

DECLARATION

CHALLENGES FACING WOMEN ENTREPRENEURS IN SOTIK SUB-COUNTY IN BOMET COUNTY

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A RESEARCH PROJECT SUBMITTED TO THE INSTITUTE OF ANTHROPOLOGY, GENDER AND AFRICAN STUDIES IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ARTS IN GENDER AND DEVELOPMENT STUDIES OF THE UNIVERSITY OF NAIROBI

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ACKNOWLEDGEMENTS AND DECLARATION

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

On the completion of my research, I also wish to thank the women employees of Sotik sub-county who willingly provided data for my research. Special thanks go to my family, friends and colleagues for their support and prayers. Finally I thank God for giving me the strength and guidance from the beginning to the completion of my research.

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

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Date: 25.11.2013

Isaac Were

ACKNOWLEDGEMENTS

The success of this research paper is attributed to the efforts of my supervisor Isaac Were who worked tirelessly towards the completion of my research. I also wish to thank the women entrepreneurs of Sotik sub-county who willingly provided data for my research. Special thanks go to my family, friends and colleagues for their support and prayers. Finally I thank God for giving me the strength and guidance from the beginning to the completion of my research.

DEDICATION

I dedicate this research paper to my husband Abraham Korir who supported me throughout my time of the research with a lot of patience and sacrifice even up to late hours in the night toiling with me to make sure I completed this research paper. I also dedicate this research paper to my three children; Jewel, Joy and Aaron for bearing with me even when I had less time to spend with them. Thank you so much and God bless you.

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ABSTRACT

Women entrepreneurship has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Acs et al., 2005; Langowitz and Minniti, 2007). Not only does women entrepreneurship contribute to economic growth and employment creation, but it is increasingly recognized to also enhance the diversity of entrepreneurship in any economic system (Verheul et al., 2006) and to provide avenue for female expression and potential fulfillment (Eddleston and Powell, 2008). The success of women entrepreneurship has been greatly affected by various factors in the society. This study examined the challenges facing women entrepreneurs in Sotik sub- County in Bomet County.

To achieve the goals of the study, a sample of 100 out of 500 women entrepreneurs in the sub-county were selected from all the sectors of the businesses. Out of the 100 questionnaires distributed to the women entrepreneurs, the researcher was able to collect 86 filled questionnaires representing a response rate of 86% of the sampled group. Their responses to the questionnaire were analyzed and evaluated and based on the findings, recommendations were made. It is therefore necessary for women in Sotik sub-county to be given support by ensuring that adequate infrastructure is developed. Men in the society should learn to accept women entrepreneurs bureaucracies and red tapes prevalent in the registration and accessing other services by women entrepreneurs should be removed. Women should also be given machine and financial support so that their operations become effective in their businesses.

The results indicated that economic factors, social factors, legal and administrative factors training support and machine support factors pose great challenge to women entrepreneurs in Sotik sub-county. The contributing factors showing that the level of education by women entrepreneurs is low and the fact that county government has not put structures and policies in place to help women entrepreneurs rise above economic, social, legal and administrative training support and machine support factors. The researcher recommended that these factors should be seriously dealt with by the county government. There should be support from the central government, the financial institutions located in the county, the private institutions and the foreign investors. .

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LIST OF ABBREVIATIONS

INTRODUCTION

1.1 Background of the Study

- ILO** International Labour Organization
- UNDP** United Nations Development Programme
- MSEs** Micro and Small Enterprises

Women entrepreneurship has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Ace et al., 2025; Langowitz and Minniti, 2007). Not only does women entrepreneurship contribute to economic growth and employment creation, but it is increasingly recognized to also enhance the diversity of entrepreneurship in any economic system (Verzard et al., 2006) and to provide avenues for female expression and potential fulfillment (Eddleston and Powell, 2008). Nevertheless, the topic of women entrepreneurship has been relatively neglected both in society and the social sciences, despite the fact that perceptions of women from across the world have contributed to their environments, demonstrating encouraging signs of entrepreneurial spirit (Global Entrepreneurship Monitor, 2004).

