



**FACTORS INFLUENCING ACCESS TO UWEZO FUND BY CITIZENS IN
KENYA: A CASE OF NYAMIRA COUNTY**

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Abstract

The Uwezo Fund in Kenya is a youth, women and persons with disabilities fund which has its genesis in the pledge from the President of Kenya, Uhuru Kenyatta. The research was about factors affecting access to uwezo fund by residents of Nyamira County. Uwezo fund is faced with the challenge of accessibility of funds thus low achievement of its core objectives. The research was conducted in Nyamira County which is a county in the former Nyanza Province of Kenya. The study findings indicated that majority of the respondents felt that the government regulations and requirements for accessing UWEZO funds were difficult and training had a positive influence on access of UWEZO funds. The researcher recommended that the government should make the rules governing access to UWEZO funds simple and user friendly to all target groups

Keywords: Factors Influencing Access, Uwezo Fund

1. Introduction

The Uwezo Fund in Kenya is a youth, women and persons with disabilities fund which has its genesis in the pledge His Excellency the President Uhuru Kenyatta made to allocate the Kshs. 6 billion that was meant for the presidential run-off. Uwezo Fund was created by Government of Kenya under the Ministry of Devolution and Planning in the year 2013. The Fund was launched by His Excellency the President of the Republic of Kenya on 8th September 2013 and enacted through a Legal Notice No. 21 of the Public Finance Management Act, 2014, and published on 21st February, 2014. (PFM ACT, 2014)

In Australia, the two major national funding programs require that regional bodies administer funds for regional on-ground projects to manage rivers, coastlines, biodiversity and vegetation. The devolution of authority and resources to these bodies is contingent on participatory, representative and transparent engagement processes. Supporters of the new regional arrangements anticipate that the heightened inclusion of community members in decision-making will contribute to a holistic and collaborative approach, (Whelan and Oliver 2005).

In South Africa, The Employment Equity Act, 1998, (EEA) seeks to promote equal opportunity and fair treatment in employment through the elimination of unfair discrimination; and to implement affirmative action measures to address the disadvantages in employment encountered by designated groups previously disadvantaged by the apartheid system. The Act defines the designated groups as black people, women and persons with disabilities. (Gladnet Collection 6-2006).

By its very name 'Uwezo Fund', the fund is a program of empowerment. President Uhuru Kenyatta affirmed that its underlying philosophy is an affirmation of hope and faith in the Kenyan people. The Uwezo Fund is a flagship program for vision 2030 aimed at enabling women, youth and persons with disability access finances to promote businesses and enterprises at the constituency level, thereby enhancing economic growth towards the realization of the same and the Millennium development goals in eradication of extreme poverty and hunger, promote gender equality and empower women. The fund was launched by His Excellency the President of the republic of Kenya on 8th September 2013 and enacted through a legal notice no. 21 of the Public Finance Management Act 2014, and published on 21st February, 2014. The fund seeks to expand access to finances and promote Women, Youth and Persons with disability led enterprises at the constituency level. It also provides mentorship opportunities to enable beneficiaries take advantage of the 30% government procurement preference through its capacity building program. Uwezo fund is an avenue for incubating enterprises, catalyzing innovation, promoting industry, creating employment and growing the economy. The main objectives of the fund are, to expand access to finances in promotion of youth and women business and enterprises at the constituency level for economic growth towards realization of the goals of vision 2030, to generate gainful self-employment for the youth and women and to model an alternative framework in funding community driven development.

Mwangi and Shem (2012), accessibility to credit is a constraint in Kenya especially for poor and rural households. Among the key objectives of uwezo fund is to expand access to finances in promotion of youth and women businesses and enterprises at the constituency level for economic growth. According to the International Labor office (2013), Growth in Kenya has been characterized by considerable volatility due in part to a narrow growth base and weak investment patterns. This has adversely affected formal job creation and hampered improvements in living standards, particularly among Kenyan youth, despite considerable efforts by the government to support the labor market. Korugia, Kosusura, Nyikal, Odumbe (2006), Poverty reduction remains one of the greatest challenges facing the Kenyan government today. Masingu (2013), Despite all the economic recovery strategies (ERS) put in place by the government to improve living standards, Poverty incidence is still high with low standards of living since studies carried out in Kenya indicate that 47% of the total population are poor.

