significantly influenced changes in business profit (at 5%) are: age, total employment, household size, marital status, access to credit, university education and membership to KAM. The signs of coefficients of these variables are as expected except for membership to KAM, where one would expect to contribute positively to increasing profit instead of reducing it.

The coefficients of the following variables are weakly significant: square of total employment and ethnicity. In theory, employment of labor will increase production or profit up to a certain optimal level and as it increases would then turn out to have diminishing contribution. Interestingly, the model results show that ethnic groups have some weak influence on business profit which means that belonging to some ethnic communities seems to have advantage or disadvantage on performance of the enterprise.

In the second equation (Model II), the broad manufacturing variable was dropped leading to another variable that is, sole proprietor ownership that significantly contribute to increase in profit. The same set of coefficients are significant indicating robust results.

Two regression models were estimated using percentage change in business sales from 5 years ago as dependent variable. It is used as another indicator of performance of women-owned business. However, the dependent variable for each regression is measured differently. For Model I, the actual variable is the percentage increase in business sales from five years ago while for Model II, the dependent variable accounts also for the percentage decrease in business sales from 5 years ago. A similar set of explanatory variables as above was used in the regression. Again, to account for the high proportion of zero observations, Tobit 1 model or censored regression model was employed. The regression results are depicted in the table that follows.

Table 4: Regression Results: Dependent variable - percentage change in business sales from 5 years ago

Variables	Model I	Model II
Age	1.968*** (5.88)	2.770*** (6.10)
Actual Number of Employees	-0.480** (-2.37)	-0.360 (-1.13)
Number of Employees Squared	0.001** (2.20)	0.001 (0.73)
Household Size	-6.878*** (-3.89)	-8.784*** (-3.37)
Business Age	2.529*** (6.46)	2.241*** (4.18)
Broad Manufacturing Sector	2.803*** (3.66)	0.951 (1.29)
Ethnicity	-1.553**	-1.276***

	(-2.51)	(-2.46)
Marital Status (marital status = 1 if married)	8.718 (1.14)	11.587 (1.69)
Credit Access	44.992*** (4.78)	30.229*** (3.34)
University Education	-3.443 (-0.41)	15.741** (2.18)
Privately Owned Business	-108.443*** (-9.67)	-86.775*** (-5.08)
Sole Proprietorship	-104.256*** (-8.77)	-78.765*** (-6.03)
Land Ownership	-2.930 (-0.39)	5.314 (0.36)
Location (location = 1, if rural)	-8.241 (-1.43)	11.154 (1.20)
KAM membership	19.203** (2.20)	19.057 (1.64)
WIM membership	39.378*** (3.96)	28.762*** (3.70)
Constant	13.869 (0.71)	-50.658*** (-3.45)
Pseudo-R^2	0.23	0.30
F (16, 20), H_0: All coefficients = 0	13.56 p-value = 0.000	1344.56 p-value = 0.000
Number of observations	38	30

Notes: The numbers in parentheses are t-values and derived using robust variance and standard errors. *** *Significant at* 1%; ** *Significant at* 5%, **Significant at* 1%.

A high number of variable coefficients turned out to be significant. These include age, total employment, square of employment, household size, business age, ethnicity, credit access, university education, types of business ownership, and memberships to KAM and to WIM. The signs of the coefficients for employment variables are not as expected from economic theory. However, it is possible that the negative sign for the coefficient of number of employees might be substantially contributing to the costs overshadowing the positive contribution to output.

The most remarkable result is that the coefficient of the WIM membership is positive and significant, implying that there is evidence of its effectiveness in increasing women-owned enterprise business sales. At the same time, KAM membership has positive contribution on the same.

In Model II regression, a number of variable coefficients are also significant such as age of respondent, household size, business age, ethnicity, credit access, university education, business ownership variables and WIM membership. The employment variable coefficients are no longer significant as well as membership to KAM.

The evidence of WIM membership having a likely impact on the performance women-owned enterprises are due to the several activities initiated by the program. These include mentorship and coaching, training and workshop, factory visits and networking,

Table 5: Regression results: Dependent variable - percentage change in business assets from 5 years ago

Variables	Model I	Model II
Age	4.643 (0.90)	17.952 (2.47)
Actual Number of Employees	-2.706 (-1.39)	-1.595 (-0.82)
Number of Employees Squared	0.005 (0.98)	0.0004 (0.06)
Household Size	9.416 (0.42)	-56.873 (-1.94)
Business Age	7.179* (2.01)	8.301* (1.89)
Broad Manufacturing Sector	4.701 (0.69)	-10.497 (-1.70)
Ethnicity	-9.518 (-1.25)	-8.607 (-1.66)
Marital Status (marital status = 1 if married)	77.493 (0.89)	-65.315 (-0.92)
Credit Access	395.668*** (3.45)	451.566*** (5.77)
University Education	-18.895 (-0.28)	28.829 (0.47)
Privately Owned Business	93.995 (0.94)	-510.356*** (-3.58)
Sole Proprietorship	-37.561 (-0.43)	-510.356*** (-3.58)
Land Ownership	33.876 (0.30)	-247.082* (-2.00)
Location (location = 1, if rural)	-94.915 (-1.60)	4.653 (0.05)
KAM membership	-77.360 (-0.88)	23.021 (0.31)
WIM membership	185.640* (1.95)	189.610*** (3.53)

Constant	-327.533 (-1.31)	142.731 (0.84)
Pseudo-R^2	0.10	0.19
F (16, 18), H_0: All coefficients = 0	2.57 p-value = 0.028	1488.71 p-value = 0.000
Number of observations	38	25

Notes: The numbers in parentheses are t-values and derived using robust variance and standard errors. *** *Significant at* 1%; ** *Significant at* 5%, **Significant at* 1%.

Percentage change in business assets from 5 years ago, between 2017 and 2021 is used as a third indicator for performance of women-owned enterprises. This variable is the dependent variable for the next set of regressions. As in the second set of regressions, two measurements of the dependent variable are considered namely, the percentage increase in the business assets from 5 years ago and percentage change (both increase and decrease) in business assets from 5 years ago, respectively, for Model I and Model II. Again, the regression model included similar set of regressors and employing the same regression technique.

For Model I, the estimation yields only a few variable coefficients that are significant. These are age of business, access to credit and membership to WIM. Similarly, Model II also only gave a few variable coefficients that are significant. These variables included age of respondent, household size, age of business, access to credit, types of business ownership, land ownership and memberships to KAM and WIM.

Although some of the variable coefficients do not portray the expected direction of effects, the variable of interest, the membership to WIM has significant positive effect on accumulating business assets.

Finally, the set of regressions with percentage change in business turnover from 5 years ago as the dependent variable and similar set of explanatory variables did not give plausible results.

The above regressions using business turnover as dependent variable, are not plausible since the "hypothesis that all coefficients taken altogether being equal to zero" is not rejected at 5 percent level of significant. This means that the regression model has no power to explain the variations in the percentage change in business turnover between 2017 and 2021.

In general, for women-owned enterprises the variables namely age, total employment, square of employment, household size, business age, ethnicity, credit access, university education, types of business ownership have significant contributions to the performance of women-owned enterprises. Age, total employment, marital status, access to credit and university education all contributed to the improved performance of women-owned enterprises. On the other hand, empirical findings in this study showed that household size and ethnicity are likely to restrict business performance. It is important to note that the women's businesses also follow a diminishing marginal return due to an increase in labor beyond its optimal size. This is shown by the negative and significant coefficient of the square of employment/labor. And finally, the empirical results seem to suggest that memberships to KAM and to WIM have contributed positively to the higher business performance of the women-owned enterprises. This could have

been attributed to the mentoring, training, networking and other activities WIM has been providing to its members.

8.0. WIM PROGRAM AND IMPROVEMENT OF BUSINESS SKILLS OF WOMEN.

8.1. Focus Group Discussions Results

The team explored if WIM training program attended by women had improved their business skills. Those who had attended the training stated that it had enabled them to thrive in the manufacturing sector. Other trainings attended include Women in Leadership Forum and the Federation of Kenya Employers (FKE) in conjunction with international Labor Organization (ILO) training for women managers. The FKE training took three months and trainees sat for an international examination. On qualification, one was awarded a badge to show that she is an experienced manager in the manufacturing industry. Some of the participant maintained they have never attended WIM training, but, have attended other trainings that have played pivotal role in enabling them thrive in the manufacturing sector. This shows that women in manufacturing value and are thirsting for training and mentorship courses that will capacitate them to succeed in the sector.

Furthermore, the KIIs with targeted participants pointed at a positive impact of the WIM program on the participating women's business skills. Specifically, one key informant reported that she underwent training and coaching to sharpen her leadership skills, which exposed her to leadership at an individual level but also in her business. According to the respondent, the leadership training taught her not to micromanage people but rather to train and equip, then delegate duties. She admitted that she has since grown her business through this technique. The training also taught her how to manage time and make informed decisions.

8.2. Regression Results and Discussion

The regression results (Table 5) also show evidence of WIM and KAM membership having an impact on the performance women-owned enterprises. Several activities initiated by the program which have contributed to the improvement of business skills that impacted positively on the enterprise performance were acquired through: organized factory exchange visits; mentorship sessions through meetings with keynote speakers in meetings and buddy system from other successful women entrepreneurs; training; workshops, GALAs and seminars to facilitate interaction between women entrepreneurs & industry; undertaking coaching on development of effective risk and contingency systems, assessment of the macro and microenvironments and identify the merging opportunities, adoption of new and innovative strategies on how to sell and interact with the supply chain, adoption of International Best Practices such as WIM at Chrome partners, WIM at BOC Kenya, WIM at SilAfrica and WIM at Isuzu. All these activities are meant boost the business skills of the woman who owns a business and is a member of WIM.

Therefore, the importance of training in the acquisition of business skills cannot be underrated. KAM should market its WIM program and encourage women to attend. The program should be flexible and even be mounted online so as to tool women with necessary skills, mentorship and training including the very busy once in the in the manufacturing sector.

9.0. THE IMPACT OF WIM PROGRAM ON WOMEN'S ACCESS AND CONTROL OVER RESOURCES.

9.1. Focused Group Discussion Results

FGD discussions revealed that over time, women have achieved milestones in enhancing their access to, and control over resources. The participants opined that despite persistent structural challenges, women have been able advance their access to and control over resources, with leading women setting the pace and example for others. The women reported leveraging on social enterprise funds such as the Women Enterprise fund and other women-targeted finance outlets such as "chamas" or "merry-go-rounds" and table banking from Kenya Women Finance Trust (KWFT) to access resources that gave them resources for investment, property ownership, and by extension collateral for higher credit access and investment.

9.2: Descriptive Statistics

Land ownership, and decision on use of land: Land ownership is important as it may provide security in case of separation or divorce. It also gives women positive influence in their homesteads and reduces their susceptibility when it comes to violence and discrimination (KNBS and ICF, 2023). The following figures show land ownership, type and the type of decision taken on its use.

