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Abstract

Government enterprise funds and affirmative procurement programmes offer opportunities to strengthen young women's livelihoods through self-help groups. Their contribution depends, however, on whether eligible women can access services and use the resulting resources. This study examined the influence of national and county government initiatives on young women's empowerment in youth and women self-help groups in Kakamega County, Kenya. A descriptive design combined questionnaires administered to 470 young women aged 18–35 years with 22 focus group discussions and nine key informant interviews. Sampling covered 92 groups, 47 wards and all 12 sub-counties. Fieldwork was conducted in May 2019, following a pilot involving 12 young women. Quantitative data were analysed using frequencies and percentages, while qualitative data were organised thematically. Gender and Development, African feminist perspectives and Longwe's Women's Empowerment Framework guided interpretation. Among 305 tabulated government-opportunity responses, the Women Enterprise Fund accounted for 27.2%, Uwezo Fund for 22.3%, Youth Enterprise Development Fund for 18.4% and government procurement opportunities for 3.0%. Financial access was the most frequently reported positive group benefit, but 33.1% of 317 group-benefit responses indicated no benefit. Interviews identified support through training, registration, agricultural services and market facilitation, alongside barriers arising from preferences for established enterprises and married, settled women. Government initiatives provided useful resources but reached young women unevenly. Transparent eligibility decisions, coordinated outreach, practical procurement support and monitoring of individual benefits are recommended. The findings highlight the need to connect financial and organisational assistance with young women's participation and control over resources.

Keywords: *government initiatives; young women; self-help groups;empowerment;gender; Kakamega County*

1 Introduction

Government support for women's enterprises can improve access to finance, skills and markets. For young women, these opportunities are especially important where limited assets and household responsibilities constrain entry into economic activity. Self-help groups offer an organised platform through which public institutions can reach women, provide training and distribute resources. The effectiveness of this arrangement depends on how services are delivered and on whether members obtain benefits that strengthen their livelihoods and decision-making capacity.

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In Kenya, the Women Enterprise Fund, Youth Enterprise Development Fund and Uwezo Fund form part of the institutional response to financial exclusion. Their mandates combine enterprise finance with capacity building and, in varying forms, market support (Women Enterprise Fund, 2025; Youth Enterprise Development Fund, 2025; Uwezo Fund, 2025). Access to Government Procurement Opportunities (AGPO) provides an additional route into commercial participation. The Public Procurement and Asset Disposal Act reserves opportunities for enterprises owned by youth, women and persons with disabilities, with the AGPO programme supporting participation in the reserved procurement system (Republic of Kenya, 2015; National Treasury, 2025).

Although these initiatives create an institutional basis for inclusion, membership in a targeted category does not guarantee effective access. Young women may qualify as both women and youth yet encounter barriers that neither category addresses adequately. Applying for finance, attending training and supplying a government contract can involve different demands on time, information, documentation and enterprise readiness. Within groups, members may also differ in their ability to influence the allocation and use of resources.

The problem is therefore a gap between the availability of affirmative programmes and evidence about their contribution to young women's empowerment. Programme descriptions and aggregate outputs provide limited insight into who receives assistance, what benefits members identify and how implementing practices shape their experiences. In a rural county setting, an assessment must examine institutional delivery alongside the relationships through which young women participate in groups and economic activities.

This study analysed the influence of government initiatives on young women's empowerment in youth and women self-help groups in Kakamega County. It addressed three linked questions: which initiatives young women encountered through their groups, what benefits they reported, and what conditions facilitated or constrained access. Empowerment was understood as access to economic and social opportunities together with the ability to participate in decisions and exercise control over resources. The study contributes evidence on the connection between public programme provision, group-based delivery and the experiences of young female members. It also identifies changes in implementation that could make existing services more responsive to their circumstances.