Women entrepreneurs and their businesses is a rapidly growing segment of the business population creating a variety of new ventures and contributing to the development of a range of services and products. Nevertheless, the share of women entrepreneurship is still significantly low when comparing women's participation rate to that of their men counterparts (Minniti, M., and Apsey, P., 2003). These benefits are rarely leveraged in a systematic way, however, given that female entrepreneurship talent and potential remain largely untapped in many contexts (Thatcher et al., 2000).

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

The role of entrepreneurship and an entrepreneurial culture in economic and social development has often been underestimated. However, over the years, it has become increasingly apparent that entrepreneurship indeed contributes to economic development. Nevertheless, a significant number of enterprises are owned by men (ILO, 2006). In other words, it was not common to see women-owned businesses worldwide especially in developing countries like Kenya until recently. Therefore, the idea and practice of women entrepreneurship is a recent phenomenon. Until the 1980's little was known about women entrepreneurship both in practice and research, which made its focus entirely on men (ILO, 2006).

Women entrepreneurship has attracted increasing attention in recent years in light of concrete evidence of the importance of new business creation for economic growth and development (Acs et al., 2005; Langowitz and Minniti, 2007). Not only does women entrepreneurship contribute to economic growth and employment creation, but it is increasingly recognized to also enhance the diversity of entrepreneurship in any economic system (Verheul et al., 2006) and to provide avenue for female expression and potential fulfillment (Eddleston and Powell, 2008). Nevertheless, the topic of women entrepreneurship has been relatively neglected both in society and the social sciences, despite the fact that generations of women from across the world have contributed to their environment, demonstrating encouraging signs of entrepreneurial spirit (Global Entrepreneurship Monitor, 2004).

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There has been a considerable and growing interest in entrepreneurs and entrepreneurship (Kirby, 2003) at both national and international levels because they symbolize innovation and a dynamic economy (Orhan, 2001). The entrepreneurship literature has increasingly acknowledged the desire by women to be economically independent and their roles and contributions as female entrepreneurs in shaping the labour market (Goffee and Scase, 1985).

The literature on women entrepreneurship has traditionally focused at the micro-level, including an exploration of the distinctive characteristics of female and male entrepreneurs in terms of motivation, personality traits, experience or the features of their firms as in size, goals, access to capital, management and performance. Moreover, systematic attention has been accorded in recent years to the influence of macro-level factors on entrepreneurship generally and female entrepreneurship specifically (Verheul et al., 2006; Baughn et al., 2006).

There is indeed little doubt that determinants of female entrepreneurship lie in a complex interplay of micro-meso and macro-level factors (Bruin et al., 2007). While gender differences have indeed been documented at a micro-level in relation to self-perception (Anna et al., 2000), opportunity recognition (Eckhardt and Shane, 2003), decision making styles (Baker and Nelson 2005) and network structures/networking behavior (McManus, 2001), there is an increasing realization that individual orientations are enmeshed and molded by economics, legal, normative and societal environments, supporting the thesis of entrepreneurship embeddedness in specific socio-cultural contexts (Bruin et al., 2007; Baughn et al., 2006). Individual orientations are also closely intertwined with meso-level factors, including prevailing organizational processes, policies and practices. It is precisely in this context that the research seeks to explore opportunities and constraints facing women entrepreneurs in Sotik sub-county in Bomet County.

1.2 Statement of the problem

Recent global surveys indicate that the gender gap in entrepreneurship persists at different levels and varying widely across countries, (Minniti, M. and Arenius, P., 2003). Yet a quick scan of current research suggests that there are some commonalities as to the proximity and ultimate determinants of these differences. One of the gaps is access and control over financial resources which is a common challenge for women to establish and run a business (Minniti, M. and Arenius, P., 2003). Women entrepreneurs appear to have less access to external sources of capital than

men when securing finances. Inadequate training is another challenge on women entrepreneurs in developing countries like Kenya. They enjoy a relatively low level of education and skill training. This, combined with a lack of career guidance, generally seems to limit their access to various publically and privately offered support services including business development services and information on business growth. Lack of experience and skills also account for the fact that women entrepreneurs have a preference in industry orientation and, thus, are less well represented in industrial activities. Professional agencies have not been efficient in disseminating information to entrepreneurs and that the training and assistance provided by support services do not meet the specific needs of women entrepreneurs. Work and family responsibilities are other challenges which are a combination of a business with family responsibilities. This may undermine the success of a business (McManus, 2001). Women entrepreneurs indicate that they deploy several strategies to cope with the double workload and challenges deriving from combining a business with family responsibilities but while self-employment may provide flexibility, Williams (2004) found that the amount of time spent caring for children is negatively related to success as measured by self-employment duration. Furthermore, the location of a business at home may also undermine the legitimacy of a business as perceived by customers and creditors. Some studies indicate that women strongly rely on support from husbands, partners and relatives in order to successfully start and grow a business (McManus, 2001).