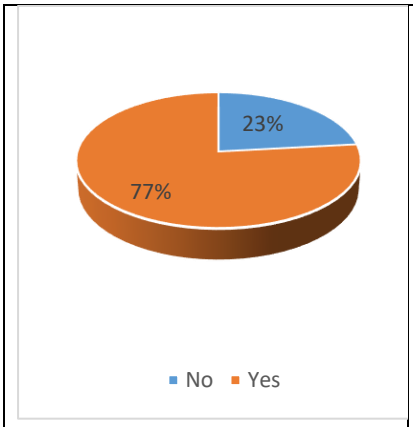


Figure 29: Household having land

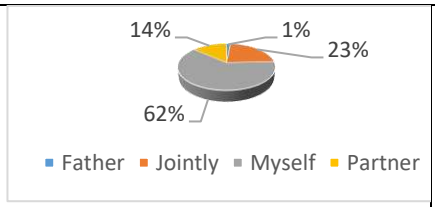


Figure 30: Type of land ownership

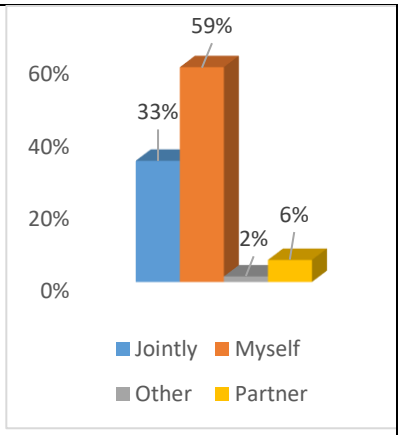


Figure 31: Decision on use of Land

Majority of the respondent's (77 %) reported that their households owned productive assets such as land. In Kenya, only about 31.6 percent of the population owned land, out of which 4.5 percent own land alone, 24.5 own land jointly with spouse/partner only while 2.6 percent owned land jointly with another party (KNBS and ICF, 2023). Among the individuals who owned land, 62 percent had their own title deed while 23 percent jointly owned land with their partners/spouses, one (1) percent had land ownership was under their father and 14 percent ownership was under their spouse/partner alone.

Majority of respondents 59 percent expressed that they make decisions on use of land on their own, while 33 percent said that decision making on the use of land are done jointly with the spouse/partner, 6 percent of respondents indicated that the decision on use of land was made by

their partner/spouses on their behalf while 2 percent did not disclose who made decision on use of land.

Purchase of productive asset and level of access: The findings indicate that the level of access of productive assets among majority of respondents was easy.

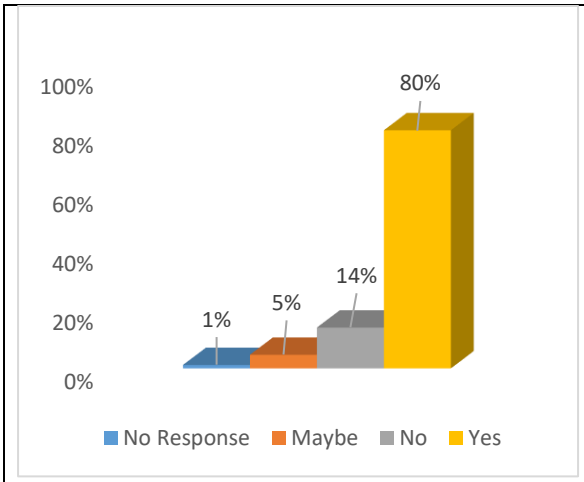


Figure 32: Purchase productive asset without permission

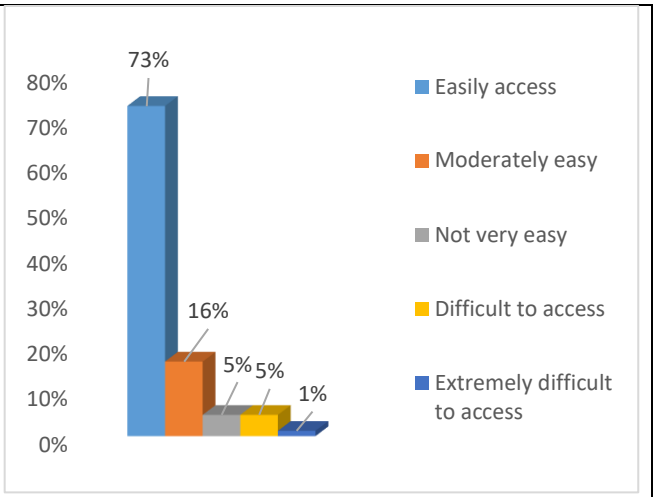


Figure 33: Level of access of productive asset

Majority of the respondents, 80 % said that they could purchase assets without permission from their spouses/partners, 14 percent had to seek for permission fast, 5 percent were not sure while 1 percent did not give their response. Moreover, on the ease of access of productive assets, 73 percent had ease of access; 16 percent moderately easy, 5 percent each not very easy and difficult in accessing productive asset while 1 percent extremely difficult to access the productive assets.

Access of productive asset after participation in KAM/WIM: Respondents were questioned on whether the level of access of productive asset was easy after participating in KAM and WIM.

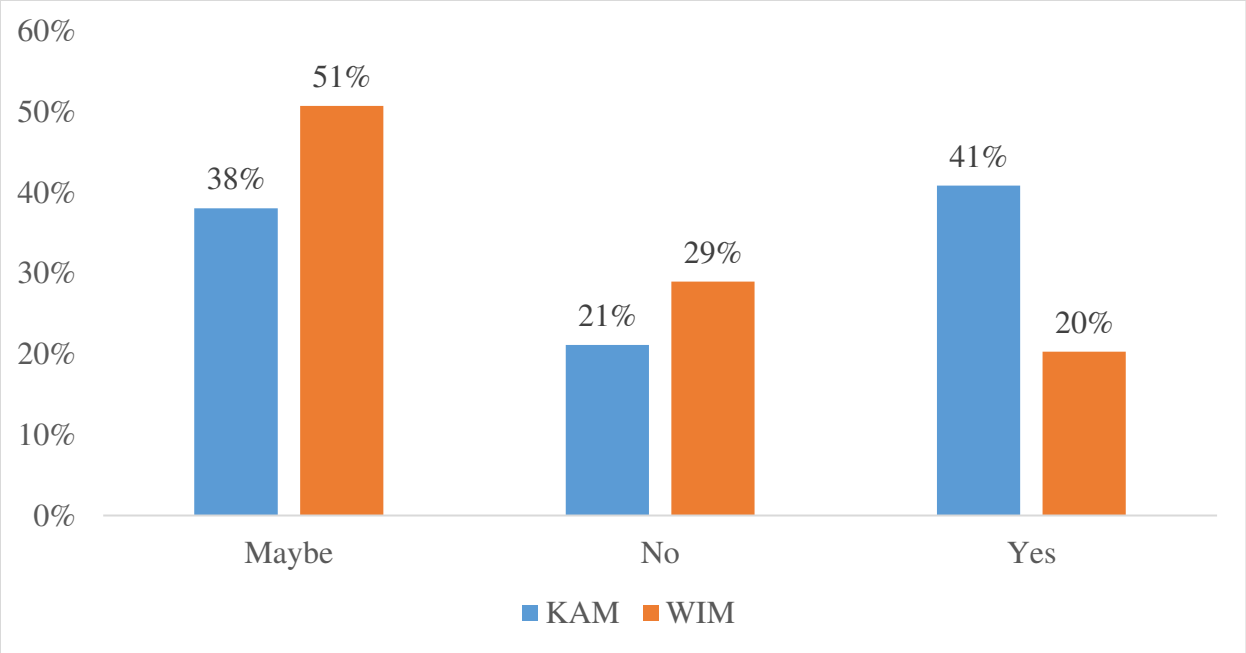


Figure 34: Access to productive resources as a result of KAM/ WIM membership

38 percent and 51 percent of respondents were unsure about how KAM and Wim respectively had affected their access and control of productive assets. The number of respondents who indicated that participation in KAM and WIM had not affected their access and control of productive resources was 21 percent and 29 percent respectively. 41 percent and 20 percent of respondents agreed that participating in KAM and WIM respectively had eased their access and control of productive assets. The findings showed that majority of respondents who had participated in WIM were unsure about how whether the program had eased their access and control on productive asset while majority who had participated in KAM noted the improvement in accessing productive asset after participation. There was variation (ANOVA) in performance based on the effect of participating on KAM and WIM on access and control of productive assets (p=0.000).

9.3: Regression Results and Discussion

The estimated models presented on Table 6 on the determinants of women's access and control over household's productive resources considered access to household assets, control over earnings and large purchases as dependent variables. The level of access means that the women can easily have access to household assets. On the other hand, control over earnings and large purchases allows women to act on their own ability. Again, the explanatory variables included are WIM and KAM memberships and similar controls variables used in decision making models. Again, the models were estimated using robust standard errors to correct for incidental heteroskedasticity.

Table 6: Regression Results: Level of Access and Control Over Household's Productive Assets

	Model 1	Model II	Model III
	Level of Access to Household assets	Control over Household	Control over large household

		earnings	Purchases
	Coefficients	*Coefficients*	*Coefficients*
Age	0.048	0.062**	0.062**
Marital Status	-1.079**	-	-
Experience	-0.001***	-0.070**	-0.043**
Monthly Income	-0.000	-0.000	-0.000
WIM participation level	-0.082	-0.135	-0.157
Level of Education			
Tertiary/College	-1.201**	-0.641	0.256
University	-0.778	-0.120	0.091
Size of the household	-0.102	-0.279**	-0.327**
Sole Proprietors	-0.355	0.266	0.136
Private Company	-0.546	0.794	0.230
KAM Membership	0.733	-0.234	0.164
WIM Membership	0.542	0.207	0.042
Constant	0.347	0.685	0.002
N	69	71	71

Notes: *** *Significant at* 1%; ** *Significant at* 5%, **Significant at* 1%.

The results show that age, marital status, experience, education and household size are important factors that determine the level of access to productive assets and control over earning and large purchases by women in the households. While age of women raises the likelihood of unilateral access and control over resources, the other attributes again limit them in handling the said resources. The findings show that married women are less likely to have complete access to household productive assets and economic resources. Again, neither being a member of WIM nor KAM change the cultural practices where married women have to ask permission with their spouses before they can have their hands on the common household economic resources.