2 Literature Review

2.1 Resources collective organisation and empowerment

Empowerment involves more than the receipt of material assistance. Kabeer (1999) links resources, agency and achievements, directing attention to the conditions under which women acquire the ability to make meaningful choices. For public programmes delivered through groups, this perspective distinguishes access to a service from influence over the resources received. Finance may enable an enterprise, but its contribution to empowerment depends on the opportunities and authority available to the woman using it.

Research on economic self-help group programmes identifies benefits while showing variation across outcomes and participants. Brody et al. (2015) found positive effects on several dimensions of empowerment in a systematic review, alongside barriers to participation among poorer women. Gugerty et al. (2019) found generally positive outcomes from interventions delivered through groups but emphasised limitations in the evidence comparing group delivery with alternative arrangements. These findings suggest that collective organisation has potential, while participation and benefit must be examined empirically.

Díaz-Martin et al. (2023) distinguishes the use of groups as intervention platforms from the effects of interaction among members. This is relevant to government support because an institution can reach many women through a group without necessarily changing the relationships that determine

resource allocation. Conversely, members can gain solidarity and knowledge through collective activity even when public assistance is limited. An evaluation needs to identify both the services supplied and the conditions under which members use them.

2.2 Public access gender and the research gap

Groups can help connect women to public services. Kumar et al. (2019) associate women's self-help group membership in India with awareness and use of entitlement schemes, social networks and political participation. Evidence from western Kenya places greater emphasis on the gender-sensitive intentions and practices behind group governance, rather than formal arrangements alone (Aberman et al., 2020). Together, these studies suggest that the organisational platform and its internal practices both matters, while the institutional context shapes how opportunities operate.

Age and gender also interact in livelihood development. Rietveld et al. (2020) connect rural young women's livelihood pathways in Uganda to resource inequalities and gender norms. Bandiera et al. (2020) show that a programme combining vocational skills with information on sexual and reproductive life improved several outcomes for adolescent women in Uganda. These findings support attention to several dimensions of young women's lives, but the results of a particular intervention cannot establish the effects of enterprise funds in Kenya.

The unresolved issue is how existing national and county initiatives translate into benefits for young women participating in Kenyan self-help groups. This study addresses that issue by combining reported opportunities and benefits with accounts of institutional delivery. Its focus on young women analysis of exclusions that may remain obscured when programme beneficiaries are considered only as undifferentiated categories of women or youth.

3 Theoretical and Conceptual Framework

Gender and Development, African feminist perspectives and Longwe's Women's Empowerment Framework informed the study. Gender and Development situates economic opportunities within productive work, household responsibilities and institutional relations (Momsen, 2020). It directs attention to whether programmes recognise differences in assets, mobility, time and decision-making power. Formal eligibility can be broad while practical requirements place different burdens on young women.

African feminist perspectives emphasise women's diverse experiences and the importance of locally situated analysis. Dosekun (2021) challenges accounts that treat African women as a single cultural category. Applied here, this perspective supports attention to age, marital status and family relationships, including differences among young women themselves. It helps explain why assistance aimed at women generally may require more specific attention to those entering enterprise or negotiating restrictive household expectations.

Longwe's framework distinguishes welfare, access, conscientisation, participation and control (March et al., 1999). These dimensions connect livelihood support with awareness of rights, involvement in decisions and authority over resources. They provide an interpretive framework rather than a numerical scale: receiving finance or training may improve access without establishing control.

