

**CHALLENGES FACING WOMEN ENTREPRENEURSHIP AMONG THE
SWAHILI COMMUNITY IN MVITA CONSTITUENCY IN MOMBASA
COUNTY, COASTAL KENYA**

BY:

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NAIROBI**

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DECLARATION

This project proposal is my original work and has not been presented for examination in any other university.

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This project proposal has been submitted for examination with my approval as the University supervisor.

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DEDICATION

This project paper is dedicated to my Parents and Sisters for their support, encouragement and understanding during my study.

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I would like to thank the almighty God for the strength, good health, wisdom and financial break through as I undertake this study.

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ABSTRACT

Entrepreneurship is considered as an avenue for women empowerment. World over, There has been an increase in women entrepreneurs actively managing businesses. Despite these efforts women have lagged behind in top level positions and only appear to be active in low-level participation.

The main aim of this study is to investigate the challenges facing women entrepreneurs in Mvita Constituency, Mombasa County. This study examines the level of women's participation in entrepreneurship activities as well as challenges facing women entrepreneurship in Mvita Constituency, Mombasa County. The design of this research is descriptive survey research. The researcher targeted a population of 380 but sample 114 was obtained. The data collected was abridged and evaluated using Statistical Package of Social Science (SPSS). From the findings of the study most women entrepreneurs in the Mombasa market are between the ages of 26-35 and this is the age when most of the women entrepreneurs start businesses. Provision of soft loans constitutes a factor that deters the women entrepreneurs in successively managing the businesses effectively. They are illiterate on how to access this financial aid. Also lack of real security is another major blow to the women entrepreneurs.

The study recommends that the financial institutions should set simple ways of gaining access to the monetary facilities plus giving them reasonable rates and ample time specification to enable them to repay with ease. The organization of women small scale businesses should carry out quarterly seminars to educate the women on the major issues in running a business to maturity.

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LIST OF ABBREVIATIONS AND ACRONYMS

AIDS	Acquired Immune Deficiency Syndrome
BBC	British Broadcasting Corporation
CEDAW	Convention on the Elimination of all forms of Discrimination against Women
FAO	Food and Agriculture Organization
HIV	Human Immune Deficiency Virus
ILO	International Labor Organization
M&E	Monitoring and Evaluation
MDG	Millennium Development Goal
NGOs	Non-Governmental Organizations
SMEs	Small and Micro Enterprise
UN	United Nations
UNCRC	United Nations Convention on the Rights of the Child
UNDP	United Nations Development Programme
UNICEF	United Nations International Children's Fund
UNIDO	United Nations Industrial Development Organization

CHAPTER ONE

BACKGROUND TO THE STUDY

1.1 Introduction

Kenya, like many African countries, is generally a patriarchal society. Although there are still many gender-related challenges facing the country, a few strides in the form of policy strategy developments and enactment of key legislation have been undertaken in the recent past geared at gender equality and protection. These include the Sexual Offenses Act, Gender Policy Bill and a Presidential Decree of 30% (Government of Kenya, 2000) and an assenting action in terms of official appointees to public positions. The Kenya government is also devoted to international conventions such as the Millennium Development Goals, Education for All and the Convention on Elimination of All forms of Discrimination against women. (Geda & Mwabu, 2005).

Women and development issues have been on the world's agenda since the United Nations (UN) organized the first women's conference in Mexico in 1975. Based on the report on the outcome of the meeting, women are generally unable to participate fully in the development process, a situation that has resulted in more women being poor, illiterate, victims of violence and discriminated against. Since then, there have been several campaigns aimed at changing the powerless situation of women in relation to men. Several international instruments have been very fundamental in promoting women participation. For instance, Article 14 of the Convention on Elimination of All forms of Discrimination against Women (CEDAW) states that human rights groups shall obtain all suitable actions to get rid of discrimination against women in rural areas in order to make sure, on a basis of equality that women do actively take part in and profit from rural and pastoral development and in all community activities (United Nations. , 2005).

Women entrepreneurs in Kenya are the key to economic development because their small businesses generate employment. Nonetheless women owned businesses have potential to contribute more. Kenya is unlikely to meet its growth targets without increased focus on gender dimensions. This therefore shows that addressing gender inequalities in Kenya

and more specifically Mombasa County could generate significant economic growth for the county and the country at large. The Kenyan government recognizes that women in business have not been on an equivalent footing when it comes to their access to opportunities and assets but it has yet to effectively address the obstacles facing women entrepreneurs (Athanne, 2011).

Women entrepreneurs contribute ideas and invest a lot of energy and capital resources to their societies. They create jobs as well as additional work for suppliers and other offshoot business linkages (Common wealth secretariat, 2002). 62% of the women in Likoni and Magongo area of Mombasa County were found to be involving themselves in small scale businesses like selling fish, hawking lesos and vitenges, operating small scale food kiosks against 41% of their men who were involved in similar income generating businesses (Otundo, 2014). Due to this fact, promoting women's economic and political empowerment has gained greater attention over the last three decades (Yeshiareg Defene, 2007).