10.0. IMPACT OF THE WIM PROGRAM ON WOMEN'S ECONOMIC DECISION MAKING

10.1. Focused Group Discussion Results

Whereas most of the findings recorded elaborated on challenges women faced in decision making, targeted key informants who have participated in the trainings reported that the WIM program had positively impacted on their decision-making skills. One respondent reported that she had equal access to finances as her spouse, even when they were both signatories to their bank accounts. However, she noted that the heavy financial decisions - those that touched on strategic and high value decisions, such as buying land, were more inclined to be the man's responsibility. This, she

explained, sometimes hinders her from taking the lead in investing in an idea that she considers viable for she has to consult with her husband to make joint decisions. This limits her financial freedom which according to her, implies "*having access to money that I can make decisions about without consulting anyone and even when I make a bad decision, I just learn from it and don't have to explain it to anyone.*"

In the Kenya Demographic Health Survey (KDHS) of 2022, the Kenya National Bureau of Statistics found out that 55 percent of married women made their own decisions on the use of their own earnings while 40 percent made these decisions jointly with their spouses. They found that for 4 percent, their spouses made the decisions on the use of the women's earnings (KNBS and ICF, 2023).

With regard to use of their co-owned properties, she reported joint decision making. However, for individual businesses, each makes their own decisions which are respected and supported by the other.

10.2: Descriptive Statistics

Assessment of decision-making behavior was based on seven decision areas including; control over own earnings, control over partner`s earnings, control over large household purchases, benefit and use of business income, decisions about investing in the business, decisions about savings and credit. The study also assessed independence in making decisions since joining KAM/HIK. To further evaluate decision making by respondents, descriptive statistics were applied whose results are presented in the three figures that follow.

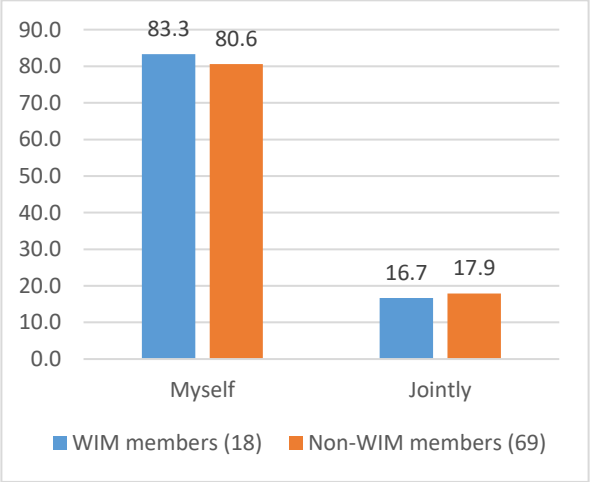


Figure 35: Respondents' control of own earnings (%)

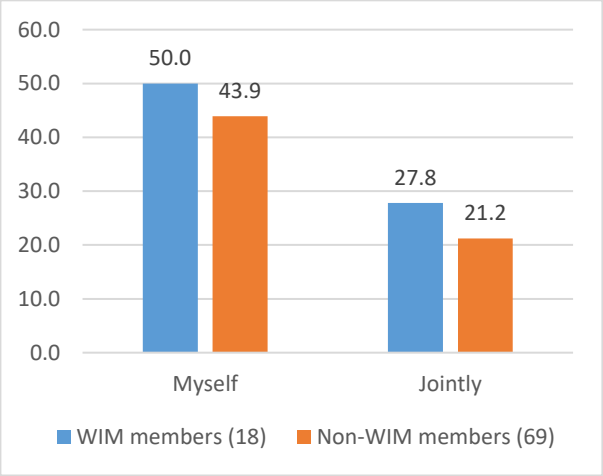


Figure 36: Respondents' control of spouse`s own earnings (%)

The results show that over 83 percent of WIM members had control over own members compared with 80.6 percent among members (Figure 18). The differences (t-test) in proportion are statistically different across the two groups (p=0.000). In addition, control of spouse`s earnings were higher among WIM members than non-WIM members. The high correlation between control of earnings and membership suggests the potential impact of WIM in supporting income.

The results further show that six in ten respondents made other key household decisions independent of their partners (Figure 28). The power of decision making is less pronounced control over business income than other key decisions. KIIs affirmed that the WIM is deconstructing the gendered bias that women cannot make the best leaders through mentorship. Coaching and networking. Since some businesses are jointly owned, the insights from the programme and positively impacting on how women leaders support these businesses.

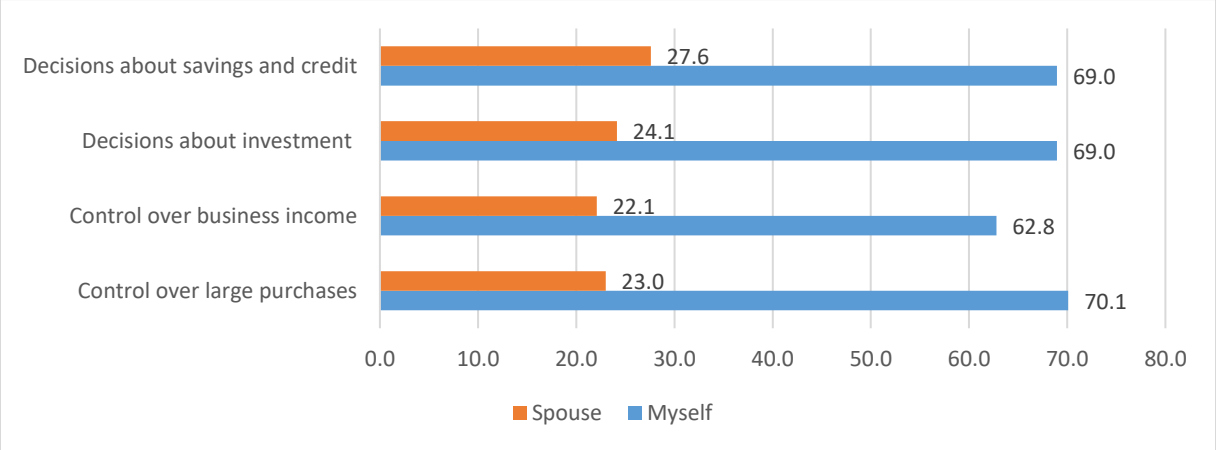


Figure 37: Distribution of decision behavior among respondents

A key objective of KAM and WIM membership is to nurture women leadership whilst growing their businesses. Respondents were asked about the impact of decision making after enrolment and results are presented in Figure 38.

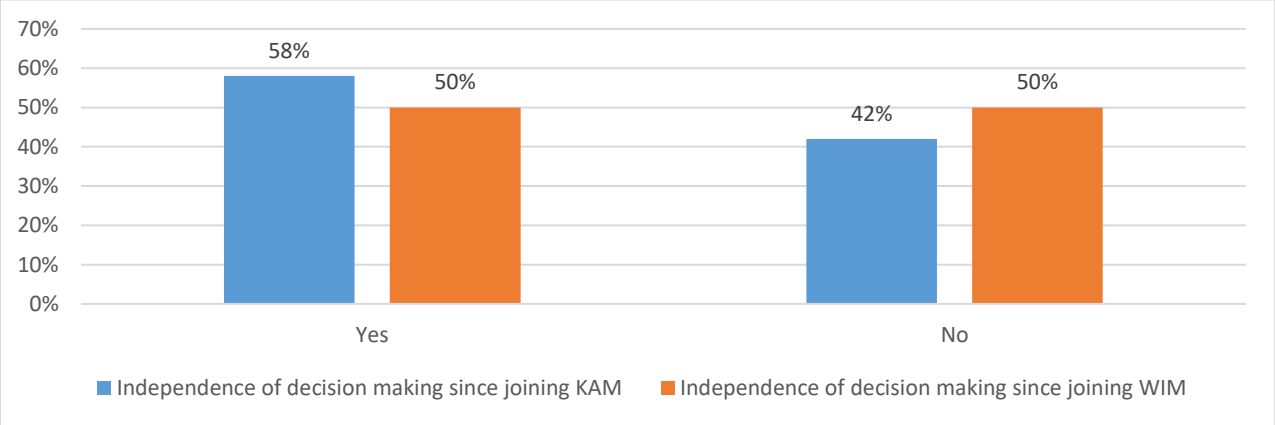


Figure 38: Independence of decision making since joining WIM/KAM (n=50)

Figure 38 shows that 58 percent feel that independence of decision making has increased since becoming KAM members. Similarly, half of WIM members reported an improvement of decision making in their businesses and life. The assessment suggests that the program is useful in promoting empowerment through independent decision making.

10.3: Regression Results and Discussion

This section analysed how the WIM program has impacted on women's access and control over resources and decision making in public and private spheres. A binary Probit model was employed to estimate models to identify what factors help women to have economic empowerment. This means that women are being able to make decision unilaterally or by themselves alone on the access, control and use of the household productive resources. Specifically, among the variables of interest are the women's decision on savings, investment and use of properties, as well as access and control over household assets, earnings and large purchases. In the model, the explanatory variables included WIM and KAM memberships and control variables such as age, education, income, marital status, business experience, household size and type of business.

Table 7 shows the summary of regression results on women's decision making while Table 6 presents regression results on women's level of access and control over household productive assets. The models were estimated using robust standard errors to correct for incidental heteroskedasticity.

Table 7: Regression Results – Decision Making by Women Alone in the Household

	Model I	Model II	Model III
	Decision on Investment	Decision on Savings & Credit	Decision on use of Properties
	Coefficients	*Coefficients*	*Coefficients*
Age	0.009	-0.039	0.025
Marital Status	-0.079**	-0.061**	-0.001**
Experience	-0.000	0.000	0.000
Monthly Income	0.048	-0.081	-0.141
WIM participation level	0.000	0.000	0.000
Level of Education	-2.458*	-0.211	0.104
Tertiary/College	-2.521*	-0.150	-0.743
University	-0.386**	0.051	0.067
Size of the household	0.385	0.449	0.713
Sole Proprietors	0.691	0.123	-0.061
Private Company	-0.369	0.069	0.704
KAM Membership	-0.002	-0.266	0.477
Marital Status	-	-1.893***	-3.620***
Constant	4.629**	3.467**	0.336
N	71	71	71

Notes: **** Significant at* 1%; *** Significant at* 5%, **Significant at* 1%.

The results show that marital status, experience, education and size of the households are important factors that determine decision making by women in the households. However, these characteristics remarkably restrict women to make unilateral decisions on how to turn household resources into productive use. The findings show that married women are less likely to make sole decision on acquisition of savings and credit and control over household properties implying that decision making at the household level is either to be made jointly with spouse or made by the spouse alone. Notably, participation in WIM and KAM programs did not change the status quo. This means that the cultural norm is still very strong and is practiced within the household where married women, regardless of education and experience, respect the other partner in the marriage.

11.0. THE INFLUENCE OF WIM PROGRAM ON GENDER POWER RELATIONS/ DYNAMICS AT THE HOUSEHOLD LEVEL.

Gains made in strengthening power relations were reported mostly in the workplace, and more so, gained from the mentorship received from the women who had been in the manufacturing sector much longer. FGD participants from Kisumu/ Kakamega stated the importance of encouragement from other women manufacturers. For instance, the participants gave accolades to their chairperson stating that she was a significant contributor to their success. They reported that her support and encouragement could not be underrated because it enabled them to thrive in the manufacturing business, without which some of them would be out of business. They stated that they looked up to her for assistance in hard times as well as mentorship on how to deal with opposition from family (men) and community (instilled fear and gender role expectation).