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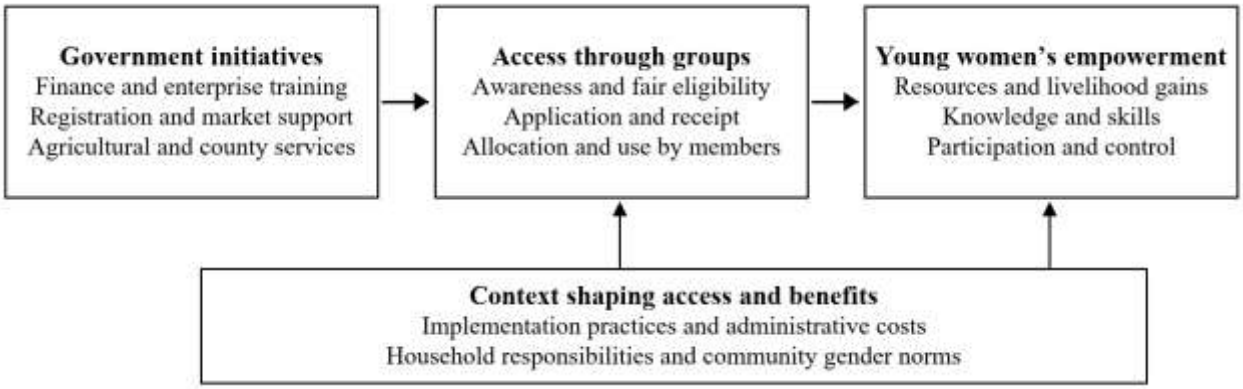


Figure 1 Conceptual framework

Government initiatives form the independent explanatory domain, encompassing finance, training, registration and market support. Young women's empowerment is the dependent outcome domain, expressed through livelihood opportunities, knowledge, participation and control. Awareness, application processes and the allocation of resources through groups are proposed connecting mechanisms. Implementation practices and household or community gender norms form the contextual conditions shaping these relationships.

The framework guided the examination of programme encounters and benefits alongside explanations of access barriers. It distinguishes institutional provision from member outcomes and recognises that progress across empowerment dimensions can be uneven. A young woman may obtain business skills while continuing to face restrictions on mobility or limited influence over financial decisions. This distinction informed the collection and interpretation of both quantitative and qualitative evidence.

4 Methodology

4.1 Research design and sampling

The study adopted a descriptive design using quantitative and qualitative methods. Questionnaires established the distribution of reported opportunities and benefits, while focus group discussions and key informant interviews examined participants' experiences and institutional practices. Combining these methods enabled the study to assess what support members encountered and how the delivery environment shaped access.

Fieldwork took place in Kakamega County in May 2019. The study population comprised young women belonging to youth or women self-help groups and institutional officers managing relevant opportunities. All 12 sub-counties were included. Ward selection sought representation of urban and rural settings and areas with different population sizes, covering 47 of the county's 60 wards. Stratified selection was combined with random selection within the remaining rural and lower-population categories.

Youth and women groups were subsequently selected purposively, with eligibility based on the presence of young women in their membership. The sampling design included 46 youth groups and 46 women groups, totaling 92. Questionnaires were administered to 470 young women from a working frame of 600 identified members. The intended guide was to identify groups with at least five young women, but actual respondent numbers varied across groups. The final membership sample was therefore not a simple random sample of all young women in the county.

The operational age range was 18–35 years. This range defined eligibility for the research. Article 260 of the Constitution defines youth as people who have attained 18 but have not attained 35 years (Republic of Kenya, 2010); the study's inclusive upper boundary was an operational choice.

Twenty-two focus group discussions were held across the sub-counties, and nine key informant interviews were completed with government and financial-service officers responsible for opportunities relevant to young women.

4.2 Instruments and pilot study

The questionnaire combined closed and open questions on respondent characteristics, group participation, government opportunities and benefits. Questions distinguished assistance to the group from help received personally. Discussion guides explored group activities, restrictions on participation, external support and recommendations to government. Key informant interviews examined the services offered, access arrangements and specific provision for young women.

The questionnaire and focus group guide were pretested with 12 young women in two wards, one rural and one urban, involving a women group and a youth group. Pretesting identified unclear wording, repetition and questions requiring further explanation. Instruments were refined and fieldworkers briefed on the changes and local-language explanation. Pilot responses were included in the completed study. Instrument alignment with the research questions and feedback from pretesting supported the relevance and clarity of the questions used in fieldwork.

4.3 Field procedures analysis and research quality

A team of 16 fieldworkers was prepared for data collection, comprising 12 sub-county youth leaders and four collectors assigned to qualitative work. Orientation covered the research objectives, sampling procedures, geographical assignments and instruments. Local fieldworkers helped identify groups and organise interviews around participants' availability. The researcher accompanied portions of the fieldwork and conducted the key informant interviews. Completed questionnaires and discussion transcriptions were returned for review and processing.