2. Statement of the Problem and Gap

Despite the importance of microfinance services on the disadvantaged groups that is youth, women and persons living with disabilities, previous studies by Wangari (2014), Kamau (2013), Wamalwa (2013), Ataya (2012) and Ngugi (2015) failed to address the challenge of accessibility among the youth, women and persons living with disabilities especially in Nyamira County which has many possibilities of economic growth if this target population is well empowered through Uwezo fund. This study is therefore aimed at filling this gap.

3. Objectives of the Study

The general objective was to evaluate the factors affecting access to uwezo fund by the residents of Nyamira County. The specific objectives were to;

- i. To determine the effects of government policies on access to uwezo fund by residents of Nyamira County.
- ii. To examine the effects of training on access to uwezo by the residents in Nyamira County.
- iii. To determine the effect of level of funding on access to uwezo fund by residents of Nyamira County.
- iv. To establish the effect of group dynamics on access to uwezo fund by residents of Nyamira County.

The research questions were founded by the specific objectives.

4. Research methodology

The study employed descriptive survey design. The sample size for this study was 120 fund groups' officials. The sample was selected using proportionate stratified random sampling procedure. Data collected was coded and edited in regard to the objectives of the study and analyzed using descriptive statistics and presented using tables, charts and figures depicting corresponding responses.

5. Results and Discussion

Government policies and Access to UWEZO Funds

The respondents were asked to comment on whether the government regulations and requirements for accessing UWEZO funds were difficult. Figure 1 below presents the study findings:

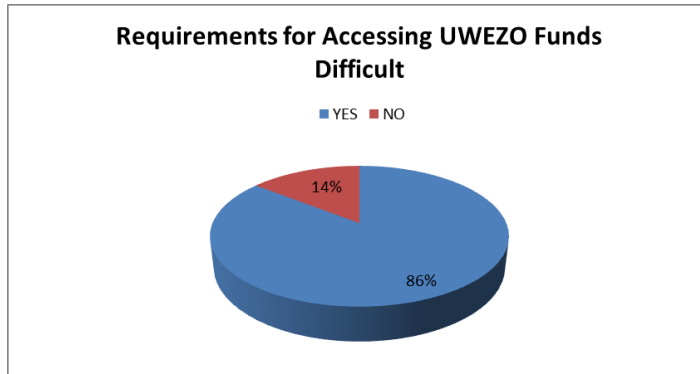


Figure 1: Respondents Perception on Difficulty of Requirements for Accessing UWEZO Funds

The study findings indicated that majority of the respondents felt that the government regulations and requirements for accessing UWEZO funds were difficult while 14.4% felt that the requirements were not difficult. The implications of these findings are that the government regulations and requirements for accessing UWEZO funds are difficult and these might have an influence on the access of UWEZO funds by the intended beneficiaries.

The respondents were also asked to indicate the extent of their agreement with given statements as shown in table 1 on four statement questions that represent issues on government policies as a factor on access to UWEZO funds. The responses were tabulated in table 1 and analyzed using mean and standard deviation on a likert scale ranging from 1-5 where 5 represented strongly agree and 1 represented strongly disagree.

Table 1: Government policies and access to UWEZO funds

| Statement | 1 | 2 | 3 | 4 | 5 | Mean | SD |
|---|----|---|----|----|----|-------------|--------------|
| Rules and regulations manning UWEZO funds influence access to UWEZO Fund. | 27 | 3 | 3 | 11 | 67 | 3.79 | 0.448 |
| Application formalities and procedures influence accessibility of UWEZO fund. | 18 | 8 | 11 | 8 | 66 | 3.86 | 0.895 |
| Repayment rules and conditions influence access to UWEZO funds. | 22 | 5 | 13 | 9 | 62 | 3.76 | 0.487 |
| The duration given for repayment is sufficient and this influences access to UWEZO funds. | 52 | 3 | 12 | 9 | 35 | 2.75 | 1.157 |
| Average | | | | | | 3.54 | 0.833 |