According to ILO study carried out by Stevenson and St-Onge (2005), women entrepreneurs can be seen in three profiles ; those in Jua Kali micro-enterprises, small micro-enterprises and small-scale enterprises.

According to World Bank (2012), most of the urban slums like Likoni, Bangladesh and Kisumu Ndogo women provided for their families through engaging themselves in small businesses, petty trade or micro enterprises. Those in the far rural areas were involved in subsistence agriculture that gave very little for their large families; being forced to be involved in some small income generating businesses. However, these SMEs were found to be faced with a number of challenges ranging from insufficient financial resources, poor planning, harassment from county askaris/county council, poor employees training and many more.

1.2 Problem Statement

It is an undisputable fact that without economically and socially investing in women who growth and development is unmanageable. Women entrepreneurship is considered as an important means of achieving women empowerment. There has been an accumulative trend of women entrepreneurs enthusiastically starting and managing businesses worldwide (Bruin, Brush & Welter, 2006). The government of Kenya has put in place measures and efforts to empower women and increase their participation in development projects through policy formulations and affirmative action. Despite these efforts women have lagged behind in top level positions and only appear to be active in low-level participation.

Across cultural sectors, the family is regarded as the basic social structure that can easily meet up with individual needs and expectations. Women usually spend much more time in the house than men as they perform their reproductive and household roles. This imbalance has implications for both the rural and urban poor women, specifically as the family structural unit is changing and female-headed households are on the rise putting in mind that about 52% of the population comprises of women. Thus, such renders them incapable of full involvement in community policy building, participation and economic development (Lopez-Claros & Zahidi, 2005).

The small and micro enterprises (SMEs) play an important role in the Kenyan Economy and that of Mombasa County by extension. According to the Kenya Economic Report (2013), the sector contributed over 50 percent of new jobs created in the years 2011-2013. In Mombasa County, over 65% of the jobs came from the sector. According to (Amyx 2005), one of the most important challenges is the negative awareness to SMEs. Prospective clients perceive small businesses as missing the facilities to provide quality services and are incapable of seeing projects through simultaneously. More often than not, larger corporations are chosen and given business opportunities for their influence and name recognition alone. This for example has been exemplified in areas around

Bombolulu where customers avoid the local shops and food kiosks to go to Nakumatt and Naivas Nyali supermarkets just for the name and the belief that their goods are tied to quality.

(Siwadi et al., 2011) women owned businesses are recognized for their low start up and working capital. Therefore, under normal circumstances women's initiatives have low growth rate and inadequate potential partially due to the type of business activities they operate. Women entrepreneurs face many problems, their small businesses are held back by stringent local policies and most of them do not have access to collaterals required by banks as a pre-requisite to access loans.

1.3 Research Questions

Based on the above problem, the study sought to answer the following questions

1. What is the level of women's participation in entrepreneurship activities in Mvita Constituency, Mombasa County?
2. What are the challenges facing women entrepreneurship in Mvita constituency, Mombasa County?

1.4 Objectives of the study

1.4.1 General objectives of the study

To investigate the challenges facing women entrepreneurs in Mvita Constituency, Mombasa County.

1.4.2 Specific objectives of the study

1. To assess the level of women's participation in entrepreneurship activities in Mvita Constituency, Mombasa County.
2. To identify the challenges facing women entrepreneurship in Mvita Constituency, Mombasa County.

1.5 Assumptions of the study

- i. Women participate in low-level entrepreneurship activities.
- ii. There are challenges facing women in advancing in entrepreneurship activities.

1.6 Justification of the Study

Women entrepreneurs are bringing about considerable growth in different areas of development and poverty reduction worldwide through innovations and the formation of wealth and employment opportunities (Bullough & Abdelzaher, 2013). Women's participation at all levels in businesses and community projects is regarded as a vital tool for achieving Kenya's Vision 2030.

Entrepreneurship matters and its benefits are many, from rewarding problem solving, organizational and leadership abilities, to fostering creativity and engendering empowerment. Not the least of its merits is the significant boost it gives to the economy and the confidence it gives to women who realize their potential and talents. (Caplan, 2011)

Driemeier (2013) noted substantial differences in the performance of women's business initiatives as compared to those of Kenyan men. Their business are smaller, less profitable and start with little to no capital investment than those owned by men. There is a gap in gender segregation by sector with women leading in food processing, beer brewing, hairdressing, dressmaking and retail of second-hand clothing, while men take the lead in metalwork, carpentry, vehicle repair, shoe making ,construction and transport. Men are twice as likely as women to locate in trading centres, commercial districts or roadside locations; women are likely to be functional from the home. Women more than men are likely to belong to some type of business association, although there are indications that women's groups have no authority to assist their businesses.