The study obtained university and National Commission for Science, Technology and Innovation approval, followed by local authorisation through the County Commissioner and County Director of Education. Fieldworkers carried authorisation documents and introductory letters. Institutional quotations are presented by role rather than personal name.

Quantitative data were coded and analysed using frequencies and percentages. Open responses were read and classified into categories covering the types of assistance and benefits reported. Qualitative material was transcribed and organised around programme access, services, implementation practices and participant recommendations. Integration occurred through comparison of questionnaire distributions with explanations from discussions and interviews. Agreement between data sources strengthened interpretation, while differences identified aspects of provision requiring closer examination.

Research quality was supported by pretesting, fieldworker orientation and the use of several methods and respondent categories. The study used descriptive analysis rather than a composite empowerment index or inferential test. Item-response bases differed, so each results table identifies the total used for its percentages. Government-opportunity responses totaled 305, while the group-benefit classification contained 317 entries. These represent respondents' reports and should not be interpreted as counts of unique groups. The qualitative findings complement these distributions by identifying services and the conditions shaping access.

4.4 Participant characteristics

The study reached 470 questionnaire participants. Among 446 age responses, 48 women (10.8%) were aged 18–20, 203 (45.5%) were aged 21–29 and 195 (43.7%) were aged 30–35. Married women accounted for 301 of 464 marital-status responses (64.9%). Secondary education was the largest educational category, comprising 224 of 466 responses (48.1%). The different totals reflect the response bases used for these items.

These characteristics provide context for interpreting the findings. The predominance of women aged 21–35 and married participants is relevant to institutional accounts concerning settlement and mobility. However, the profile alone cannot establish that age or marital status determines access, since population denominators and participant-level comparisons were not available. The interpretation therefore combines the profile with explicit accounts of eligibility practices and experiences reported in discussions and interviews.

5 Results

5.1 Government opportunities accessed through groups

Respondents identified several public initiatives through which their groups had obtained assistance. Table 1 presents the distribution of 305 tabulated government-opportunity responses. The results distinguish named enterprise and procurement programmes from other government services.

Table 1 Government opportunities reported through self-help groups

Government opportunity	Frequency	Percent
Youth Enterprise Development Fund	56	18.4
Women Enterprise Fund	83	27.2
Uwezo Fund	68	22.3
Access to Government Procurement Opportunities	9	3.0
Other government opportunities	89	29.2
Total	305	100.0

Note: Response base = 305 tabulated entries. Percentages use this base and may not sum exactly because of rounding. Entries are member reports about groups, rather than unique group counts. Source: Field survey, May 2019.

The Women Enterprise Fund was the most frequently identified named programme, accounting for 83 responses (27.2%). Uwezo Fund followed with 68 (22.3%), while the Youth Enterprise Development Fund accounted for 56 (18.4%). AGPO was identified in nine responses (3.0%), making procurement the least frequently reported named opportunity. This distribution indicates that encounters with government enterprise finance were more prominent than encounters with procurement opportunities within the tabulated responses.

The largest category overall was other government opportunities, with 89 responses (29.2%). Focus group participants identified group registration and county-level services among these opportunities. This finding demonstrates that public support extended beyond the funds explicitly named in the questionnaire. Young women encountered government through organisational, livelihood and enterprise-related services, suggesting that an assessment centred on loans alone would overlook part of the support environment.

The percentages describe the distribution within the 305-response table; they are not programme-uptake rates for the full questionnaire sample or for the county population. The table also does not measure the amount or duration of support received. Its contribution is to identify the kinds of opportunities reported and the comparative prominence of those opportunities in participants' accounts.

The low procurement count highlights the limited presence of AGPO in participants' accounts. Interviews identified advertising, vetting and approval as stages of access. Practical support across these stages warrants attention, although the survey did not track individual applications.