To affirm this notion, a participant stated;

"*The chairlady can attest the number of times I have been back to her being very angry about the men above me trying to pull me down and push me into a corner. And I think I got the fighting spirit from her, the first two times. I used to really cry out loud and I used to be so angry. But I gathered the courage from her, and now I want to be who she is in the next twenty years. I want to be that lady who would sit in a board meeting and tell my boss, whatever you're saying is not right we need to take this direction, and he agrees entirely with me without going back to find another man to agree with me*".

In a different FGD, a participant commented that men in manufacturing are a bit rough with the female investors, as such women investors needed to have guts to forge on and not give up along the way. This meant that women manufacturers needed to develop resiliency to withstand resistance and intimidation from male counter parts, which calls for mentorship, for character development and skill training from their early stages in live. One participant stated;

"Yes, I sit in big meetings, where I find myself as the only girl. Here the men (big boys) try to intimidate me, they mock me in one way or another because probably they'd feel threatened that there's that niche a woman will always bring on the table. But we are in this space, we are doing it and it's possible."

This is a clear indication that gender differentiated socialization of women and men by socializing agents, bequeath differentiated traits which unfortunately are not in favor for women and don't benefit manufacturing sector. Thus, there is need for a gender transformative approach to be implemented at all social level, from individual, parents, community,

institutions, policies etc, by engaging socio-ecological model and drawing insight from organizations such as USAID, WUSC, Plan International that are situating and interacting with gender norm change using different programs and approaches. WIM should also organize retooling sessions where women meet and encourage one another, sort of experience sharing and role play it could be online with a moderator.

Moreover, from the FGDs, participants identified the following characteristics as being necessary if women have to succeed in manufacturing industry.

Figure 39: Women's necessary characteristics to succeed in the manufacturing sector

The above characteristics are indicators that women have voice, power and agency and thus empowered. These behaviors are considered masculine. Evidence shows that women are less self-assured than men (Kay & Shipman, 2014). Therefore, women lack self-confidence to take on greater technical responsibilities. SOWON (2020) observe that since women are expected to be feminine, women who display too much "male" behavior (such as confidence) are not well received by their peers at the top because they appear to be "not feminine enough" and inauthentic. Yet women who display too little of this behavior are perceived as too feminine and not suited for the manufacturing. Women are not socialized to believe in themselves, they particularly second guess their decision or actions and look for affirmation from significant others. Such lack of self-assurance for girls emanate from agents of socialization, structure and institutions results to low confidence levels in girls/ woman in later life and especially in the world of work. Yet, as per the participants, confidence matters as much as competence to succeed. Agreeing with women participants Shipman & Kay (2009) in her book *Womenomics* states that lack of confidence is the dark spot and a force that is clearly holding women back from succeeding.

Resilience was also mentioned by women participants as a trait women manufacturer cannot afford not to have. They stated that women cannot afford to stop at the bottleneck once encountered. Additionally, women should always be open and willing to learn new products, their old ways of doing things to new innovation and ideas. There is need to be patient without giving up, a risk taker and having a positive attitude. This was well articulated by a participant who stated;-

"*Integrity and being trusted in the way one handle clients, handle self. Women in manufacturing must be truthful with a high level of integrity in terms of keeping their word. For instance, if they tell a client they will deliver on the 5th let the item be delivered on the 5th. Additionally, women manufacturers should exercise integrity while dealing with their staff and employees*".

Assertiveness is another characteristic that was considered necessary for women in manufacturing to thrive. They argued that this should be coupled with level headedness. It was clear from the FGDs that manufacturing sector was not for the fainthearted women. It calls for women to work hard to actualize their vision. They should be able to tolerate stressful conditions at workplaces.

From the foregoing, the situation in manufacturing demand that women have to adapt to new personalities in order to thrive and survive. Majority of participants felt that developing new personalities was necessary ingredient as one put it:

"I'm in a space where I feel so pressed, so I need to develop another thing/ personality that I didn't have. This will make me to react differently to the environment. So, to me it's acquired because the needed personally was not given to me during my upbringing. My parents did not train me for this space".

That means there is need for re-socialization of women into different personality traits, perception and attitude that befits manufacturing.

12.0. CONTRIBUTION OF WIM PROGRAM TO THE ATTAINMENT OF NATIONAL INDUSTRIALIZATION POLICY OBJECTIVES

The National Industrialization Policy has ten objectives ranging from increasing production, increasing investment, increasing regional market share, increasing funding availability as well as enhancing regional distribution of manufacturing enterprises outside Kenya's major urban centres. To realise these objectives, the Policy pursues strategic interventions such as creation of a business-friendly environment for private sector-led industrialization; capacity building and skills upgrading for the manufacturing sector; facilitation of access to affordable finance for the manufacturing sector and create an institutional, legal, and regulatory framework to support vibrant industrial sector, among others. The qualitative findings of this study discussed challenges and needs that women face and that could be addressed through the WIM program, and which consequently could potentially contribute to attainment of some of the policy objectives.

The advocacy module under the WIM program could contribute to creation of business-friendly environment for private sector led industrialization. The participants cited the examples of business permits/ licences, taxes and overhead costs as concerns that ought to be addressed through policy.

There are numerous licences and permits that must be paid for during their acquisition. These includes business permits, distribution, advertisement, health, and NEMA, among others. Furthermore, all these permits and licenses are not gotten from one office or institution. One has to spend time and money moving from one office to the other in order to acquire them. This adds to the cost of doing business. Moreover, several respondents indicated that the inter-county permits have really affected their businesses, forcing them to stop distribution of their products because they couldn't afford paying for them.

One participant retorted:

"You know we have the national industrialization policy. It is the one that we intend to change. The many numbers of offices one has to visit chasing license, the high tax levied to the manufactures, the cost of electricity and over overhead cost is just prohibitive. That is why the policy brief you will draft to the government, is very important. A lot needs to change; things should be made easy for entrepreneurs in this country".

The industrialisation policy and government regulations do not encourage cross border trade. The County Governments each require women manufacturers to pay for a distribution licence. Every time the truck(s) crosses the border to a different county a separate licence is required. This makes distribution of products very expensive.

Additionally, the findings noted progress made by the WIM leadership to establish a revolving fund to support access to credit by the women in manufacturing. If accomplished, this activity could contribute to the national policy's objective of facilitating access to affordable finance for manufacturers.

Furthermore, one case respondent explained of a planned trip to explore new markets in the Democratic Republic of Congo. If fruitful, this could contribute to achieving the policy objective of raising the share of Kenyan products in the regional market.

During FGD and KII sessions, participants reported various challenges on access to resources, gender stereotyping, gender roles, policy frameworks and social norms, among others. However, learning from the case studies, the training and mentorship activities in the WIM program helped the beneficiaries gain necessary skill which they were able to adopt for their business. These could be replicated to expand the beneficiaries to enhance capacity building and skills, and by extension contribute to growth in production.

The participants stated that they believed that women can succeed without assistance as long as there is an enabling environment from the government. They further added that women can learn to move without being pushed, be self-motivated and push to the negotiating table where decisions are made. This was affirmed by a participant who stated that:

"Business of all types thrive on the enabling environment that is provided by the government. So, if the government has put in the right policies that will enable business to prosper, and thrive, and that is good enough for either men or women. With the correct guidance or with the correct research, a woman can make it without really needing to be pushed from any direction".

Therefore, a well-researched National Industrial Policy that is gender sensitive is key to improving performance of women -owned enterprises.

13. SUMMARY AND CONCLUSION

13.1. Summary of Findings

The study found out that majority of the women (66 percent) were the owners of the enterprise aging between 31 to 50 years. Moreover, most respondents (50 percent) had attained university education level. A greater percentage (45 percent) had been married with most (61 percent) having been in marriage for a period of 3 to 15 years. The household size ranged from 0 to 11 with 74 percent of respondents having more than 6 children aging under 5 years old under their care. Most

participants (74 percent) had no children above 18 years. Higher percentage (62 percent) were the household heads.

The businesses (60.9 percent) were characterized by female being the sole owners with majority (61 percent) being micro enterprises. The enterprise's had existed for averagely 8.8 years. Most enterprises (93.1 percent) had been registered with more than 50 percent being private companies. Respondents highly relied on self-saving as Initial source of capital. Moreover, majority (77 percent) owned land. 73 percent of respondents had ease of access of productive resources. They were in a position to purchase productive resources without permission.

Manufacturing activities of the respondents were skewed towards food and beverages, agro processing, textile and apparel. Choice of product depended on cost and availability of input. 51.7 percent were members of KAM with only 20.7 percent being WIM members. Majority of participants (76 percent) had benefited from networking activities of KAM and WIM. Linkages to markets were dominant activities among the members. Half of the WIM members indicated improvement in decision making after attending the program. Women who had participated in KAM indicated benefit of the program in improving accessibility of productive resources while majority who were WIM members were unsure of the benefit.

Among the objectives of this study is to analyze the impacts of WIM program on performance of women-owned enterprises, as well as to also determines how the WIM program has impacted on women's access and control over resources and decision making in public and private spheres. A number of regression models were estimated to derive empirical results based on the survey data among the women entrepreneurs.

In general, the variables namely age, total employment, square of employment, household size, business age, ethnicity, credit access, university education, types of business ownership are important factors to the performance of women-owned enterprises. Age, total employment, marital status, access to credit and university education all contributed to the improved performance of women-owned enterprises. On the other hand, the empirical findings in this study showed that household size and ethnicity are likely to restrict business performance. It is important to note that women's businesses also follow a diminishing marginal return due to an increase in labor beyond its optimal size. This is shown by the negative and significant coefficient of the square of employment/labor. And finally, the empirical results seem to suggest that memberships to KAM and to WIM have contributed positively to better and higher business performance of women-owned enterprises. This could have been attributed to the mentoring, training, networking and other activities WIM has been providing to its members.

In terms of decision making, findings show that marital status, experience, education and size of the households are important and significant factors. However, these characteristics remarkably restrict women to make unilateral decisions on how to turn household resources into productive use. The findings imply that married women are less likely to make sole decisions on the acquisition of savings and credit and control over household properties implying that decision making at the household level is either to be made jointly with the spouse or made by the spouse alone. Notably, participation in WIM and KAM programs did not change the status quo. This means that the cultural norm is still seems to be very strong practice within the household where married women, regardless of education and experience, respect the other partner in the marriage.

In terms of access and control over households' economic resources namely assets, earnings and large purchases, the age of women raises the likelihood of unilateral access and control over resources. However, again, the other attributes such as marital status, experience, education and size of the households limit the women in handling the household resources. The findings show that married women are less likely to have complete access to household productive assets and economic resources. Again, neither being a member of WIM nor KAM may be able to change the cultural practices where married women have to ask permission from their spouses before they can have their hands on the common household economic resources.