Therefore, it is necessary to understand the level of participation of women in entrepreneurship activities in Mvita Constituency, Mombasa County. It is also important to understand why women choose to go into business and the challenges they face. This

study may benefit policy makers in determining the specific intervention that relate to the overall needs of women in Mvita constituency, in Mombasa County, as it stands to gain from their increased participation in entrepreneurship.

1.7 Scope and Limitations of the study

This study sought to present information on the challenges facing women entrepreneurs in Mvita constituency. The study was conducted in Mombasa County. The limitations of the study may be the language barrier between the researcher and the participants, as they mostly communicate in Swahili and the researcher is not so conversant in that language.

1.8 Definition of Terms

Affordability – Somebody’s capability to meet the financial obligation arising from gaining something important.

Awareness – General public being informed on policy and legal changes in a manner that is easily understood.

Challenge - Any act that poses complexity in the women empowerment.

Discrimination – Unfair treatment of a particular individual or a group.

Gender – condition of being either male or female.

Women - Female adults over 18 years.

Entrepreneur - A person, who starts, grows or runs a business and takes on financial responsibility.

CHAPTER TWO

LITERATURE REVIEW

2.1 Entrepreneurship in General

Entrepreneurs are acknowledged as the prime movers of economic development, they transform ideas into action. (Githeko,1993). An Entrepreneur is an individual with an innovative business idea who takes the risks necessary to establish the production and marketing of the associated product or service, expecting the venture to grow (Moore 1986).

Women entrepreneurs are seen as women who have initiated a business, are actively involved in managing it, and own at least 50% of the firm and have been in operation one year or longer (Ahmad et al, 2011). Characteristics such as innovativeness, risk taking, willpower, intuition, independence, need for success and leadership skills are all part of entrepreneurial behavior. (Githeko, 1993).

Women entrepreneurs in Kenya, specifically in Mvita constituency are noted to engage in small and medium enterprises. In the Kenyan context, small businesses are those that have 10-50 employees, whereas middle enterprises are those companies that employ 51-99 people (Ongori & Migiro, 2011). Mvita women comfortably have startups of small enterprises before moving on to the medium and sometimes even overcoming the challenges and having bigger businesses that provide more employment and contribution to economic development.

2.2 Factors influencing small and Micro Enterprises

Opening and functioning a small business includes a probability of success as well as failure. Lack of planning, inadequate financing and poor management have been proposed as the main causes of failure of small enterprises (Longenecker et al, 2006). Lack of credit has also been recognized as a serious constriction facing SMEs and deterring their development (Oketch, 2000) Training and education impacts positively on growth of firms (McGrath, 2002).

Those entrepreneurs with more human capital, in terms of education and specific job-related training, are better placed to adjust and accommodate their enterprises to constantly changing business modernizations (King and McGrath, 2002). Access to roads, adequate power, water, sewerage and telecommunication has been a major restriction in the development of SMEs (Wasike, 2001).

Many SMEs owners lack administrative training and experience. The typical owner of a small business develops his/her own method and technique to management, through a practice of trial and error. As a result, their administration style is likely to be more instinctive than analytical, more concerned with day to day operations than long term issues, and more opportunistic than planned in its concept (Hill, 1987).

2.3 Challenges facing Women Owned Small and Micro Enterprises

There are numerous challenges that women entrepreneurs encounter. They include the high cost of credit, bank charges and fees. The situation witnessed in Kenya during the the year 2008 affirms the need for credit among the low earning entrepreneurs. Many money lenders posing as Pyramid schemes came up, with promises of financial freedom to develop their businesses through lax and lenient borrowing.

The greatest barrier facing women entrepreneurs in Mombasa County is access to finance. This is an issue because of requirements of collateral. In Kenya only 1% of women own property. In Kenya's Mombasa County, only 0.25% of women own material goods. This makes it hard for women to make available collateral for banks (Richard, 2014).

Most women who enter into businesses need financing but they lack the needed guarantee and security to enable them get bank loans. Obligation of women entrepreneurs for dependents i.e. children allows them limited chances to make savings or undertake business growth and expansion (Athanne, 2011). Women entrepreneurs are not aware of information about how to acquire a loan and face discriminatory laws or practices related

to finance and credit. The financial parts of conceptualizing a business are without doubt the biggest impediments to women (Zororo, 2011).

Loans from Kenyan microfinance organizations tend to have restricted amounts, have no grace period, are short term and have very high interest rates. Therefore, most women entrepreneurs are likely to have numerous short-term loans to provide for both business and social necessities. Formal economic and monetary funding are seen to be too costly for many women entrepreneurs especially those living in Moroto slums in Tudor, Bangladesh slums in Chanagmwe and Majengo slums of Likoni.