The findings of the study indicate that majority of the respondents agreed that application formalities and procedures influence accessibility of UWEZO fund with a mean of 3.86 and standard deviation 0.895; Rules and regulations manning UWEZO funds influence access to UWEZO Fund with a mean of 3.79 and standard deviation 0.448 and that Repayment rules and conditions influence access to UWEZO funds with a mean of 3.76 and standard deviation 0.487. The influence of government policies had an overall mean of 3.54 which implies that the respondents agreed that government policies influence access to UWEZO funds.

The research findings differ with Mbuva, (2014). Whereby women entrepreneurs had a positive attitude towards government loan policies, procedures and repayment terms.

Training and access to UWEZO funds

The respondents were requested to state when they had received any training. Figure 2 below presents the study findings:



Figure 2: Respondents Training

The findings showed that most of the respondents (85%) stated that they had received training with 15% negating. This implies that majority of the respondents had received training thus would be better placed to apply for and utilize UWEZO funds.

The respondents were further asked to indicate the organizations that provided them with training. The findings are as shown in Figure 3 on the next page.

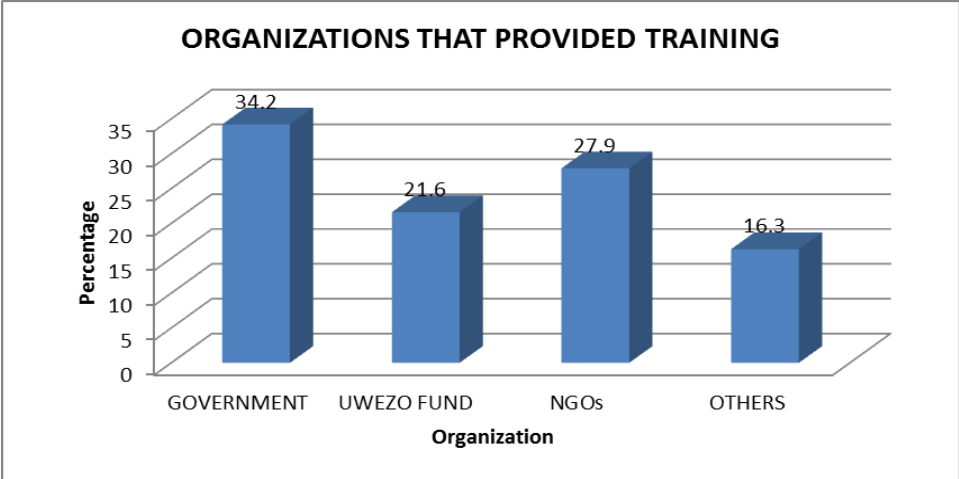


Figure 3: Organizations that Provided Training to the Respondents

The results indicate that 34.2% of the respondents received training from the government, 27.9% from NGOs, 21.6% from UWEZO fund and 16.3% from other organizations like banks. This implies that the government of Kenya is leading in providing training to ensure UWEZO fund is beneficial to the intended beneficiaries.

The study also sought from the respondents on the areas they have been trained in from the training that they had received. Figure 4 below presents the findings.



Figure 4: Respondents Areas of Training

The results show that majority of the respondents (27.9%) were trained in accounting while 27% were trained in financial management and marketing. Only 18% were trained in management.

The respondents were finally asked to indicate the extent of their agreement with given statements as shown in table 2 on four statement questions that represent issues on training as a factor on access to UWEZO funds.