13.2. Conclusion

The research established that KAM and WIM were important programs for women in the manufacturing sector. Members highly benefited from its networking activities where they were linked to other market opportunities. Moreover, the decision of women entrepreneurs was also enhanced after engaging in the program. Women were able to make productive independent decisions after participating in the program, thus being empowered. The program also improved the accessibility of productive resources even though individuals in WIM were not sure about the benefit conferred.

In conclusion, while being a member of WIM played a positive role in successfully promoting women-owned enterprises to a higher level, this does not have a similar effect on women's entrepreneur roles within the household domain. Women still do not have the ability to make unilateral decisions on the use of household productive resources. Moreover, they do not have unilateral access and control over the households' assets and earnings. This means that tradition and cultural norms and beliefs persist among married couples on how to manage their households' affairs. This is because the findings show that decisions are either made jointly by married couples or by the male partners alone.

13.3. Recommendations

WIM should:

i. onboard all women manufacturers into WIM membership since it serves as a platform for business owners to network, collaborate, access valuable resources and information. This will also ensure that businesses benefit from WIM's services and contribute to the economic empowerment of women as well as of the country's economy.
ii. develop mentorship, coaching and sensitization programmes to assist owners to learn ways of accessing funds for business, and track business growth and performance. This programme can be tailor made to address the diverse needs of the small, medium and large businesses.
iii. develop an information toolkit on the statutory requirements for starting and operating a manufacturing business as well as opportunities available for women to set and scale up their businesses.
iv. organize retooling sessions where women meet and encourage one another, and engage in experience sharing.
v. set up structures that will ensure a woman entrepreneur who has been given a loan is monitored to ensure the money is used for the intended purpose.

vi. have a program to enhance capacity for men to avoid backlashes and ensure women have safe space to work in. To this end, there is need to involve men as champions and change agents in the intervention program design. This is because women cannot be empowered if men are left behind and vice versa.
vii. Reduce the cost of joining WIM program to encourage more women to join the program and benefit from its activities.
viii. create awareness about the program to women in manufacturing sector since the program was known to only a few individuals.
ix. start a revolving fund to avoid the challenge of accessing funds by women manufacturers from the formal commercial banks.

KAM should:

i. encourage WIM to be members of KAM as it promotes trade and investment, upholds standards, encourages the formulation, enactment and administration of sound policies that facilitate competitive business environment and reduce the cost of doing business.
ii. engage a gender specialist to help co-create gender responsive programs using gender transformative approaches. This will not only empower women in terms of money and positions, but also power, voice and agency.
iii. market its WIM program and entice women to attend, by making the program more flexible (even if it means being mounted online for the very busy women entrepreneurs). This will provide women entrepreneurs with necessary business skills, mentorship and training needed for running a manufacturing firm.
iv. advocate for affordable and capital for women through negotiated financial packages with lenders as well as link women with donors and grantees willing to support them in the sector.
v. petition government to review the industrialization policy with a view to mainstreaming gender aspects hampering WEE in the sector.

The Government should:

i. consolidate legal, regulatory, and compliance requirements for businesses in a single place to enhance efficiency and reduce the cost of doing business. It should, for example, operate a one-stop-shop for all business licences and permits.
ii. ensure that there is only one distribution permit for each woman entrepreneur that allows her to transport her products to any comer of the country (across counties) without paying any extra amount as they cross borders to a different county other than the county of origin for sell.
iii. pay suppliers of products to government line ministries and departments in time so that they don't run bankrupt and close the businesses.
iv. share information on the requirements and services it provides for starting and operating a manufacturing business as well as market promotion.
v. develop a policy that will allow women entrepreneurs operating MSMEs to borrow loans without collateral. It should also encourage business owners to take individual loans as opposed to group loans. Thus, it should promote character-based lending for women entrepreneurs.
vi. prioritize funding women entrepreneurs in the sector using existing vehicles such as Women Fund, Hustler Fund and *Uwezo* Fund.

vii. review the industrialization policy with a view to mainstreaming gender aspects hampering growth of women in the sector.

Kenya Revenue Authority should:

i. give a sufficient grace period to MSMEs in the manufacturing sector, who do not supply goods on pay-on-delivery basis, to pay taxes and submit tax returns. The KRA should not freeze business's accounts when one delays or defaults paying taxes.
ii. continuously sensitize and train women business owners on government services and requirements for businesses instead of awarding penalties for failing to adhere to rules they didn't even know they exist in the first place.
iii. grant tax holidays and concessions for licenses and permits to start-ups as they may take time to break-even and start making profits.

Women owners of businesses should:

i. invest in a software for inputting sales orders, invoicing and also payments in order to manage their businesses more efficiently.
ii. link with Kenya Industrial Property Institute (KIPI) for patenting of the brand name for those that have not yet done so.

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APPENDIX 1: WOMEN IN MANUFACTURING: A CASE OF LINE PLAST GROUP OF COMAPNIES, KENYA

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The Business: The Line Plast Group of companies exemplifies a dynamic strategic alliance that harnesses the power of synergy to provide unparalleled one-stop services for Polyethylene (PE), Polypropylene (PP), and Polyethylene terephthalate (PET) solutions. As a cohesive unit, it excels in delivering heightened quality management, unrivalled cost efficiency, and significantly reduced delivery times. These pivotal advantages have solidified Line Plast Group's dominance in the fiercely competitive industry.

The Line Plast Group of Companies boasts a diverse portfolio encompassing various thriving businesses. Within the conglomerate, it houses a cutting-edge printing division, a packaging arm that produces innovative containers, and an integrated packaging solutions provider. Its cosmetics subsidiary takes pride in manufacturing top-tier haircare, body care, and cleaning products.

Additionally, the Line Plast Group of Companies is immensely proud of its Corporate Social Responsibility (CSR) project TakaTaka Ni Mali Foundation (as depicted in the company photo below), a non-profit organization dedicated to organizing and promoting sustainability in the waste management ecosystem while supporting creation of green jobs and incomes within a Circular Economic model. Its waste management model has been successfully implemented in Kenya through Transformation and acceleration by United Nations Development Program (UNDP) Accelerator Lab. As a social enterprise, Taka Taka Ni Mali seeks to demonstrate to investors the potential for commercialization of sustainable waste management. The Taka Taka Ni Mali delivers a sustainable waste management ecosystem through digitalization, commercialization, and integration of different players across all waste streams.

Figure A1: TakaTakaNiMali's Offices.

At the heart of Mary Ngechu's endeavours lies a profound commitment to environmental stewardship and a broader purpose of mitigating climate change. Through TakaTaka Ni Mali and other sustainable initiatives, she diligently strives to reduce the negative impact on the environment while championing eco-friendly practices in the industry.

Business Ownership: The business chaired by Paul Ngechu (Mary Ngechu's Husband), operates as a family-oriented enterprise with a strong emphasis on partnership and shareholding. To enhance efficiency and professionalism, they have established a clear distinction between ownership and management within the company.

Mary Ngechu, as the owner, understands that being the Chief Executive Officer (CEO) doesn't require her to handle day-to-day operations. Instead, the company employs qualified professionals in managerial roles, ensuring effective business operations while allowing Ms. Mary Ngechu to focus on strategic decision-making.

One notable aspect of this approach is the involvement of their 26-year-old firstborn son, who oversees the Information Technology (IT) department. This demonstrates a commitment to nurturing and empowering the next generation of the family, while also valuing expertise and skills, irrespective of family ties.

Furthermore, the company maintains a professional work environment that appreciates the contributions of all team members, regardless of their familial relationship. This inclusive atmosphere fosters a strong team spirit and enables the company to benefit from both family involvement and effective management practices.

In addition to Mary and Paul, the Ngechu's are proud parents to two other children aged 23 and 12 years old. By instilling a clear division of roles and responsibilities, the company can harness the strengths of family involvement while capitalizing on the advantages of a well-managed and professional business environment. This balanced approach has played a significant role in driving the company's success and fostering its continuous growth.

Education, Training and Awards: Mary Ngechu is a trained telecommunication's Engineer with over 15 years of working experience in the telecommunication industry before joining the family business. She has also received several prestigious awards namely: United Nations (UN) Kenya Person of the year (runners up) in 2017, Ernst & Young East Africa Entrepreneur of the Year 2018 -Winning Woman (finalist), Zuri Awards 2019 - Woman in Manufacturing, and an award of Eminent Leadership in Inclusion and Diversity in 2019.

Photo A1: Mary Ngechu (Business Owner)

Interest and Journey in the business: Mary Ngechu and her husband both had corporate backgrounds, with her working for a Telcom Company and him as a broker in a printing press. However, they decided to venture into entrepreneurship by starting their own printing press. Their motivation was to cater to clients' needs directly, rather than sending them elsewhere. With their hard-earned savings, they purchased their first printing machine to kickstart their business. Mary took on the administrative responsibilities while her husband focused on client acquisition in the field.

Over time, the couple adopted a vertical integration business model, leading to the expansion of their printing press into a packaging industry, which began manufacturing containers. This shift allowed them to offer comprehensive packaging solutions, not just labels, to various industries such as pharmaceutical, cosmetic, dairy, and agrochemicals. Their target market was the small and

medium enterprises (SMEs) that couldn't afford to buy these products in bulk from larger manufacturers.

By identifying this gap in the market and seizing the opportunity, Ms. Ngechu and her husband managed to grow their business exponentially over 18 years. Their success led to the establishment of four business subsidiaries under the Line Plast Group of Companies. Their ambitious goal is to achieve an annual turnover of US $10 million, and they have been able to sustain their household incomes solely through their businesses.

In summary, Mary Ngechu and her husband's journey from being employees to successful entrepreneurs showcases their astute business acumen, dedication, and innovative thinking. By understanding the needs of their clients and adapting to changing market demands, they have managed to build a thriving business empire with a diverse range of services.

Employees: The Line Plast Group of Companies, founded by Ms. Ngechu, began with just one employee. However, with the support of her husband, she successfully expanded the business, resulting in a workforce of 400 employees, including 30 individuals at the management level. Ms. Ngechu's commitment to gender-responsive policies has been instrumental in creating a diverse and inclusive work environment.

At present, 43 percent of the company's total employees are women, and this inclusive policy extends to the management level, where 40 percent of the positions are held by women. As a social entrepreneur, Ms. Ngechu is dedicated to providing opportunities for skills development and decent jobs for women within the Kenyan manufacturing industry.

Her leadership style exemplifies mentorship and training, leading to the formation of a strong and capable team. Ms. Ngechu's hands-on approach sets her as a role model for her employees. She actively encourages technical training through apprenticeship programs, fostering personal and professional growth among women in the company.