There is also the issue of women's safety and gender based violence especially for those operating in the informal economy. Even though this is less documented in academic research, there are numerous stories of killings, harassment and rape of female vendors and micro-business owners Neider, L. (1987). This results in stress, constant fear and not having the opportunity to freely choose their business location and time of opening and closing hours which seriously limits the chances and choices of becoming a successful entrepreneur for women in some developing countries Neider, L. (1987). However, more research is needed for example, alternative coping strategies besides policy frameworks and how women who are facing these challenges can be supported. Lack of societal support is another challenge that women entrepreneurs face. These are the constraints and societal attitudes based on cultural and religious beliefs in some countries which are not supportive of what women do in general (Glass,

A.; Shragg, P., Yacuk, L., 1992). In many countries, the perception is that entrepreneurship is an appropriate career choice for men and not women or only for the poor and not the educated, which in most cases are women. These perceptions are mostly based on the association of entrepreneurship with traditional male stereotypes. Legal barriers and procedures also hinder women entrepreneurs. Varying across communities, lack of government support in terms of policy, laws and services has been identified as a barrier for women entrepreneurs (Glass, A.; Shragg, P., Yacuk, L., 1992). Even though this varies greatly across communities, most research indicate that regulations, taxation and legal barriers can pose serious obstacles on women for starting and running a business even though this may affect both men and women to a certain extent (Glass, A.; Shragg, P., Yacuk, L., 1992).

The study therefore sought to answer the following questions: -

- i) Do access and control over financial resources hinder women from starting their own businesses in Sotik sub-county?
- ii) Is inadequate training part of the challenges that women of Sotik sub-county face in venturing into their own businesses?
- iii) Are the women of Sotik sub-county finding family responsibilities a hindrance for them in starting their own businesses?

1.3 Research objectives

1.3.1 General objective

To explore the challenges facing women entrepreneurs in Sotik sub-county in Bomet county

1.3.2 Specific objectives

- i) To assess whether access and control over financial resources hinder women from starting their own businesses in Sotik sub-county.
- ii) To determine whether inadequate training is among the challenges that women of Sotik sub-county are facing in venturing into their own businesses.

- iii) To examine whether family responsibilities hinder Sotik women from starting their own businesses.

1.4 Justification of the study

The study would be of great assistance to women entrepreneurs in Sotik sub-county in overcoming the challenges that face them in starting their own businesses successfully. Women entrepreneurs, in particular the less educated ones, find it difficult to get financing from banks because they lack information on how to go about securing loans. Moreover, bank managers are often more reluctant to lend to women than to men. Lack of family support is also a hindrance to women entrepreneurs. This study would be helpful to women entrepreneurs and those aspiring to be entrepreneurs in the possibility of acquiring bank loans, securing family support and in developing their own businesses into successful enterprises in Sotik. It is hoped that the outcome would provide policy makers and implementers within the district and the country as a whole as well as other researchers to chart the way forward in making and implementing entrepreneurship policies that are beneficial to both men and women. The findings would be resourceful to future researchers who may wish to carry out more studies on women entrepreneurship.

The findings of this research were intended to assist in the implementation of policies and strategies that will help women entrepreneurs overcome the challenges that they face in their businesses. The study would be an input to existing or potential women entrepreneurs to alleviate the problems that they are facing. Much more research is needed on the topic of coping strategies to combine business with family responsibilities in general and specifically, on how to engage husbands and other family members in supporting women entrepreneurs in developing countries.

1.5 Scope and limitation of the study

The study was carried out in Sotik sub-county and was focused on the challenges that small-scale women entrepreneurs face. The study focused on five sectors, that is, food/beverages, textiles, handicrafts, urban agriculture and construction.