Table 2: Training and access to UWEZO funds

| Statement | 1 | 2 | 3 | 4 | 5 | Mean | SD |
|---|----------|----------|----------|----------|----------|-------------|--------------|
| Groups trained by UWEZO fund are given preference in accessing the funds. | 27 | 3 | 3 | 11 | 67 | 3.79 | 0.448 |
| Training has equipped my group with skills and attitudes that make it easy for our group to access UWEZO fund. | 18 | 8 | 11 | 8 | 66 | 3.86 | 0.895 |
| Training has increased awareness in my group making it easy for us to apply for and utilize UWEZO funds. | 22 | 5 | 13 | 9 | 62 | 3.76 | 0.487 |
| Training has enabled my group manage UWEZO funds well and repay our loans in time making it easy for us to access more UWEZO funds in future. | 3 | 9 | 12 | 35 | 52 | 4.12 | 0.672 |
| Average | | | | | | 3.88 | 1.002 |

The findings indicated that majority of the respondents agreed that training has enabled my group manage UWEZO funds well and repay our loans in time making it easy for us to access more UWEZO funds in future with a mean of 4.12 and standard deviation of 0.672; training has equipped my group with skills and attitudes that make it easy for our group to access UWEZO fund with a mean of 3.86 and standard deviation of 0.895; Groups trained by UWEZO fund are given preference in accessing the funds with a mean of 3.79 and standard deviation of 0.448 and that training has increased awareness in my group making it easy for us to apply for and utilize UWEZO funds with a mean of 3.76 and standard deviation of 0.487. The influence of training had a mean of 3.88.

Kamau, (2014) asserts that training on financial management before being loaned funds enhances empowerment thus creation of employment. Further, Ashiku, (2014) concurs with the researcher that training enhances effective fund utilization hence ought to be given priority before groups are funded.

Level of funding and access to UWEZO funds

The study sought from the respondents on whether their groups had ever applied for UWEZO funds. Figure 5 below presents the findings:

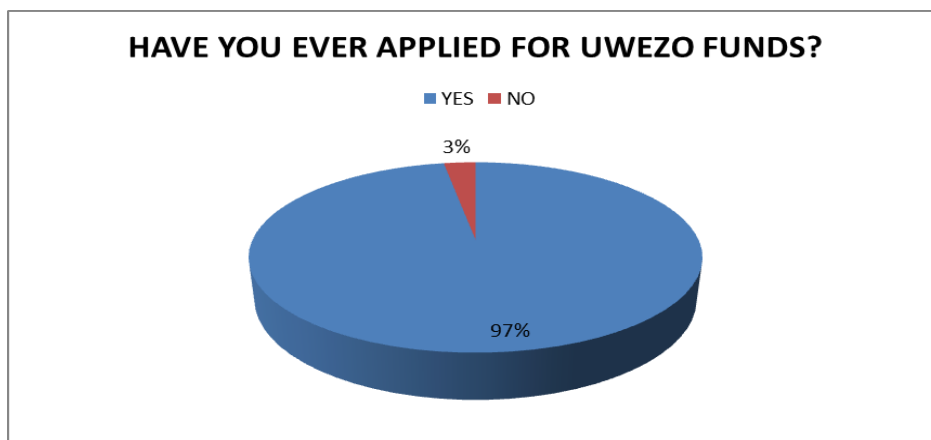


Figure 5: Respondents who have ever applied for UWEZO Funds

The findings indicate that majority of the respondents (97.3%) had applied for UWEZO funds. Only 2.7% had never applied for UWEZO funds. The implications of these findings are that since most of the respondents had applied for UWEZO funds, they were better placed to provide information on the factors influencing access to UWEZO funds.

For the respondents who had applied for UWEZO funds, the study further inquired from them the maximum amount of funds that have been ever allocated to their groups. Table 3 below presents the study findings:

Table 3: Maximum amount of funds ever allocated to groups that had applied for UWEZO funds

| Amount (Kshs.) | Frequency | Percentage |
|-------------------|------------|--------------|
| 20,000 – 50,000 | 38 | 35.2 |
| 51,000 – 100,000 | 59 | 54.6 |
| 101,000 and above | 11 | 10.2 |
| Total | 108 | 100.0 |

The findings indicate that majority of the groups (54.6%) had received between Kshs. 51,000 to Kshs. 100,000 and 35.2% had received between Kshs. 20,000 and Kshs. 50,000. Only 10.2% of the groups had received Kshs. 101,000 and above.