Ms. Ngechu's efforts have not gone unnoticed. She has received accolades such as the UN Kenya Person of the Year 2017 (runners up) and the Eminent Leadership in Inclusion and Diversity in 2019 – National Diversity & Inclusion Award, which clearly recognize her outstanding contributions in creating decent jobs and empowering women.

Overall, Ms. Ngechu's visionary leadership, dedication to gender equality, and commitment to skills development have not only driven the growth of her company but also served as an inspiration to others in the business community.

Initial capital: Ms. Ngechu and her husband initially launched their printing business using their small savings. As their business expanded, they recognized the need for additional capital to

support further growth. However, they faced challenges in securing loans due to the lack of sufficient collateral. To overcome this obstacle, they decided to take a house mortgage and utilized the house as collateral to obtain bank loans. This strategic move has been the foundation of their business approach over the years.

After successfully repaying the mortgage, they realized the importance of separating personal and business assets. To achieve this, they constructed separate structures that would enable banks to lend to the company directly, rather than relying on their personal assets as collateral. This move ensures greater sustainability for the business, paving the way for future generations to benefit from its growth and success.

Over time, Ms. Ngechu's business achievements and competent leadership as the CEO have earned her the bank's confidence. The bank recognizes her as a key figure in the company's success. However, Ms. Ngechu aims to foster a financial team capable of independently approaching the bank, negotiating loans, and securing them without her direct involvement. She believes this independence is a measure of true success for her company, setting it apart from many other SMEs that struggle to achieve the same level of financial autonomy.

In summary, Ms. Ngechu and her husband's strategic decision-making, their dedication to building a strong financial foundation for the business, and their vision of fostering independence in their finance team reflect the epitome of success for their printing business. They aspire to create a legacy that will stand the test of time and benefit generations to come.

Social Networks/ Collective Action: She believes that every woman needs an ecosystem around her in order to function at full capacity – learning from each other. Ms Ngechu keeps various level of networks that include business and corporate networks, and social networks. She engages differently across these levels depending on the group. Her goal is to relate to each group of people effectively and leave a good impact. For example, she would not behave like a businesswoman in a church prayer group, so as not to let her fellow women to shy away from her. She appreciates mixed-gender networks but she is more vocal when it comes to environment, women empowerment and SME development. She purposely would like to promote the role of women, that is gender inclusivity in the manufacturing sector.

Access to Productive Resources: They own land jointly although some properties are individually owned. Together, they make decisions regarding the use of land and other properties. However, they support and respect each other's space and believe in the unique roles of men and women.

Decision making/Agency: Ms Ngechu and her husband are both signatories of all the business bank accounts they own, hence, any of them has access to their resources. However, the cultural set up is biased is such a way that there are distinct roles for men and women. For example, in

buying land, it would be seen automatically as man's responsibility. Therefore, although they both have access to their finances, her husband is the one who makes the heavy financial decisions. This sometimes hinders her from taking the lead in investing in an idea that she sees as viable since she has to consult with her husband and make decision jointly. "*Financial freedom according to me is having access to money that I can make decisions about without consulting anyone and even if I make a bad decision, I just learn from it but I don't have to explain it to anyone*." They make joint decisions regarding the use of their co-owned properties. However, when it comes to individual businesses, each makes their own decisions that are respected and supported by the other.

WIM Leadership: Ms. Ngechu, the current Chairman of Women-In-Manufacturing (WIM), has exemplified exceptional leadership skills since taking on this role. Recognizing the importance of honing her abilities, she proactively pursued training and coaching, not only benefiting those under her guidance but also enhancing her own skills. As a result, her leadership has flourished, leading to significant growth in both the organization and her own businesses. This symbiotic relationship between leadership and business success has been a pivotal motivator for her continued dedication to WIM.

One of Ms. Ngechu's core beliefs is that serving in a leadership position provides the impetus for personal growth and continuous self-improvement. Her commitment to this purpose drives her to devote time and effort to WIM. For her, WIM is not just a responsibility; it is a vehicle that helps her achieve her ultimate goal of promoting gender inclusivity in the manufacturing sector.

Ms. Ngechu advocates for self-awareness assessments among women engaging in any endeavour. This introspection prevents individuals from falling into the trap of busyness without purpose. By knowing their motivations and aspirations, women can align their efforts with their true objectives and avoid wasting time on unproductive pursuits.

Failure is not viewed as a setback by Ms. Ngechu but rather as a valuable lesson that guides her towards the right course of action. This positive attitude towards failure has been instrumental in her growth as a leader and entrepreneur.

Support from her husband has played a significant role in Ms. Ngechu's success in WIM. Their collaborative approach recognizes that the strengths of one person may not necessarily be the strengths of the other. This mutual understanding fosters a harmonious and effective partnership.

Learning from her experiences in leadership, Ms. Ngechu has adopted a hands-off approach to managing people. Instead of micromanaging, she focuses on training, equipping, and delegating duties. This leadership style has not only empowered her team but has also translated to substantial growth in her businesses. Furthermore, Ms. Ngechu has become adept at managing her time

efficiently and making informed decisions. These skills were honed through her involvement in the WIM program, which also exposed her to an extensive network of valuable connections.

Women's role in the society: Ms. Ngechu aptly stated, 'Women play a pivotal role in sustainable development and enhancing the quality of life within families.' A woman's responsibilities within the family are multifaceted: she serves as a wife, a leader, an administrator, an income manager, and above all, a mother. However, the landscape of women's roles has evolved significantly in recent times, leaving a profound impact on the society today.

In the past, women's contributions to society were restricted and controlled by men. Yet, in the present, women have emerged as influential figures, actively shaping their own destinies. They are assuming prominent roles as teachers, doctors, engineers, administrators, entrepreneurs, politicians, scholars, reformers, poets, writers, and even leading nations as heads of states."

Lessons

i. Entrepreneurs must distinguish between ownership and management of a business, recognizing that effective business leadership involves both strategic vision and operational expertise.
ii. A strong business model and well-defined strategy are essential cornerstones for business growth and long-term success, providing a solid foundation upon which businesses can flourish.
iii. Employers should embrace transformative leadership by cultivating trust in the capabilities of their team members, empowering them to reach their full potential and fostering a collaborative and innovative work environment.
iv. The unity of purpose between husband and wife is not only a critical factor in the success of a family business but also serves as a driving force behind its thriving growth and resilience.
v. For women entrepreneurs, social networks play a pivotal role in promoting holistic well-being, providing valuable support, mentorship, and access to resources that contribute to their professional and personal development.
vi. Cultivating self-awareness and having a clear sense of purpose are fundamental in achieving goals, as they enable entrepreneurs to align their actions with their vision, overcome challenges, and make meaningful progress towards their aspirations.

Recommendations

i. WIM should come up with a revolving fund due to the challenge of accessibility of funds by women manufacturers in the formal commercial banks.
ii. Identify gaps and challenges that are faced by women entrepreneurs.

iii. WIM should set up structures that will ensure a woman entrepreneur who has been given a loan is monitored to ensure the money is used for the intended purpose.

APPENDIX 2: WOMEN IN MICRO-AND-SMALL-SCALE FOOD MANUFACTURING: A CASE OF DIDA's HOT POT IN KAKAMEGA COUNTY, KENYA

By

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The Business: Didas Hot Pot is a woman-owned manufacturing enterprise situated in Mumias town, Kakamega County, Kenya. The business started in 2015 trading as Double Seven Products but later changed the name to Double Seven Products Limited with a brand name, "Dida's Hot Pot" in the year 2020. The business has a logo that is not yet patented.

The business operates under the category of Food and Beverage sub sector in the manufacturing sector. The enterprise produces and supplies popcorn, groundnuts [including ground nuts flour and groundnut butter], potato crisps, *simsim* [roasted and butter], *simnuts*, and *fari-fari*. In addition, the enterprise also supplies food to the patients in the Kakamega Teaching and Referral Hospital, which is a level four (4) facility.

Business Ownership: The business is owned by Hamida Kweyu Sowedi, a very successfully business woman in Kakamega County. She is a single parent, having divorced, and a mother of four children. She decided to change the name of the company to Dida's Hot Pot in order to bring on board her daughter as a business partner who had attained adulthood. As a founder and a director of the company, her role includes marketing, packaging, cooking, and training workers on production, packaging and marketing. She also conducts apprenticeships.

Education and Training: Hamida holds a Diploma in Business Management. She has previously worked at Jamii Bora Bank as a loans officer before resigning to in order to devote more time in her business. She has undergone additional training in business management, computer training at Young Men's Christian Association (YMCA) and has attended several workshops including those on record and book-keeping.

Interest and Journey in the business: The interest in starting and running a business came from her mother way back when she was in primary school. Her mother used to prepare snacks like popcorns and *samosa* and pack for her children as they go to school. Back then Hamida, was working at the Jamii Bora Bank. At one point she was transferred to Nakuru, which was known to have so many supermarkets. She used to buy popcorn, crisps and other snacks from the supermarkets just to read the labels and recipes. She also got the contacts of the manufacturers from the labels and called them up and requested them to take her through the recipes and business requirements. At first, none of the people she called were willing to give her any information but later on she landed on someone who was able to help her. She started the business of making popcorn with an initial amount of Kshs. 500 (USD. 5). After saving for some time, she was able to raise Kshs. 10,000 (USD. 100) for registering a business name. She then registered for value added tax (VAT), and acquired a barcode, business permit and labels. Her business started growing

and she started supplying kiosks, vendors, *dukas (shops)* and school canteens with her products. Surprisingly, most businesses she supplies her products to are mostly owned by men.

When she was transferred from Nakuru to Kakamega by her employer, that's when she got an opportunity to supply to a supermarket for the first time. She placed her products on the shelves of Mama Watoto and Frankmatt supermarkets and they were all bought. Afterwards, she was introduced to a woman in Nairobi who brands packaging material. They were able to negotiate and she paid her. She then started producing her own packaging material and got many orders.

Down the road, the National Environmental Authority (NEMA) banned plastic bags and she was not able to produce any more packaging materials. She stayed out of business for a while, until an Indian friend introduced her to a printer in Eldoret town who was able to make for her packaging material for 200 grams, 150 grams, 100 grams and 50 grams. Nowadays she orders a full package since she can pay for it unlike before. The following figure shows an employee packaging some of the products.

Figure A2: One of the employees packaging the products

Employees: The enterprise has fifteen permanent employees (12 women and 3 men). In addition, a maximum of five (5) casuals are hired during the peak season. Usually, the peak seasons are during visiting days in schools, when schools are opening and during the festive seasons such as those in the month of December. In terms of community development, she mobilizes elderly women to package groundnuts.

Initial capital, production, price and earnings: She started the business of making popcorn with an initial amount of Ksh. 500 (USD. 5), which increased to Kshs. 10,000 (USD. 100) through savings. She then took a loan of Ksh. 50,000 (USD. 500) and bought a popcorn machine worthy Ksh. 30,000 (USD.300). The business makes sales of about Ksh 500,000 (USD. 5,000) per month and the plan is to scale it to over Ksh.1million (USD. 10,000) monthly. This will be possible if the business is connected to 3-phase power which will allow the use of the new machine in production. The following figure shows the new machine.