One of the limitations was time available for the study which would make it too short to cover as much ground as possible. This limitation was overcome by concentrating on the women entrepreneurs sampled and who would be willing to give information on challenges they face in their businesses. There was anticipation that a majority of the respondents' educational background was low and this would create some negligence in filling the questionnaire. However, the researcher tried as much as possible to help them where they had problems in filling the questionnaires. The researcher also undertook a comprehensive explanation of the purpose of this study before giving out the questionnaires.

1.6 Definition of terms

Entrepreneur - In someone who organizes, manages and assumes the risks of a business or enterprise.

Entrepreneurship – This is the capacity and willingness to develop, organize and manage a business venture along with any of its risks in order to make a profit. The most obvious example of entrepreneurship is the starting of new businesses.

Macro-meso - Is interventions provided on a large scale that affect entire communities and systems of care.

Macro level - practice is dependent on the agency/organization of employment. The mission, vision, and goals on an agency are valid indicators to review prior to an interview to assess if it would be a good fit to work there. Being familiar with the agency will also assist in solidifying your career path in terms of opportunities available.

Economic system – Is an organized way in which a state or nation allocates its resources and apportions goods and services in the national community.

Challenges – These are difficult tasks that test somebody's ability and skill.

Inadequate training – Is little or not enough knowledge of something.

Level of education – This is the classification for education which represents a broad section of the education ladder, that is, the progression from very elementary to a more complicated learning experience embracing all fields and programmes that may occur at that particular stage of the progression.

Financial resources – This is the money available to a business for spending in the form of cash, liquid securities and credit lines. Before going into business, an entrepreneur needs to secure sufficient financial resources in order to be able to operate efficiently and sufficiently well to promote success.

Business venture – Is a start-up entity developed with the intent of profiting financially. A business venture may be considered as small business and most business ventures are created based on demand of the market or a lack of supply in the market.

1.7 Assumptions

The researcher assumed that: -

- iv) Access and control over financial resources hinder women from starting their own businesses in Sotik sub-county
- v) Inadequate training is part of the challenges that women of Sotik sub-county face in venturing into their own businesses
- vi) The women of Sotik sub-county find family responsibilities a hindrance for them in starting their own businesses

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This section reviewed the documents containing information related to the study and the theoretical approach that would guide the study was discussed.

2.2 Entrepreneurship

Entrepreneurship is the willingness to take risks as well as develop, organize and manage a business venture in a competitive global marketplace that is constantly evolving (Fox, 2001; Hisrich, R.D. & Ozturk, S.A. 1999; World Bank 2007). It is the process of translating an idea or invention into a good or service that creates value to customers.

Entrepreneurship is considered as an important driver for economic growth, productivity, innovation and employment and many countries have made entrepreneurship an explicit policy priority (Fox, 2001; Hisrich, 2005; World Bank 2007). Entrepreneurial activities have been recognized as an important element in organizational and economic development, performance and wealth creation. Entrepreneurism helps the economy by creating wealth for many individuals seeking business opportunities. Although this is not the number one reason for individuals to pursue entrepreneurial activities, it plays a major role in our economy. Both a new business and the wealth the owner can obtain will help boost the economy by providing new products as well as the spending power created for the entrepreneur (Fox, 2001; Hisrich, 2005; World Bank 2007).

2.2.1 Women entrepreneurship

Women's productive activities empower them economically and enable them to contribute more to overall development. Women's entrepreneurial activities are not only a means for economic survival but also have positive social repercussions for the women themselves and their social environment (UNIDO, 2001). In many societies women do not enjoy the same opportunities as

men. In many transitional economies progress has been achieved in opening doors to education and health protection for women but political and economic opportunities for female entrepreneurs have remained limited. Concerted efforts are needed to enable female entrepreneurs make better economic choices and to transform their businesses into competitive enterprises, generating income and employment through improved production (OECD, 1997).

2.2.2 Nature of women entrepreneurs

According to Green and Cohen (1995), an entrepreneur is an entrepreneur and it should not matter what size, shape, colour or sex the entrepreneur might be. If so, good research entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns and governance structures of female led ventures (Green and Cohen, 1995). According to Birley (1987), there are differences in the men and women background and personal characteristics. He found the female entrepreneurs to be the first born, from middle or upper class family, the daughter of a self-employed father, educated to the degree level, married with children, forty to forty five years at start-up of an enterprise and with relevant experience (Birley, 1987).