When women entrepreneurs do approach banks for financing, they tend to face discrimination. Women report that bank officials ignore them in meetings and instead engage their husbands or male business partners in discussions. A number of women get disheartened and turn instead to informal savings enterprises.

In Mombasa for example, 99.15% of the local Mijikenda women never had land as their inheritance from parents, they lack title deeds which are still the most frequently used form of security for applying and getting a loan. Women individually own about 1% of Kenya's land; (5-6 %) is held under dual custody with their spouse. (World Bank, 2011).

Lower education levels puts women entrepreneurs in Kenya's Mombasa County at a weakens their standing in the community as compared to men. While gender gap in primary schooling in Mombasa has decreased due to free primary education, there is still a huge gap that remains at secondary and tertiary training levels. Preference in education in the Kenyan context is given to boys, thus the educational and training level of most women entrepreneurs is low. (Women entrepreneurs in Kenya, 2008).

2.4 Theoretical Framework

This study is premised on the theory of social exclusion, which theoretically arises at the individual or group level on four correlated extents: inadequate access to social rights,

lack of material possessions, normative integration and partial social participation. (Vrooman et al, 2007). Social exclusion has various contributors which include race, income, employment status, social class, geographic location, personal habits and appearance, education, religion and political affiliation.

Social exclusion is the process in which individuals or entire communities of people are denied full access to various rights, opportunities and resources that are accessible to members of a different group, and which are essential to social integration within that particular group (Honneth, 1996).

Feminists claimed that men and women should equally partake in the labor force, in the home environment and in the public and private sector. They concentrated on labor laws so as to increase access to employment and create awareness around child-rearing as a valuable form of labor. In certain circumstances women are still disregarded from executive positions and subsequently earn less than men in upper management position (Moosa- Mitha, 2005).

Women entrepreneurs face social exclusion because of their gender, which makes it difficult for them to gain financial freedom and break away from traditional roles. (Duffy, 1995) argues that social exclusion makes it hard for marginalized people to participate effectively in economic, social, political and cultural life and in some characteristics alienation and distance from mainstream society.

2.4.1 Relevance of the Theory

The relevance of social exclusion has been described as the existence of barriers which make it difficult or impossible for people to participate fully in society or obtain a decent standard of living (Social Exclusion Unit 2003).

Silver (1994) notes that people are still being excluded from: a livelihood; employment; housing; education and skills. This theory seeks to understand how to address disadvantages and develop personal and community welfare and security that women and other marginalized groups face.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This section describes the research study design, research site, the target population, sampling method and sample size. It further, describes the data collection methods and ethical considerations.

3.2 Study Design

This research employed descriptive research design. A descriptive survey research seeks to acquire information that describes current phenomena by asking individuals about their attitudes and values in accessing microfinance loans (Mugenda and Mugenda 2003). The aim of descriptive research is to define the nature of a situation as it exists at the time of the study and to explore the causes and reasons of particular phenomena (Estela, 1995).

3.3 Research Site

The Study area was Mvita constituency as it is considered an up and coming city in terms of economic development. Mvita constituency is based in Mombasa County, which is a big tourist attraction site.

3.4 Target Population

The target population was members of women's groups, women's group leaders, and women leaders in the local administration. The study targeted 15 women groups, 15 women group leaders and 5 women leaders in the local communities. Each women group consisted of 7 members. The total number of targeted women is 125.

3.5 Sampling design

A sample size is a subset of the population to which researcher intends to generalize the results. Any statements made about the sample should also be true of the population

(Orodho, 2002). Purposive sampling was adopted as it will best focus on particular characteristics of a population that are of interest, which will best enable the researcher to get answers to the research questions.

3.6 Sample Size

Sample size is the number of observations in a sample (Evans et al, 2000). Any statements made about the sample should also be true of the population (Orodho, 2002). A stratified random sampling was applied to select the respondents as it requires the population to be divided into smaller groups. The study specifically samples 15 women group leaders and 5 women leaders in the local administration. This is essential because the technique gives all people a chance of being selected into the sample.

3.7 Sampling Frame

For qualitative data, the sample size was purposively selected. 5 key informants were interviewed and this included women leaders in the local administration.

3.8 Data Collection Methods

Primary data was collected using a questionnaire and interviews guide by the researcher. According to (Mugenda and Mugenda, 2003), a response rate of 50 percent is adequate, 60 percent is good and over 70 percent is excellent. The questionnaire tool included both structured and semi-structured questions and the interview guide has open ended questions.