Figure A3: The business owner and the 3-phase power new machine

The machine has been lying idle for now because it could not be connected to the current two-phase power line. Unfortunately, the loan that was used to purchase the machine is being serviced and yet the machine is not in use. Moreover, the charges and taxes on the new machine were more than its cost. The old small popcorn making machines that are in use take 10 hours to process a 24-kilogram (kg) bag of popcorn, which is a duration of about 2 to 3 days to complete the process.

The following figure shows the old popcorn making machine.

Figure A4: The old popcorn making machine

This is too slow and business is lost because the existing high demand of the products cannot be met. This situation also leads to loss of business to the competitors who are mostly of Indian origin.

The following tables show monthly production, prices, expenses and profits.

Table A1. Current Monthly Production

No.	Product	No. of Bags	Sales per Bag		Total	
			Kshs	USD	Kshs.	USD
1.	Popcorn	20 (each 25kgs)	20,000	200	400,000	4000
2.	G-nuts	5 (each 90kgs)	45,000	450	225,000	2250
3.	Crisps	10 (each 70kgs) [potatoes]	10,000	100	100,000	1000

Table A2. Current Prices

No.	Product	Quantity (Grams)	Price	
			Kshs	USD
1.	Popcorn	200	130	1.3
		150	100	1
		100	70	0.7
		50	45	0.45
		25	20	0.2
		15	10	0.1
		10	5	0.05
2.	Simnuts & Groundnuts	250	150	1.5
		150	100	1
3.	Groundnuts Flour	200	100	1

Table A3 Current Monthly Expenses

No.	Expense	Cost	
		Ksh.	USD
1.	Transport	120,000	1200

Table 4 Current Monthly Profit

2.	Electricity	10,000	100
3.	Water	5,000	50
4.	Salaries	170,000	1700

No.	Product	Profit	
		Ksh	USD
1.	Popcorn	160,000	1600
2.	G-nuts	45,000	450
3.	Crisps	30,000	300

In terms of her earnings, her gross turnover is on average Ksh. 500,000 (USD.5000) per month. She ploughs back 75 percent of her earnings, uses 15 percent for purchases and saves 10 percent.

Raw materials: She imports popcorn maize from South Africa through business people operating in Nairobi. She also grows popcorn maize and groundnuts on leased land, apart from mobilizing local farmers to grow groundnuts and corn which she buys from them. The challenge is that the locally available popcorn maize seeds are not of the same quality. Some pop well and give greater quantities compared to others. Furthermore, is not easy to get the same quality of seeds throughout the seasons. The other challenge is that ggroundnuts production is seasonal and are very expensive when off-season. She is forced to import groundnuts from Uganda when she cannot get them locally.

Social Networks/ Collective Action: Hamida She is a member of Women in Business Network (WIB) under Kenya National Chamber of Commerce and Industry (KNCCI). This helps her with networking, getting new business ideas, prioritization, strict adherence to business plan, capacity building, and understanding government policies on taxation, procurement [she even acquired AGPO certificate] and making new friends. She is also a member of a merry-go-round (*chama), a* welfare organization whose membership include both women and men that presents her with the opportunity of learning from both sexes. She now understands the other sex better, has increased self-esteem, confidence, and firmness in decision making.

> *"…because having come from an Islamic background, Muslim women are not allowed to speak where men are but then these groups do give me the opportunity and privilege to courageously articulate myself and give my ideas. I have become a firm woman, I have travelled and explored, I have improved in terms of etiquette, dressing, public relations, interpersonal, communication and advocacy skills as result of getting exposed*".

Other benefits of networking include, widening the markets for the products, travelling at subsidised costs, improved communication, advocacy, and public relations. She learns a lot for others and gets assistance where possible from them. She finds networking with men more beneficial to her business than those of women due to the kind of business she runs.

Decision making/Agency: She makes her own decisions as regards money and does not consult anybody. This is because she has gone through trainings that have improved her decision-making skills, prioritization and planning. However, where the decision touches on the staff, for example

she wants to take a business loan, she requests and receives suggestions from them, but still she is the final decision maker.

Household chores: Being a sole proprietor has its challenges. She has no time for self-care as she takes care of both the home and the business. The household chores that she engages in include laundry, general cleaning, taking children to school, cooking, preparing children, purchasing food, among others. These activities take at least two (2) hours out of her busy schedule every day. This affects her productivity due to fatigue. It also robs her of time for self-care such as massage, socialisation, and strategizing for the business. It has forced her to engage a house help, acquire laundry machines, order goods and services online, employ a teacher for home schooling, which is quite expensive and eats into the profitability of the business. This way, productivity might improve, have time to rest, and come up with new strategies and ideas that work.

Access to Productive Resources: In terms of assets, she owns the plot where her business is located, a lorry, a car, machines and livestock. She purchases assets without permission from anybody because she is an independent woman, although sometimes she involves her children. For now, she has no funds to buy land but it is on her priority list. She leases land to do farming including planting raw materials for the factory such as popcorn maize, and ground nuts.

Transportation: She borrowed a loan from the bank and bought a truck for distribution of her products to the surrounding Counties of Nandi, Vihiga, Siaya, Bungoma, and Busia. The County Governments each require her to pay for a distribution licence. Every time her truck crosses the border to a different county a separate licence is required. This became too expensive and even at one time the truck full of goods was confiscated for crossing to a neighbouring county without a distribution license. She has decided to park the lorry because the licences are too expensive yet she is still servicing the bank loan.

Recommendation: *There should be only one distribution permit throughout the country.*

Water: Policy regarding water doesn't favor her business because the water bills are higher than those of power, although the water is regular, has high pressure and clean, supplied by the Kakamega Water and Sewerage Company (KAWASCO).

Recommendation: *For steady and reliable supply of water she can dig a borehole and install a solar pump. This water can also be sold to other businesses to make extra revenue.*

Electricity: Requested KPLC for three phase power connectivity in November 2021. KPLC sent a quotation and she paid the required fee of Ksh. 52,000. After paying and even engaging a technician to do wiring, she has not been connected to power to date. They say that they don't have poles one year down the line. The delays are causing her to incur losses because KPLC is holding her money which she would have used to purchase raw materials. Worse still, after paying for power connectivity, she went ahead and imported a pop-corn making machine from India at Ksh.

3 million, to replace the old ones that were inefficient and too slow. The import duty on the machine was a huge percentage of the value of the machine and she did not have the funds to clear the machine from the port, so she took a loan from the bank to pay the import duty and clearance charges. At the time of the interview, the popcorn production machine was lying idle despite the loan being serviced on a monthly basis and popcorn production using the old equipment being below the market demand**.**

Recommendations:

i. *Intervention to enable her get three phase power connectivity to prevent her making further losses.*

ii. *The team linked her with the membership officer at Kenya Association of Manufacturers (KAM) to take her through the requirements of joining KAM. They can also intervene for members at regional level.*

Roads: The road network is quite good except the road to Navakholo which is neglected. Navakholo has a lot of potential in terms of market for her products.

Recommendation:

The Kakamega County Government and Kenya Rural Roads Authority (KERRA) should collaborate to get the road done to improve distribution of products within the Navakholo sub-County.

Taxation: The entrepreneur complained of high penalties by Kenya Revenue Authority (KRA) on late remittance of value added tax (VAT). Delay in payment attracts penalty of Ksh. 10,000. The challenge is that the supermarkets and government institutions pay after more than 30 days of delivering the products despite the tax returns to KRA by the owner of the institutions such as the supermarkets, indicating that the payment for the goods delivered was done. The business is therefore not on a pay-on-delivery basis and this leads to delays in paying the required taxes to KRA. When the payment of taxes is delayed, the KRA freezes or blocks the account such that there are no withdraws or deposits which then paralyses the operation of the business enterprise. So where does the business get money to pay the due taxes?

Recommendation:

i. *There should be a sufficient grace period in submitting returns and payment of taxes for small businesses that do not supply goods on pay-on-delivery basis.*
ii. *KRA should not block business's accounts when one delays or defaults paying taxes.*

Pending bills: the business supplies to the County Government of Kakamega (CGK) and has pending bills worth hundreds of thousands of shillings, which is negatively affecting business operations.

Recommendation:
The County government should pay suppliers on time

County Levies: There are numerous licences that must be paid for during their acquisition. These includes business permits, distribution, advertisement, health, and NEMA, among others. Furthermore, all these permits and licenses are not gotten from one office or institution. One has to spend time and money moving from one office to the other in order to acquire them. This adds to the cost of doing business. Moreover, the inter-county permits have really affected her business, forcing her to park the truck because she couldn't afford paying for them, despite servicing the loan that was used to acquire the truck.

Recommendation:

i. *Licences need to be harmonised and simplified for ease of doing business.*
ii. *The government should operate a one-stop-shop for all business licences and permits.*

Information on Government operations and services: Information is not readily available on government services and its operations. For example, she was not aware about the distribution licences that were needed when transporting goods across counties at the time of purchase of the truck. She had also not patented the name with Kenya Industrial Property Institute (KIPI) or alerted the Micro Small Enterprise Authority. Furthermore, not all institutions are represented within the Huduma Centre. One needs to travel all day to get services from different institutions that are located far apart. But on the positive note, the health ministry has trained her on health requirements and monitors compliance.

Recommendation:

i. *Sharing information on the government requirements and services provided for starting and operating a business as well as market promotion, through stakeholder forums, Chief's Barazas, Youth meetings, advertisement on Television, Radio among others.*
ii. *Continuous sensitization and training of small businesses owners on government services and requirements for businesses instead of awarding penalties for failing to adhere to rules they didn't even know they exist in the first place.*
iii. *Put in place a policy that will allow business people operating MSMEs to borrow loans without collateral.*
iv. *Government should give individual loans as opposed to group loans.*

Record keeping: Sales orders, for example, are written on a piece of paper.
Recommendation: *To invest in a software for inputting sales orders, invoicing and also payments.*

Business name: The business name is not patented and can be taken up by someone else.

Recommendation: *Link with Kenya Industrial Property Institute (KIPI) for patenting of the brand name.*

Gender Issues: The owner is a divorcee, a situation that affected her business. As a result, she lost some staffs which scaled down the production. Some of her business properties were subjected to burglary making it had for her to do business.

