

WOMEN ENTERPRISE FUND

MINISTRY OF GENDER, SPORTS, CULTURE AND SOCIAL SERVICES

PROPOSAL EVALUATION GUIDELINES

The District Women Enterprise Fund Committee will subject the proposals to rigorous assessment that includes financial/technical viability in consultation with respective subject matter specialists present at the district level.

1.0 Proposal evaluation criteria

1.01 Basic requirement for the group

- Registered with the Ministry of Gender, Sports, Culture and Social Services, Attorney General chambers and other appropriate authorities for at least three (3) months before applying for the loan
- Based and operating within the Division
- Undertaking/proposing to carry out business oriented activity
- Operating an active bank account
- Recommended by the local Gender and Social Development Assistant or the Secretary of Divisional Women Enterprise Fund Committee

Disqualify the group that fails to satisfy any of the above basic requirements.

1.02 Composition of group

What is the composition of the group?

- Women aged 18 years and above
- Where the group is mixed, that is, having men and women at least 70% of the members must be women
- The leaders of the group must be exclusively female.

1.03 Conduct of the group

The District Gender and Social Services Officer must ensure that:-

- The conduct of the group members, in particular the leadership, is beyond reproach;
- The group has not been involved in any financial irregularity/mismanagement before;

- The group members are women and men in line with the guidelines. The Original National Identity Cards of members must be produced to facilitate certification by the Gender and Social Development Assistant or the Secretary of Women Enterprise Fund Committee;

The District Women Enterprise Fund Committee must only recommend the group with good conduct. The District Women Enterprise Fund Committee must only deal with groups recommended by their respective Gender and Social Development Assistants or the Secretaries of the, Divisional Women Enterprise Fund Committee.

1.04 Viability of the business proposal

The Divisional Women Enterprise Fund Committee must ensure that the current proposed business is legal, and financially and socially viable. Such decisions should be supported by relevant technical or experienced people in the committee.

Proposals from groups not certified by District Gender and Social Development Officer who is the Secretary or his/her appointee (who must be an employee of the Ministry of Gender, Sports, Culture and Social Services) to the Divisional Women Enterprise Fund Committee and/or are not signed for by the group leaders shall be rejected. The decision of the Committee is final. The information about loan requests and disbursement shall be sent to the Provincial Gender and Social Services Officer. Any business proposal whose viability has been ascertained should be able to access funds within a period not exceeding four (4) weeks. Proposal appraisals should be done twice a month.

1.05 Amount of Loan

Maximum loan from the Women Enterprise Fund Scheme payable to any group must not exceed Kshs.50,000.

Proposals exceeding the defined amount should be referred back to the group.

1.06 Loan recovery mechanism

- The District Gender and Social Development Officer must verify the existence of the group in their respective locality;
- The District Gender and Social Development Officer should facilitate in recovering of loans to groups within their locality;
- The group leaders must submit written guarantee for the loan requested.

1.06 (a) The proposed types of collateral include but not limited to the following:

- Group guarantees (Social collateral)
- Household items
- Financed assets
- Fixed assets (e.g. land, buildings e.t.c.)
- Insurance cover

Any group that pays the principal amount within six (6) months, and subject to monitoring and evaluation report, is illegible for refinancing up to a maximum of the initial loan amount.

2.0 Key factors in loan approval and allocation

2.01 Geographical distribution

The District Women Enterprise Fund Committee should ensure that allocations show fair geographical coverage of the division.

2.02 Disability consideration

The District/Divisional Women Enterprise Fund Committee should consider groups of women with disabilities. At least 10% of the Funds should be allocated to groups of women with People with Disabilities in the division.

3.0 Loan Disbursement and Repayment

- The loan will be disbursed to groups who receive final approval from the District Women Enterprise Fund Committee.
- The loan will be disbursed in the name of the group.
- The loan will attract no interest but will include 5% management fee payable upfront.
- The amount loaned to any single group must not exceed Kshs. 50,000.
- The repayment of the loan will commence after 3 months grace period.
- The repayment will be made in twelve (12) equal instalments.
- The repayment will be made to the bank account of Women Enterprise Fund Committee provided, on successful application for the loan.