3.9 Data Analysis Procedure

Data was collected, observed and tested for clarity and comprehensiveness. Numerical data collected using questionnaires was coded and entered and evaluated with the help of computer statistical package for social sciences (SPSS) versions 21 software programme. Frequency tables with varying percentages were used to present the findings. Results of interviews went through a critical assessment of each response and were examined using thematic interpretation in accordance with the main objectives of the study and thereafter presented in narrative excerpts within the report.

3.10 Ethical considerations

Confidentiality and professional conduct will be maintained in collecting, preventing and storing of the data. The informants will be assured of their anonymity and will be told about the purpose, duration and potential use of research findings. The research will seek permission from the relevant institutions and obtain research permits.

The researcher will conduct the focus group discussions by herself as well as interview key informants personally. Participants will voluntarily be chosen to participate in the study.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter provides an analysis of data collected from the field on the challenges facing women entrepreneurs in Mvita Constituency, Mombasa County. The analysis was done by analyzing questionnaires collected from 15 women groups in Mvita Constituency. A total of 125 questionnaires were distributed and 85 were collected having been filled completely. This constituted a response rate of 68% which according to Mugenda Mugenda (2003) a response rate of more than 55% is sufficient for a study.

Data collected from the field was sorted and later analyzed using statistical package for social sciences (SPSS) software. The outcomes are presented in tables and figures to highlight major findings. They are also presented sequentially according to the research questions of the study. Mean scores and standard deviations analyses were also used to examine the data collected. The raw data was coded, evaluated and tabulated to depict clearly the results on the challenges facing women entrepreneurs in Mvita Constituency, Mombasa County.

4.2 Response Rate

The response rate of the respondents is presented in Table 4.1

Table 4.1: Response Rate

Category	Frequency	Percentage
Responded	86	75.8
Did not respond	19	24.2
Total	114	100

From table 4.1 above, the researcher distributed 125 self-administered questionnaires to the sampled respondents, 86 questionnaires were returned and this represents 68%

response rate which the researcher found sufficient to proceed with data analysis. The high response rate is attributed to the fact that the researcher personally oversaw the questionnaires to the respondents.

4.3 Background Information of the Respondents

The researcher asked the respondents to indicate their age category, if they were the household head and if they were connected to electricity.

4.3.1 Age Category

In this section the researcher sought to establish the age category of women available in the study. Their responses are highlighted in the table below

Table 4.2: Age Category

Category	Frequency	Percentage
Below 18	0	0
18-25 years	12	13.9
26-35 years	40	46.5
36-45 years	33	38
46-55 years	1	1.3
55 and above	0	1.6

From the study 13.9% of the women in women groups in Mvita Constituency were aged between 18 and 25 years; 46.5% were aged between 26 to 35 years; 38% were aged between 36 to 45 years; 1.3% of the respondents was aged between 46 to 55 years. This shows that the largest population of the respondents was young enough as a result they are actively involved from the busy hassles of the markets.

4.3.2 Age when starting the business

Respondents at this level of the study were asked to indicate their ages when they started the business

Table 4.3: Age when starting the business

Category	Frequency	Percentage
Below 18	15	17.4
18-25 yrs	47	54.6
26-35 yrs	28	32.5
36-45 yrs	3	3.4

From the study 17.4% of the women in Mvita Constituency began their businesses while still below the age of 18 years; 54.6% began the business while aged between 18 and 25 years; 32.5% began working at the market when aged between 26 to 35 years and only 3.4% began to work at the market while aged between 36 to 45 years.

4.3.3 Educational background

The respondents were asked to indicate their academic background. Table below shows the study findings on the respondents academic background.

Table 4.4: Level of education

Level of education	Frequency	Percent
Primary school	58	67.4
Secondary School	27	31.3
Diploma or less	1	1.4
Total	86	100

From the study, 67.4% of the respondents had primary school level of education, 31.3% of the population had secondary school education and 1.4% had tertiary education.

4.4 Level of Women’s Participation in Entrepreneurship Activities

The study in this part aimed at identifying the extent at which the following factors affect the level of women’s participation in entrepreneurship activities in Mvita Constituency, Mombasa County. Data was collected using Linkert scale of No extent (1), Little extent, (2), Moderate extent (3), Large extent (4) and Very large extent (5). The table below shows the research findings.