It is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects. Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation and access to resources (Birley, 1987).

2.2.3 Differences between women and men entrepreneurs

While gender is known not to affect new venture performance when preferences, motivation and expectations were controlled for, the differences have been observed among men and women entrepreneurs by different researchers (Malaya, 2006). Among these Shane et al., identified that men have more business experiences prior to opening a business and higher expectations on the other hand, women entrepreneurs have a larger average household size. Women are also less likely than men to purchase their businesses and they are more likely to have positive revenue. On the other hand, men are more likely to own an employer firm while female owners are more likely to prefer low risk/return businesses; men spend slightly more time on their new ventures

than women (Shane et al., 1997). Male owners are more likely to start a business to make money, have higher expectations for their business and do more research to identify business opportunities. Also, male entrepreneurs are more likely to find technologically intensive businesses that lose their competitive advantages more quickly and businesses that have a less geographically localized customer base. In addition, male owners spend more effort searching for business opportunities and this holds up when other factors are controlled (Shane et al., 1997).

2.2.4 Challenges facing women entrepreneurs

Although there are many contributions to be accredited to women entrepreneurs, a number of constraints have been identified as detriments to these contributions. Women entrepreneurs face many challenges, which include financial capital requirements and cumbersome bureaucratic and legal procedures for starting and exiting a new business (Islam, 2009; World Bank, 2007). Other impediments for women are government rules and regulations, lack of access to finances, assets, information technology, infrastructure as well as societal, cultural and religious attitudes that hinder their efficiency and business growth. In revitalizing economies, they may also face intractable infrastructure problems (Jalbert, 2000).

Key issues facing new and growing women owned enterprises in the United States include lack of access to capital, information and networks (Islam, 2009; World Bank, 2007). In Korea, women business owners experience financing and the effort to balance work and family as their most difficult tasks (Islam, 2009; World Bank, 2007). Indonesian women entrepreneurs on the other hand, can be attributed to a number of factors, that is, low levels of education, heavy household chores, legal matters, traditions, customs or religious constraints to and lack of access to formal credit from financial institutions (Tambunan, 2009).

In general, the most common start-up problems seem to be lack of capital. Also important is lack of confidence in female business owners' abilities on the part of banks, suppliers and clients alike, as well as family issues. Additional problems, such as marketing and labour difficulties and disagreement with associates, may arise after the start-up phase (Tambunan, 2009).

In an earlier study, Stoner et al. (1990) found that the work at home as well as the tension caused by the dual responsibilities of managing a business and maintaining a family to be the main stumbling block for female business owners. In a study by Barwa (2003) on women entrepreneurs in Vietnam, the author found that women face additional handicaps due to the prevailing socio-cultural and gender-based inequalities and biases. For instance, the barriers that women entrepreneurs face in accessing credit from formal institutions is magnified in view of their limited access to formal education, ownership of property and social mobility. Other aspects of unequal access to opportunities and markets include business experiences, limited knowledge of marketing strategies, weak business associations, lack of networking facilities and poor access to education and training programmes (Barwa, 2003).

In a study on women entrepreneurs in Bangladesh, financial problems were the most common problems faced by their women entrepreneurs. Inadequate financing was ranked first, particularly so in rural areas and among small economic units (fewer than five workers), all the more so with those located in the household and unregistered sectors. Competition, obtaining quality raw materials and balancing time between the enterprise and the family are ranked as major start-up problems (Karim, 2001).

In Uganda, women entrepreneurs in rural areas suffer from lack of training and advisory services that would allow them to upgrade their managerial and technical skills and solve immediate production problems, thus improving productivity and increasing profitability. In Uganda, where more than seventy percent of enterprises employ less than twenty people, micro- and small enterprises play an important role in the economic and social life of the majority of citizens. However, the growth and the competitiveness of this sector are hampered by a lack of managerial and technical skills, weak infrastructure, difficulties in accessing loans and complicated company registration processes (UNIDO, 2003).