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5.2 Benefits of government initiatives

Government assistance was associated with financial, organisational and livelihood benefits. Table 2 presents the distribution of 317 classified group-benefit responses, including reports of no benefit.

Table 2 Reported benefits of government initiatives to groups

Reported group benefit	Frequency	Percent
Business expansion	17	5.4
Capacity building for group and individuals	25	7.9
Financial access	87	27.4
Group expansion	5	1.6
Group registration	28	8.8
Job opportunities	1	0.3
Livelihood opportunities	39	12.3
No benefits from government initiatives	105	33.1
Other	10	3.2
Total	317	100.0

Financial access was the most frequently reported positive benefit, comprising 87 responses (27.4%). Livelihood opportunities accounted for 39 responses (12.3%), followed by registration at 8.8%, capacity building at 7.9% and business expansion at 5.4%. These categories indicate that government support could strengthen both enterprise resources and the organisational capacity through which groups sought further opportunities.

However, no benefit was the largest single category, with 105 responses (33.1%). This finding shows that positive reports coexisted with substantial non-benefit within the response base. The results therefore indicate uneven reported reach. They do not support a conclusion that every participating group, or every young woman within a supported group, benefited from public initiatives.

Open responses concerning personal benefits identified financial access and business-management skills. These accounts help distinguish assistance received by an organisation from opportunities experienced by a member. A group loan or registration certificate may open possibilities, but individual benefit also depends on allocation and use. The findings consequently support examining who receives finance, attends training and participates in decisions after a group obtains assistance.

5.3 Institutional delivery and barriers to access

Government officers described services extending beyond finance. The Youth Enterprise Development Fund offered entrepreneurship training, loans and market linkages and preferred working with groups because they were easier to train and follow up. The officer also described a greater emphasis on existing businesses than on start-ups. Although such an emphasis may support enterprise continuity, it can restrict the entry route for young women who need initial resources to establish a business. Specific provision for young women was not identified; services were described as targeting youth generally.

The Women Enterprise Fund interview identified business-development training, record keeping, group lending, product certification, exhibitions and market support. Lending through registered groups was described as collateral-free. At the same time, the officer reported a local preference

for married women considered settled, based on concerns that unmarried members might relocate for marriage or employment.

> *"We scrutinize the groups to see the composition of members, if it is a group of only single women, then we refrain from giving them a loan, but if they are married and settled, we offer them the loan."*

Key informant interview with a Women Enterprise Fund officer, May 2019.

When asked whether this was a formal policy, the officer explained that it was a local practice intended to protect repayment. The account reveals how administrative discretion can narrow practical access even where formal eligibility includes young women. It represents the practice described in that interview, rather than a nationwide eligibility rule.

Other institutions supported registration, group management, conflict resolution, agricultural inputs, veterinary services and income-generating equipment. The social-services directorate described registration and training as part of its engagement with groups. Support described by the office of the Woman Representative included agricultural assistance and items such as tents and chairs, which participants also mentioned. A county officer described a programme combining community work and vocational attendance but could not identify the number of young female beneficiaries.

Participants requested clearer information, affordable registration and licensing, regular visits by officers and fair treatment. Concerns about collateral reflected the wider financing environment, although the Women Enterprise Fund group product was described as collateral-free. These accounts indicate a need for programme-specific guidance. Participants also asked for exchange visits, equipment and opportunities to supply government. Officials emphasised outreach, innovation and coordination between national and county services. Together, these findings locate barriers in the delivery environment as well as in the resources available to individual applicants.

6 Discussion

Government initiatives contributed finance, training, registration and livelihood assistance, but their reported reach was uneven. The prominence of financial access confirms the importance of capital to group enterprise activity, while the substantial no-benefit category indicates that programme availability did not translate into positive experiences for all respondents. The findings show the value of examining the route from public provision to member outcomes, including the decisions that determine entry into services.

