

"THE ROLE OF CREDIT AND TECHNICAL
SUPPORT SERVICES IN THE
SUSTAINABLE DEVELOPMENT OF WOMEN -
OWNED ENTERPRISES"

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by

MACHARIA, WANJIKU W.

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Abstract

The study examines potential gains and affordable effective approaches in the provision of credit and technical learning to women small scale entrepreneurs in order that the current initiative to assist women, especially women entrepreneurs can achieve lasting results. The study examines the different credit approaches in Kenya that assist small enterprise development which are mainly the integrated approach, individual approach, group based lending approach and minimalist approach. An assessment is done on a unique project which provides a wholistic technical training programme to women small scale entrepreneurs who are able to adopt lessons learnt immediately to their business. The study is addressed from two perspectives; the supply side, that is, an analysis of different support services that are gender sensitive and their mechanisms for provision of these services, using a case study approach. From the demand side, that is how the women small scale entrepreneurs who are engaged in productive activities in the commercial market areas, finance their businesses and access technical training. The study area is in four commercial markets in Nairobi

Province. Data is collected both primary and secondary. Data analysis is both qualitative and quantitative. The study also addresses the impact of these support services on the enterprise such as employment creation expansion of business size, access to larger markets both national and international, improvement of product quality, creating a niche in the market and the ability to address the disadvantaged position of women small scale entrepreneurs such as lack of collateral, disadvantage in terms of education and skill development, product quality and marketing. The study is concluded with recommendations for a more demand based provision of technical training and provision of credit through the group based approach taking more advantage of the rotating ~~and~~ savings credit associations or "merry-go-rounds"