Table 4.5: Level of Women’s Participation in Entrepreneurship Activities

Variable	Mean	Std. Deviation
Women engaged in business activities due to family persuasion and the responsibility	2.8372	.37097
women tend to be found trading in certain areas of business that are often labelled as “feminized”	2.7442	.48961
Since most women entrepreneurs work on a small scale, and are not members of trained organizations or part of other skilled networks, they often find it challenging to acquire information	2.4419	.33356
Women have few business contacts, less knowledge on how to deal with government bureaucracy and less bargaining power, all of which limit their growth	3.1628	.47372
maintaining the operations and holding back money for extra generation requires high risk taking attitude, courage and confidence	3.0465	.34548
Women have inadequate access to professional and technical training in Kenya	2.9302	.43269
Kenya is characterized by low registration among women in education, high dropout rates and poor quality of education	3.0000	.38680

The results of descriptive statistical analysis are presented in table 4.6. Respondents were asked to provide answers on each item that was measured by a five point Likert scale ranging from 1 (very low) to 5 (very high). From the table mean and standard deviation were used to test respondent ideas where Standard deviation is the square root of the variance, measuring the spread of a set of observations. The larger the standard deviation is, the more spread out the observations are while mean is the arithmetic mean across the observations. It is the most widely used measure of central tendency and is referred to as the average. The mean is sensitive to extremely large or small values. From the table the statement that women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limits their growth was strongly supported with a mean of 3.1628; other significant statements were sustaining the operations and holding back money for surplus generation requires high risk taking attitude, courage and confidence and the statement that Kenya is characterized by low enrolment among women in education, high dropout rates and poor quality of education both supported with a mean of 3.0. Respondents however dismissed the statement that most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information, as supported by a mean of 2.4419.

4.5 Challenges Facing Women Entrepreneurship in Mvita Constituency

Respondents were asked their views on how the following challenges affect women entrepreneurship in Mvita Constituency, Mombasa County. They were requested to rate with a degree of agreement/ disagreement using a scale of 1-5, by ticking their appropriate choice. The table below shows the research findings.

Table 4.6: Challenges facing women entrepreneurship

Challenges facing women entrepreneurship	Mean score	Standard deviation
Lack of collateral/ tangible security	3.0545	0.43
Accessing credit , particularly for starting an enterprise, is one of the main constrictions affecting women entrepreneurs	3.254	0.2345
Women entrepreneurs lack access to external funds due to their inability to provide tangible security	3.395	0.327
Gender-based obstacles –, cultural and social values	3.455	0.7563
Lots of documentation are further impediments to women entrepreneurs	3.120	0.4323
Lack of information on the cost of obtaining such services	3.0	0.15
lack of awareness of existing credit schemes	3.2667	0.36
High interest rates when acquiring capital for businesses	3.0333	0.35

From the descriptive statistics presented in table 4.6 show that the mean are above 2.5 for all the variables on challenges facing women entrepreneurship. Therefore the statistics indicates that there are challenges facing women entrepreneurs in Mvita Constituency, Mombasa County. The standard deviation shows the spread of ideas of respondent. From the findings, the statement on women entrepreneurs lack access to external funds due to their inability to provide tangible security, gender-based obstacles –cultural and social values and lack of awareness of existing credit schemes were strongly agreed as major challenges affecting women entrepreneurs.

4.6 Perception towards women startup business

The attitude towards entrepreneurial behavior is determined by the expected risks and rewards of starting a business. Respondents agreed that income is relatively important to evaluations of career alternatives. In the case of highly uncertain entrepreneurial income, the attitude towards such variability (risk tolerance) becomes a crucial element of the decision of whether or not to take the entrepreneurial path. Respondents further argue that individuals make their occupational decisions by ‘comparing the risky returns of entrepreneurship with the non-risky wage determined in the competitive labor market’.

4.7 Information from Key Informants

Types of businesses women feel comfortable to venture

There can be various types of business that women entrepreneurs were found to venture. Businesses include; groceries centres, food courts and jewelry shops. Mvita Constituency is a fashion conscious world and hence, the beauty salons were in great demand. Sewing is another lucrative business idea for the housewives. Culinary skills has also turned into a variety of businesses, from working as a personal chef to baking at home and selling goods to local stores.

How women participate in economic development

Women entrepreneurs have an important role in the economic development, because they utilize relatively less capital, can create substantial job opportunity, utilize cheap and local raw materials, and produce goods and services. Women entrepreneurs create a forceful entrepreneur group as a partner in the economic development process thereby improving the involvement of the private sector to sustainable economic progression.

Factors hindering women’s level of contributions towards the economy

Interviewees of the study pointed out lack of Capital, working premises, marketing problems, shortage of supply of raw materials and lack of unprofessionalism are the most persistent difficulties facing women entrepreneurs in Mvita Constituency. Although the economic policy of Kenya paid due importance for entrepreneurship values and appreciation of the sector's contribution to the economy, there are still restrictions related

to infrastructure, credit, working premises, extension service, information provision, prototype development, imbalance preferential treatment which therefore need proper policy reforms and enhancements.

Women have demonstrated themselves to be capable of performing at high levels; they still face challenges as entrepreneurs. Many mainstream jobs that were considered for men, have now changed to accommodate women in nearly every field. Women entrepreneurs encounter range of challenges unique to start-up ventures. It is a challenging environment for both genders; however successful women overcome further obstacles to make it as entrepreneurs.