The respondents were finally asked to indicate the extent of their agreement with given statements as shown in table 4 on four statement questions that represent issues on level of funding as a factor on access to UWEZO funds

Table 4: Level of funding and access to UWEZO funds

| Statement | 1 | 2 | 3 | 4 | 5 | Mean | SD |
|--|----------|----------|----------|----------|----------|-------------|--------------|
| We apply for UWEZO fund and receive as per our request | 12 | 11 | 3 | 16 | 69 | 4.07 | 0.785 |
| The UWEZO fund is always available for all of our business needs. | 3 | 6 | 8 | 30 | 63 | 4.27 | 0.773 |
| We receive UWEZO funds within the specified duration upon application. | 8 | 8 | 18 | 25 | 52 | 3.95 | 0.815 |
| The amount allocated by UWEZO fund to my group is always enough. | 52 | 40 | 3 | 13 | 3 | 1.87 | 0.767 |
| Average | | | | | | 3.54 | 0.706 |

The study findings indicate that most of the respondents agreed that The UWEZO fund is always available for all of our business needs with a mean of 4.27 and standard deviation of 0.773; We apply for UWEZO fund and receive as per our request with a mean of 4.07 and standard deviation 0.785 and that We receive UWEZO funds within the specified duration upon application with a mean of 3.95 and standard deviation 0.815. Most of the respondents disagreed that the amount allocated by UWEZO fund to my group is always enough with a mean of 1.87 and standard deviation 0.767. The influence of level of funding had a mean of 3.54.

Kitavi, (2014) was in agreement that the extent of fund allocation is of great importance to the growth of business enterprises and the government should increase the level of funding.

Group dynamics and access to UWEZO fund

The respondents were finally asked to indicate the extent of their agreement with given statements as shown in Table 5 on five statement questions that represent issues on group dynamics as a factor on access to UWEZO funds.

Table 5: Group dynamics and access to UWEZO funds

| Statement | 1 | 2 | 3 | 4 | 5 | Mean | SD |
|---|----------|----------|----------|----------|----------|-------------|-----------|
| It is important for us to belong to a registered group to access UWEZO funds. | 90 | 15 | 6 | 0 | 0 | 1.24 | 1.157 |
| We have problems in our group which delay access to UWEZO funds. | 5 | 12 | 22 | 21 | 51 | 3.91 | 0.653 |
| Democracy practiced in our group enhances our access to UWEZO fund. | 55 | 8 | 18 | 23 | 7 | 2.27 | 0.763 |
| We do not allow conflicts hinder our accessibility to UWEZO fund. | 54 | 9 | 13 | 31 | 4 | 2.30 | 0.895 |

We all participate in making business decisions and the amount of fund to apply for from UWEZO fund.

Average **2.43** **0.805**

The findings indicate that majority of the respondents agreed that it is important for us to belong to a registered group to access UWEZO funds with a mean of 1.24 and standard deviation 1.157; Democracy practiced in our group enhances our access to UWEZO fund with a mean of 2.27 and standard deviation 0.763; We do not allow conflicts hinder our accessibility to UWEZO fund with a mean of 2.30 and standard deviation 0.895 and that we all participate in making business decisions and the amount of fund to apply for from UWEZO fund with a mean of 2.44 and standard deviation 0.767. Most of the respondents agreed that we have problems in our group which delay access to UWEZO funds with a mean of 3.91 and standard deviation 0.653. The influence of group dynamics had a mean of 2.43.

Kimosop, (2013) concurs with these results that group dynamics lead to loss of time due to delayed access to the group funds and colossal amount of funds. Further, Nyangau (2014) and Koech, (2014) asserts that group conflicts negatively affects management of funds and causes major constraints hindering effectiveness of fund accessibility.