This interpretation is consistent with Kabeer's (1999) distinction between resources and agency. Access to finance can enable activity, but empowerment additionally concerns the capacity to make and act on choices. Registration and training may improve organisational readiness without establishing that young women influence the allocation of funds. The finding of personal benefits alongside group-level assistance supports monitoring both receipt of services and the authority members exercise over resulting resources.

The local preference for married, settled women illustrates how informal screening can undermine inclusive programme design. A repayment concern becomes an exclusionary practice when it is attached categorically to marital status. Gender and Development directs attention to the relationships through which opportunities are distributed, including the interaction between enterprise readiness, assets and household responsibilities. A more responsive approach would assess an applicant's circumstances and enterprise plan while retaining prudent financial management.

African feminist perspectives further help interpret diversity within the category of young women. Women entering enterprise, women with established businesses and those anticipating relocation

can face different constraints. The findings support attention to these differences without treating household or community relations as uniform. Regional evidence on youth and gender similarly emphasises the importance of structural resource inequalities and social expectations in livelihood pathways (Rietveld et al., 2020).

The group delivery mechanism also requires scrutiny. Evidence from western Kenya shows that effective participation depends on gender-sensitive governance practices (Aberman et al., 2020). Groups can serve as efficient contact points for public agencies, yet their internal allocation processes remain relevant to individual empowerment. This accords with the distinction between groups as service platforms and the effects of relationships among members (Díaz-Martin et al., 2023). Institutional outputs should therefore be considered alongside the distribution and control of benefits within supported groups.

Longwe's framework brings these findings together by distinguishing access and welfare from participation and control. Government assistance can strengthen one dimension while others remain constrained. The small procurement-opportunity category additionally suggests that connecting finance and skills with customers warrants greater attention. The study establishes a descriptive pattern of opportunities, benefits and implementation barriers; a causal evaluation would be required to estimate programme effects or compare the effectiveness of different delivery models.

7 Conclusion and Recommendations

7.1 Conclusion

National and county government initiatives provided young women in Kakamega's self-help groups with finance, training, registration and livelihood opportunities. However, the benefits reported were uneven, and some administrative practices narrowed access for young women whose circumstances differed from those of established, married entrepreneurs. Group-based delivery offered an important connection to public institutions, but assistance to a group did not by itself establish individual participation or control over resources. The contribution of government initiatives therefore depends on fair access, useful support and the distribution of benefits among members.

7.2 Recommendations

Fund agencies should publish clear eligibility requirements, provide reasons for application decisions and establish accessible review procedures. Assessment of enterprise readiness and repayment capacity should avoid categorical exclusion based on marital status. Entry pathways for start-ups should be considered alongside products designed for established businesses.

National and county offices should coordinate outreach through group visits and accessible local-language guidance. Information should distinguish the terms of different funds and explain the steps linking registration, training, finance and markets. Registration and licensing costs should be reviewed in relation to their effects on young women's participation. The design of assistance should include consultation with young women in different age groups and circumstances.

Procurement support should extend beyond certification to practical assistance with identifying suitable tenders, costing, bidding and delivery obligations. Enterprise officers should connect eligible applicants to appropriate financing and market opportunities. Training, equipment and exchange visits should be linked to the activities and capabilities of participating groups.

Monitoring should record applications, approvals, completed services and benefits reaching individual members. Age and sex disaggregation would help distinguish the experiences of young women within broader beneficiary categories. Follow-up should examine business continuity, livelihood change and members' influence over resource allocation, alongside conventional programme outputs.

7.3 Limitations and further research

The study used a descriptive design and sampled women already participating in groups. Purposive selection at the group and membership stages, self-reported experiences and varying item-response bases limit generalisation. Fieldwork occurred during the planting season, affecting availability, and the results describe the service environment in May 2019. Institutional accounts were not accompanied by a comprehensive audit of programme records. The findings should therefore inform implementation priorities without being interpreted as causal estimates or present-day coverage measures. Further research should include women outside groups, link applicant and programme records, and follow outcomes over time to examine whether improved access strengthens sustained livelihoods and decision-making authority.

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