Level of contribution by women in the community

Women entrepreneurship creates an opportunity for a person to make a contribution. Most new entrepreneurs help the local economy. A few through their innovations contribute to society as a whole. It is a catalyst for economic change and growth. Entrepreneurship increase per capita output and income. By doing so it involves initiating and constituting change in the structure of business and society. As a result entrepreneurship contribute a lot in increasing the country output and productivity

Level of support given to women by the institutions involved

Support ranges from; strengthening partnership with the private and government organizations supporting projects; providing access to adequate TVET (Technical And Vocational Education And Training Authority) for all target groups in need of training, in order to improve the capabilities of these groups to make use of existing income and employment opportunities; Creating a self-motivated entrepreneur group as a partner in the economic development process thereby improving the involvement of the private sector to sustainable economic development; Ensuring ownership of all relevant stakeholders in the preparation and application of major policy fields, in particular TVET, the privatization policy and small scale women entrepreneurship promotion and relieving tied resources and enable the Government re-deploy its scarce resources and the privatization proceeds to higher priority sectors and poverty reduction programs.

Institutions involved in helping women get into business

Mombasa County government, TVET (Technical and Vocational Education and Training Authority) and German Cooperation projects have been collaborating for the satisfaction of objectives in Mvita Constituency of priority areas. It can be cited that the MSE project which is involved in facilitation, networking and the provision of capacity building support to public and private promotional institutions is working in close collaboration with the County government of Mombasa -TVET program.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings, discussion and conclusions drawn from the findings and recommendations made. The conclusions and recommendations drawn were focused on addressing the purpose of the study, which was to investigate the challenges facing women entrepreneurs in Mvita Constituency, Mombasa County.

5.2 Summary of findings

The findings of the study revealed that the contextual challenges facing women entrepreneurs in Mvita Constituency, Mombasa County are highly supported by the major factors in relation to collateral factors, socio-cultural factors and capital for startup businesses. From the findings most of women entrepreneurs in Mvita Constituency are aged between 26-35 which is the prime time in their lives to start a business.

Outcomes of the study indicates that lack of collateral security, provision of soft loans to entrepreneurs and gaining access to credit particularly for a start-up, is one of the main limitations affecting women who want to enter into business; women entrepreneurs lack access to outside funds due to their incapability to make available tangible security; Gender-based obstacles—conservative thinking, traditional and social values; lack of awareness of prevailing credit schemes; interest rates and lengthy dealings in loan applications are further impediments to women entrepreneurs.

Findings of the study further indicate that entrepreneurs, especially women have low-level organizational and management skills. Illiterate women also find it more difficult to get financing from banks because they lack information on loan applications. A general lack of knowledge and experience restricts women from attempting to deal with financial establishments and gender hierarchy within the household influences women access of loans were all agreed to a high extent.

The findings of the study were that women are less educated and so they do not understand the processes of securing loans therefore hindering from access of loans.

5.3 Conclusions

The major threat on women entrepreneurs is access to finances. The financial institutions should have an easier and faster method of issuing these facilities or making it easier to access without delaying if you have all the requirements. Nevertheless, women are illiterate on how to access this economic support, or the process is cumbersome and involves a lot of paper work and the process takes too long before it goes through. Institutions that charge high interest rates and unrealistic repayment policies make it hard for women to ask for loans.

This research finds out that minimal exposure to paper work and financial establishments is a great drawback for women who would like to involve themselves in business. Most of the women entrepreneurs depend on a second party to get things done especially in marketing and sales departments. The study therefore promotes that women gain knowledge and skills through seminars to assist them assess the business revenues and earnings on their own. This in turn will help them in stabilization and forecasting for the present and future of the entrepreneur in an independent mind.

Most of the women small scale businesses depend on second party opinions especially for their promotion and sales departments. Therefore, advocating for women education through seminars would enlighten most of those whose are not familiar with record keeping.

Inventory costing is a major drawback for success in women small scale businesses. The high cost of running the business is a great threat to women progress due to inadequate capital and lack of information and technical know-how in accessing funds to boost the business is also seen as an obstacle.

5.4 Policy Recommendations

The researcher recommends that the government introduce affirmative action, by setting policies that encourages more woman entrepreneurial initiatives. The banks should introduce women tailored products to suit their entrepreneurial needs.

5.5 Limitations of the study

The researcher had a problem of getting a bigger sample from the target population. Most women delegated their businesses to family members who sometimes happen to be men. This misleads the researcher to believe that the business is owned by men.

Collection of data was not easy since most women small scale businesses were out sourcing stock for their business, this made the researcher visit the study area frequently hence consuming most of her research time. Some women were semi-literate and were not willing to cooperate with the researcher.