Access to UWEZO Funds

The study asked the respondents to indicate the number of times they had applied for UWEZO funds. Figure 6 below presents the findings:

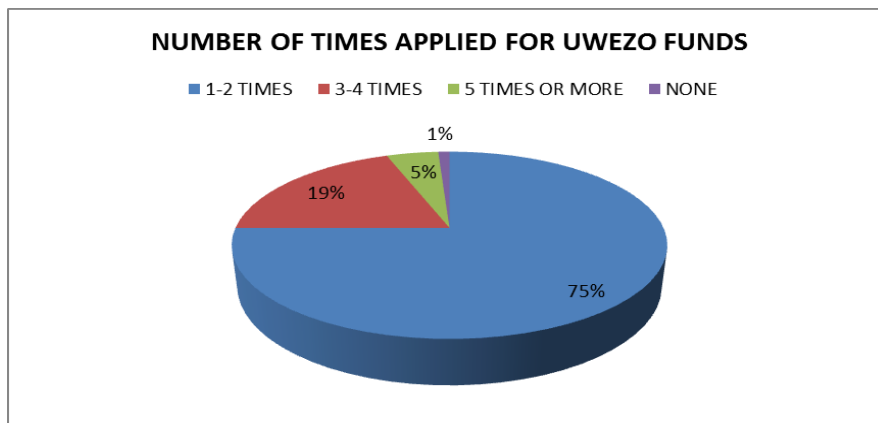


Figure 6: Number of Times Respondents had applied for UWEZO Funds

The results show that most respondents (51%) had applied for UWEZO funds 3 to 4 times, 29% had applied 5 or more times and 17% had applied 1 to 2 times. Only 3% had never applied for UWEZO funds. The implications of these findings are that most groups in Nyamira County had applied for UWEZO funds more than two times thus were well versed with the factors influencing access to the funds.

The study also sought from the respondents the number of times they had been allocated UWEZO funds for those that had applied. Figure 7 below presents the findings:

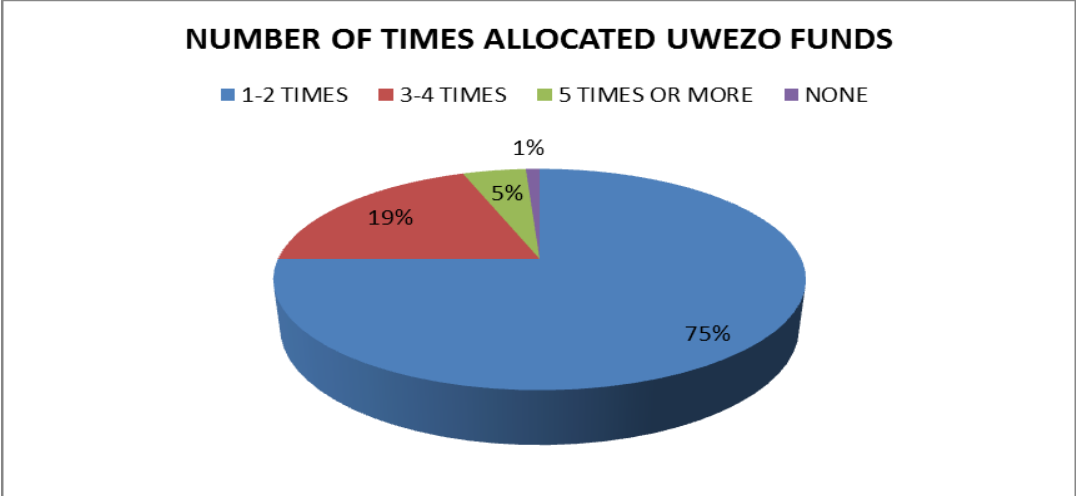


Figure 7: Number of times respondents allocated UWEZO funds

The findings show that majority of the respondents (75%) had been allocated UWEZO funds 1-2 times, 19% had been allocated 3-4 times and 5% had been allocated 5 times or more. Only 1% had never been allocated UWEZO funds despite applying. The implications of these findings are that UWEZO fund is accessible to all that apply for it whenever they apply.

The respondents were finally asked to indicate the extent of their agreement with given statements as shown in Table 6 on four statement questions that represent issues on access to UWEZO funds.

