

**FACTORS AFFECTING ACCESSIBILITY OF WOMEN FUND IN KASARANI
CONSTITUENCY**

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ABSTRACT

Women enterprises have the potential to contribute extensively to economic growth and poverty reduction in a country through increased production and employment. For this to happen they depend on their ability to access finance. This realization has led to change of policy through the enactment into law of the MSE Act of 2012 in the Kenyan context. The purpose of this study was to establish factors influencing women enterprises access to Women Fund in Kasarani Constituency. This study adopted the descriptive design to target women business owners, women enterprise fund officials and women enterprise fund beneficiaries in Kasarani Constituency. A sample of 100 women business owners, 5 Women Enterprise Fund Workers, 6 WEF beneficiaries and 1 Member of County Assembly were sampled for the study. This gave a total of 112 respondents. Structured questionnaires and interview schedule were employed to collect the data. Data collected was both qualitative and quantitative in nature. Quantitative data was analyzed using descriptive statistics such as means, frequency counts and percentages. Qualitative data on the other hand were analyzed thematically in line with the study objectives. Presentation of the study findings was done using tables, pie charts and bar graphs. The study established that majority of the women business owners had heard about the women enterprise fund with the main source of information regarding the fund being from family members and friends. It was also established that the main social-cultural factors that influenced the women's' access to the women enterprise funds were: gender, cultural believes; poverty and intimidations from family members. The study further revealed that women business owners did not possess the relevant skills and knowledge that would enable them acquire the women enterprise funds. The study recommends that more training on access to women enterprise funds should be done to the women business owners.