The researcher had a limited time to conduct the research, as most women were out sourcing for their stock. The researcher took a lot of time trying to explain the importance of the study to those respondents who did not understand the importance of the study.

5.6 Suggestion for further Research

The researcher recommends future researchers on this topic to conduct personal interviews instead of questionnaires. This they will be able to explain to illiterate woman, what exactly they are doing to enable the respondents give out correct information.

The researcher also recommends further research by targeting high profile woman entrepreneurs who are knowledgeable in the field of study.

The researcher recommends the use of a bigger target population in relations to further studies and to confirm if the results attained are similar to the one of this study.

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APPENDICES

Appendix I: Questionnaire

This questionnaire is to collect and document information for academic purposes. All information will be treated with strict confidentiality. Do not put any name or identification on this questionnaire. *Answer all questions as indicated by either filling in the blank or ticking the option that applies.*

1) What is your Age Category?

- | | | | |
|----------|--------------------------|-------------|--------------------------|
| Below 18 | <input type="checkbox"/> | 18-25 | <input type="checkbox"/> |
| 26-35 | <input type="checkbox"/> | 36-45 | <input type="checkbox"/> |
| 46-55 | <input type="checkbox"/> | 55and above | <input type="checkbox"/> |

2) Your age when you started this business:

- | | | | |
|----------|--------------------------|--------------|--------------------------|
| Below 18 | <input type="checkbox"/> | 18-25 | <input type="checkbox"/> |
| 26-35 | <input type="checkbox"/> | 36-45 | <input type="checkbox"/> |
| 46-55 | <input type="checkbox"/> | 55 and above | <input type="checkbox"/> |

3) What Educational background do you have?

- | | | | |
|-----------------|--------------------------|------------------|--------------------------|
| Primary school | <input type="checkbox"/> | Secondary School | <input type="checkbox"/> |
| Diploma or less | <input type="checkbox"/> | Bachelor Degree | <input type="checkbox"/> |
| Master Degree | <input type="checkbox"/> | PH.D Degree | <input type="checkbox"/> |

4) Indicate your marital status

- | | | | |
|----------|--------------------------|---------|--------------------------|
| Single | <input type="checkbox"/> | Married | <input type="checkbox"/> |
| Divorced | <input type="checkbox"/> | Widowed | <input type="checkbox"/> |
| Other | | | |

SECTION B: LEVEL OF WOMEN’S PARTICIPATION IN ENTREPRENEURSHIP ACTIVITIES

Using a Likert 1-5 scale, with 1 being ‘to no extent at all’, 2 being ‘to a small extent’ 3 being ‘to some extent’, 4 being ‘to a high extent’ and 5 being ‘to a very high extent’, to assess the level of women’s participation in entrepreneurship activities in Mvita Constituency, Mombasa County? Please tick all as appropriate

Variable	1	2	3	4	5
Women engaged in business activities due to family compulsion and the responsibility					
women tend to be found trading in certain areas of business that are often labelled as “feminized”					
Since most women entrepreneurs operate on a small scale, and are generally not members of specialized groups or part of other networks, they often find it difficult to access information					
Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth					
maintaining the operations and ploughing back money for surplus generation requires high risk taking attitude, courage and confidence					
Women have limited access to vocational and technical training in Kenya					
Kenya is branded by its low enrolment among women in education, high dropout rates and poor quality of education					

SECTION C: CHALLENGES FACING WOMEN ENTREPRENEURSHIP IN MVITA CONSTITUENCY

- 1) Using a Likert 1-5 scale, with 1 being ‘to no extent at all’, 2 being ‘to a small extent’ 3 being ‘to some extent’, 4 being ‘to a high extent’ and 5 being ‘to a very high extent’, indicate to what extent the following challenges affect women entrepreneurship in Mvita Constituency, Mombasa County

Challenges facing women entrepreneurship	1	2	3	4	5
Lack of collateral/ tangible security					
Gaining access to credit, particularly for starting a business, is one of the major constraints affecting women entrepreneurs					
Women entrepreneurs lack access to external funds due to their incapacity to provide tangible and concrete security					
Gender-based obstacles – conformist thinking, traditional and social values					
Paperwork from financial institutions are further impediments to women entrepreneurs					
Lack of information on the cost of obtaining such services					
Lack of information on existing credit schemes					
Annual percentage interest rates					

10) In your opinion, what is the male perception/attitude towards women who want to start their own business?

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Appendix II: Interview Guide

- 1) What are some of the factors that promote/hinder women's level of contributions towards the economy?
- 2) What types of businesses do women feel comfortable to venture into in this community?
- 3) How do women participate in economic development of this community?
- 4) Do the women in this community have what it takes to run a business?
- 5) What has been the level of contribution by women in the community?
- 6) What is the level of support given to women by the institutions involved?
- 7) What institutions are involved in helping women who want to get into business?