Table 6: Access to UWEZO fund

| Statement | 1 | 2 | 3 | 4 | 5 | Mean | SD |
|--|----|----|----|----|----|-------------|--------------|
| The maximum amount of funds allocated for groups are sufficient. | 6 | 2 | 5 | 17 | 81 | 4.40 | 0.836 |
| Our group savings determine the amount of funds we are allocated. | 17 | 8 | 16 | 19 | 51 | 3.71 | 0.772 |
| UWEZO fund accessibility has enhanced our economic status. | 64 | 30 | 10 | 2 | 5 | 1.55 | 1.080 |
| Our group has been able to access the 30% government procurement preference due to UWEZO fund. | 41 | 11 | 3 | 0 | 56 | 3.17 | 0.815 |
| Average | | | | | | 3.21 | 0.768 |

The findings indicate that most respondents agreed that the maximum amount of funds allocated for groups are insufficient with a mean of 4.40 and standard deviation 0.836, our group savings determine the amount of funds we are allocated with a mean of 3.71 and standard deviation 0.772 and that groups had been able to access the 30% government procurement preference due to UWEZO fund with a mean of 3.17 and standard deviation 0.815. Most respondents agreed that

UWEZO fund accessibility has enhanced their economic status with a mean of 1.55 and standard deviation of 1.080. Access to UWEZO funds had a mean of 3.21.

Mungai (2015) concurs with the study findings whereby the researcher concluded that funds allocated are much below the group requirements thus should be increased for it to be relevant.

Regression Analysis

Before regression analysis was done, the assumptions of multivariate analysis were tested to ensure that there was no violation of multivariate analysis assumptions. The data was checked for normality, outliers and multi-collinearity.

A regression equation model was used in the form of;

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + E$. The variables of the study were $Y =$ Access to UWEZO Fund, $X_1 =$ Government Policies, $X_2 =$ Training, $X_3 =$ Level of Funding and $X_4 =$ Group Dynamics. The indicators of the model fitness are shown on Table 4.15. The coefficients indicate that the correlation coefficient (R) between the independent variables and Access to UWEZO funds is 0.753 which is a positive strong relationship. The coefficient of determination (R Square) of 0.567 indicates that the model can explain 56.7% of the variations or changes in the dependent variable of access to UWEZO funds. In other words Government Policies, Training, Level of Funding and Group Dynamics can explain 56.7% of changes in access to UWEZO funds by residents of Nyamira County. The adjusted R^2 is an indicator of generalizability as it is used to estimate the expected shrinkage in R^2 that would not generalize to the population because of the solution being over-fitted to the data set by including too many independent variables. In this case, $R^2 = 0.567$ and Adjusted $R^2 = 0.535$. These values are very close, anticipating minimal shrinkage based on this indicator.

Table 7: Model Summary

| Model | R | R ² | Adjusted R ² | Std. Error of the Estimate | Durbin-Watson |
|-------|--------------------|----------------|-------------------------|----------------------------|---------------|
| 1 | 0.753 ^a | 0.567 | 0.535 | .18292 | 2.020 |

a. Predictors: (Constant), Government Policies, Training Level of Funding, Group Dynamics

b. Dependent variable: Access to UWEZO funds

Table 8 presents the analysis of variance (ANOVA) on the influence of various factors on access to UWEZO funds. With a sig= .000 as indicated in table 4.16 above, the sig. provides a significance level of over 99%. The model significance implies that the model is acceptable. The total deviation in the dependent variable in the model is 135.219. The model was able to explain 165.219 of the total sum of squares while 47.121 of the total sum of squares were not explained. The F ratio (in the Analysis of Variance table) is 66.285 and significant at sig=.000. This provides evidence of existence of a linear relationship between the response (access to UWEZO funds) and the four explanatory variables (Government Policies, Training Level of Funding and Group Dynamics).