Lessons learned:

The owner of the business should:

i. Diversify products, input and equipment
ii. Have appropriate level of education and training
iii. Have personal interest and determination
iv. Network and collaborate especially with men
v. Invest in a software for inputting sales orders, invoicing and also payments.
vi. Not allow faith and practices of the religion she professes to interfere in her business.
vii. Acquire loans for expansion
viii. Patent the business name.
ix. Listen to and involve employees in business decision making
x. Produce appropriate quantities, brand, package and price appropriately
xi. Use of the right quality raw materials in production
xii. Diversify sources of raw materials through own production, contracted suppliers as well as imports.
xiii. Hire an assistant to help in running household chores
xiv. Access productive resources and own assets

The government should:

i. Ensure that there is only one distribution permit throughout the country that allows business owners to take goods to any comer of the country, Kenya.
ii. Ensure that there is affordable steady and reliable supply of water and the required electricity
iii. Pay suppliers in time
iv. Harmonise licences and simplify for ease of doing business.
v. Operate a one-stop-shop for all business licences and permits.
vi. Share information on the requirements and services provided for starting and operating a business as well as market promotion.
vii. Put in place a policy that will allow business people operating MSMEs to borrow loans without collateral.
viii. Encourage business owners to take individual loans as opposed to group loans.

KRA should:

i. Give a sufficient grace period in submitting returns and payment of taxes for businesses that do not supply goods on pay-on-delivery basis.
ii. Not block or freeze business's accounts when one delays or defaults paying taxes but instead embrace the spirit of negotiation.

APPENDIX 3: WOMEN IN MANUFACTURING: A CASE OF AZAAVI FOODS, KENYA

By

Angelica E. Njuguna, Nelson H.W. Wawire, Faith A. Tsuma, and Caroline Kungu

KU-WEE HUB

The Business: Azaavi Foods is a woman-owned manufacturing enterprise incorporated in 2019 as a private limited company situated in Nairobi City County, Kenya. The business operates under the category of Food and Beverage sub sector in the manufacturing sector. Azaavi foods offers tasty, organic, affordable dried fruits that meet the nutritional value of customers through quality selection, consistency and supply throughout the Year. The enterprise produces and supplies dried fruit like mangoes and pineapples and also snacks like banana and potato crisps. Azaavi foods was started to bridge the gap from Farm to Fork by providing market access in order to reduce post-harvest losses, create employment, promote sustainable production and consumption practices for organic farming to ensure food safety and security.

Business Ownership: The business is owned by Pauline Okubasu, a business woman in Nairobi City County. She is married and a mother of three children, who are all below 18 years old. During covid-19 pandemic her husband lost his job and he was given a good send-off package / retrenchment benefit. He gave her this money and it helped her grow her business and acquire machinery and equipment. He is also very supportive of her business and his role is an advisor. As a founder and a director of the company, her role includes running the operations in terms of marketing, sales, finance and book keeping. She is therefore in both management and operations.

Education and Training: She has over ten years of experience in the Marketing and Communication field. She is a strategic marketing and Communications Consultant with background in branding, advertising, sales, customer experience, events management and digital marketing. She holds a Master of Business Administration Degree in Marketing. She was previously employed and worked at several companies. She was in the corporate world for eleven years before she decided to venture into business. She has undergone additional training and attended several workshops on food manufacturing.

Interest and Journey in the business: She started the business with little capital and was housed at a government facility, Kenya Industrial Research and Development Institute (KIRDI) for two years. She started the business from scratch, growing the business, attending trainings until she brought in employees (casuals) to help especially in peeling the fruits. She started by selling to family and friends; currently she is selling to retailers. Challenges of the business include financial, market access, hiring skilled human resource.

Employees: The enterprise has 5 employees: 3 are permanent, 2 are casuals. (2 are outsourced for Finance Department) There is only one male. She is the only one in management. She is passionate about women empowerment and likes to employ women because they have the capability to transform the family.

Figure A5: Products of Azaavi Foods

The family has two businesses. She manages Azaavi Foods and her husband runs the other business. The husband does more in terms of catering financially for the family. He got another job after being retrenched from the previous one.

Initial capital, production, price and earnings: Starting capital was Ksh. 20,000; current value of business: Kshs. 10 million; annual sales: Ksh 3 million; sales percentage increased from 10% to 30%. Profit is still zero since the business has not broken even as she is still investing more in it by ploughing back the profit. At the moment she is still doing everything herself in the business and contemplates employing more people in the mere future.

Sources of funds: Her sources of funds are mostly family savings. Formal and non-formal credit is not part of her source of funds. For the business, she has been following up on the possibility of getting a grant. Meanwhile, the Kenya Climate Innovation Centre (KCIC) grant from European Union (EU) is supporting her with market access. She is now looking for grants to scale up because after she has gotten the market, she needs financing for her to produce enough for the market. The husband takes loans for the benefit of the family. She

fears taking loans because of fear of high interest rates, retail stores don't keep time for payments, fear of delays in repayment.

She has not experienced constraints/ challenges of applying for credit because she fears taking loans but in her leadership position, she has seen other members going through the challenges. These challenges include; women's businesses being perceived as high risk, financial institutions that have not understood the products, women fearing to take loans, stringent requirements such as the need to provide collateral like land, houses, title deeds which women do not have, especially land.

Raw materials: Avaazi works with farmers who promote sustainable consumption practices such as organic and biological. She buys fruits from small holder famers. Her objective is to reduce post-harvest losses by helping the farmers. She uses mostly tommy mangoes because they can be got last off-season. She also dries a lot of stock to cater for off-season.

Social Networks/ Collective Action: As a member of WIM programme, the effect on her as an individual and to the business is that she is more confident now than she was before venturing into the male dominated manufacturing sector. She has learnt a lot from her mentor as well as networking forums. WIM has grown her leadership capability and has provided her the opportunity to be in two Boards. She prefers women only networks as opposed to mixed networks because she is able to relate more, women are more open to sharing ideas and they talk a lot. Being in an area of like-minded people is good for her.

Decision making: She made the decision to start the business and also decided where to sell the products. She bought some land which she solely decides on its use because it is her land which she bought when she was still employed. She would like to develop her land and locate her factory in it. If she gets some funding, she would like to build her factory on the land she bought and build her family house on the other portion of the land. The current space for the factory is rented. She can also invest and purchase an asset without asking for permission from her husband. In addition to the land, she also owns an apartment. She has no restrictions and she is open as she always tells her husband of business challenges and opportunities. He gave her his retirement money so he has a lot of faith in her and her decision-making ability.

Benefits of WIM Program: The WIM Program has influenced her decision making and changed her mindset. Her confidence has grown, leadership skills developed, thought process has changed through the mentoring and training sessions. She has developed her entrepreneurship skills and has had opportunity for learning and exposure. Participation in WIM affects her time in that several programs are running so one must prioritize and select what is relevant to their business. Whatever one learns there they will apply at a particular stage in their business.

WIM program has also assisted her in planning her time which she has learnt through the networking sessions thereby making her more strategic. WIM has improved her productivity and quality of products. She has created new networks through WIM. However, the existing WIM training program is too short according to her.

Household chores: She is very busy, being a sole proprietor. In fact she does not perform household activities at home. She has employees to do that and has tried to empower her house-manager to do household shopping and manage her children when they come from school. Before she employed the house manager, she still was not able to dedicate her time to handling household duties because as an entrepreneur, she has so much to think about that even when you get she home she had no time for household activities. She still goes on with the work pertaining to the business even when you she is at home. When she was employed she would call the house help to prepare for her everything to cook when she got home but at the moment she doesn't have the luxury of cooking. She has given the house manager more responsibilities which now has given her more time for the business. The husband helps out a lot even with the household shopping.

Gender Issues: Being a mother and a wife and still trying to run a business is not easy due to many challenges. She has learnt to be comfortable with the fact that that she cannot always give 100%. She has her children to take care of and she is also trying to grow a business which also needs her attention. She is restricted because she is in both management and operations. Her dream is that with time, she will be able to recruit more employees and she will empower them for business continuity.

The business has not broken even yet, the husband supports the business and the family. He is her Advisor and sounding board. Every day they discuss about her business and he is able to advise her. In regards to him joining her to manage the business, he may do it eventually though he is not entrepreneurial. He would do well if he came in at management level. Being in business is a fun but difficult journey.

Society's perception of women in business/manufacturing is changing from being negative to positive. Empowering initiatives are many even at the government level. WIM program are assisting in changing perceptions through advocacy and capacity building. Mindsets are changing even at cultural level due to capacity building and advocacy.

Benefit of owning business: Owning and managing the business has increased her self - worth and also helps her manage financial resources better. She can achieve what she wants with limited resources as she has learnt record-keeping and prioritization. The family benefits more from earnings of the business. The business has also created employment for others.

Lessons learnt:

i. Existing WIM trainings are very brief and the women entrepreneurs want longer mentorship/ hand-holding programs of about 3 to 6 months.
ii. Under a mentorship program, the woman entrepreneur sets out the expected achievements together with the mentor and work towards attaining the same.
iii. Entrepreneurs need a mentor to succeed in business as hand holding is important from the experienced entrepreneurs.
iv. Networking is important to build confidence and learn from other women entrepreneurs' experiences.
v. Financial support in form of grants is required especially for start-ups as they have no record of financial performance nor collateral to give the financier.
vi. Entrepreneurs need Business Development courses to grow their businesses.
vii. Accessing credit from a financial institution is difficult when customers don't pay you on time. Probability of defaulting is very high and this attracts high penalties.
viii. Women are also not able to access credit due to fear of taking loans.
ix. A supportive spouse is key to business success, he gave her money, takes loans to support the family, doing household shopping, helping take care of the house
x. Prioritization of activities is important for success of a business.
xi. At initial stage of the business a woman needs a house help who is empowered so that you have time to concentrate and grow the business
xii. As the business grows, one needs to empower the employees so that they can take care of operations and the woman takes care of strategic decisions and also have time for the family by taking over some of the household duties.

Recommendations for WIM

i. Mentorship, coaching and hand holding programs of 3 to 6 months should be developed by WIM as they help in tracking business growth and performance.
ii. Sensitization programs are important for women to learn ways of accessing funds for business. `
iii. WIM program serves as a platform for businesses to network, collaborate, and access valuable resources and information and membership; should be mandatory for all women in manufacturing.
iv. Making membership mandatory would ensure that businesses benefit from WIM's services and contribute to the economic development of women as well as of the country's economic landscape.

Recommendation for KAM:

i. Sensitize women in manufacturing to be members of KAM in order to acquire skills in decision making, leadership, entrepreneurship skills, and opportunity for learning, network and exposure.

Recommendation for government:

i. Government interventions are needed for women to get accessible and affordable credit.
ii. The Government should promote character based lending for women entrepreneurs as many do not have collateral to help them access loans.
iii. Government should promote programs for awarding grants to women startups. This is because banks are very shy to lend money to start ups as they have no proof of repayment from the business.
iv. Start -ups should have ease of connectivity to public utilities like water and electricity.
v. The government should give tax holidays and concessions to start ups as they take time to break even and start making profits.

Figure A6: Dr Angelica (left), Ms. Faith (second from right), Ms. Pauline (Centre), Ms. Peggy Ochieng from Kenya Association of Manufacturers (far right) and one of the employees (second from left) of Azaavi Foods.