Table 8: ANOVA

| Model | | Sum of Squares | df | Mean Square | F | Sig |
|--------------|--------------|-----------------------|------------|--------------------|----------|--------------------|
| 1 | Regression | 103.002 | 2 | 31.274 | 66.285 | .0018 ^b |
| | Residual | 62.340 | 167 | 0.581 | | |
| | Total | 22.53 | 169 | | | |

Dependent variable = Access to UWEZO funds

b. Independent Variables = (Constant), Government Policies, Training, Level of Funding, Group Dynamics

Table 9 below presents the coefficients of this study:

Table 9: Regression Coefficients

| Model | Un-standardized Coefficients | | Standardized Coefficients | T | Sig |
|---------------------|-------------------------------------|-------------------|----------------------------------|----------|------------|
| | B | Std. Error | Beta | | |
| (Constant) | 0.293 | 0.344 | | 6.965 | 0.000 |
| Government Policies | 0.434 | 0.083 | 0.006 | 5.052 | 0.959 |
| Training | 0.101 | 0.045 | 0.812 | 4.001 | 0.000 |
| Level of Funding | 0.022 | 0.015 | 0.103 | 1.467 | 0.144 |
| Group Dynamics | -0.005 | 0.006 | -0.066 | -0.935 | .351 |

a. Predictors: (Constant), Government Policies, Training, Level of Funding, Group Dynamics

b. Dependent variable: Access to UWEZO funds

Based on the table 9, the regression equation for access to UWEZO funds was:

$$Y = 0.293 + 0.434X_1 + 0.101X_2 + 0.022X_3 - 0.005X_4$$

The regression equation above has established that taking independent variables to be constant access to UWEZO funds will be 0.293. Group Dynamics had a negative coefficient of -0.005 while Government Policies, Training, Level of Funding had positive coefficients of 0.434, 0.101 and 0.022 respectively. The findings presented also shows that taking other independent variables at zero, a unit increase in Government Policy will lead to 0.434 increase in access to UWEZO funds; a unit increase in training will lead to 0.101 increase in access to UWEZO funds; a unit increase in Level of funding will led to 0.022 increase in access to UWEZO funds and finally a unit increase in Group Dynamics will lead to -0.005 decrease in access to UWEZO funds. At 5% level of significance and 95% level of confidence Government Policy had a 0.959 level of significance. Training had a 0.000 level of significance while Level of Funding had a 0.144 level of significance and Group Dynamics had a 0.351 level of significance. All coefficient values apart from those of Training were not significant because P value (Sig value) were greater

than 0.0025 testing at 95% level with 2 tailed thus these values are more than critical values of 5%. The coefficient explains insignificant influence of the 3 independent variables to Access of UWEZO funds only had a significant influence to access of UWEZO funds.

6. Summary

Government policies and access to UWEZO funds

The study findings indicate that majority of the respondents felt that the government regulations and requirements for accessing UWEZO funds were difficult. The influence of government policies on access to UWEZO funds implies that the respondents agreed that government policies influence access to UWEZO funds.

Training and access to UWEZO funds

The findings showed that most of the respondents had received training and it had a positive influence on access of UWEZO funds. Majority of the respondents had received training in business management.

Level of funding and access to UWEZO funds

The findings indicate that majority of the respondents had applied for UWEZO funds and they had been allocated although not sufficient to cater for all group business needs.

Group Dynamics and access to UWEZO fund

Group dynamics had a negative influence on access of UWEZO funds, whereby majority of the respondents felt that conflicts and leadership of groups influenced access to Uwezo Fund.

7. Conclusions

Based on the findings of the study on objective I, it can be concluded that government policies have a positive influence on access to UWEZO funds. Rules and regulations manning the fund, application formalities and procedures, repayment rules and conditions and duration given for repayment all make it easy or hard to access UWEZO funds. The requirements for accessing UWEZO funds are difficult to most respondents.

Based on the findings of the study on objective II, it can be concluded that training has a positive influence on the access of UWEZO funds. This relationship is statistically significant. Through training, groups are given priority to access UWEZO funds and also get skills and awareness on how to apply and utilize the funds.

Based on the findings of the study on objective III, it can be concluded that level of funding has a positive influence on the access of UWEZO funds. The fund does not always meet the requests of applicants on time and is not available at all times for all group business needs.

Based on the findings on objective IV, it can be concluded that group dynamics has a negative influence on the access of UWEZO funds. Group problems and participation of group members on application of UWEZO funds all affect negatively the access of UWEZO funds.

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