In Rwanda, a post-conflict area, women entrepreneurs' immediate needs for sustaining the family mount tremendously when the supply of goods and services ceases and traditional community help schemes collapse due to the restricted mobility and security. It is necessary to restore women's self-help initiatives and increase their business potential, especially in small food processing. Women entrepreneurs in Morocco face a lack of operational and managerial skills resulting in low productivity and competitiveness. Cultural constraints are an additional

obstacle that inhibits the efficient conduct of business for women. Inefficient production mechanisms and lack of managerial skills result in a loss of productivity and income for the women entrepreneurs (UNIDO, 2004).

In Kenya, women entrepreneurs see the establishment of a productive business as a means to improve their status in society as well as their family's standard of living and to serve their community by creating employment opportunities. However, due to lack of technical skills, confidence, strong individual involvement and the willingness to take risks, women are often unable to establish and sustain successful businesses (UNIDO, 2003).

A study by Richardson on women entrepreneurs in Africa reveals that many women entrepreneurs in Africa feel they lack abilities, skills and expertise in certain business matters. Many of the issues mentioned appear to relate to women's relative lack of exposure to the world of business. In addition to this lack of exposure, women's business networks are poorly developed as social assets (Richardson et al., 2004).

This in turn impacts on a range of factors that adversely affect the women entrepreneurs at all levels. It is grounded in women's gendered experiences of education and work and due to the demands of their reproductive and household roles, their lack of key dedicated time to be able to explore and nurture their own resources. Their access to the essential abilities, skills and experiences for business is also adversely affected by various constraints on their mobility, often due to their dual (household) and triple (community) roles and responsibilities. In a more general way, society's views are largely negative about women entrepreneurs who associate and network with others in business. Women entrepreneurs of Africa also face constraints and barriers to obtaining money to start and grow their own businesses. Women's inexperience of negotiating with the banks and their lack of financial confidence to argue for what they are entitled to are some of the problems they face in obtaining loans (Hookingsing and Essoo, 2003).

2.3 Theoretical framework

The theoretical framework to be used in this study is the women's empowerment framework developed by Sara Longwe of Zambia in 1990 (Longwe Sara H., 1995). The framework defines women's development as enabling women to take an equal place with men and to participate

equally in the development process in order to achieve control with the factors of production on an equal basis with men.

2.3.1 Women's empowerment framework

The study was guided by the Women's Empowerment Framework which argues that women's poverty is the consequence of oppression and exploitation rather than lack of productivity and in order to reduce poverty women must be empowered. The framework postulates five progressively greater levels of equality as follows: -

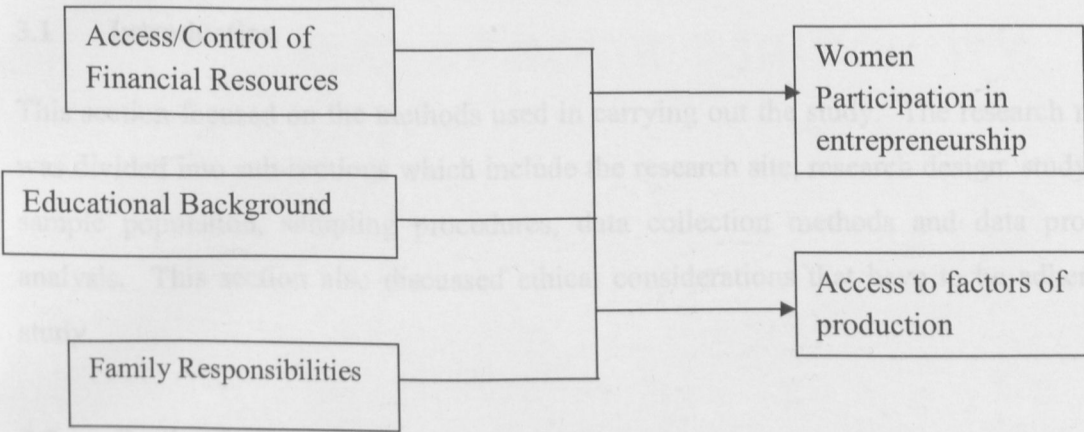
1. **Welfare** – meaning improvement in socio-economic status, such as income and better nutrition. This level produces nothing to empower women.
2. **Access** – meaning increased access to resources. This is the first step in empowerment as women increase their access relative to men.
3. **Conscientisation** – involving the recognition of structural forces that disadvantage and discriminate against women coupled with the collective aim to address these discriminations.
4. **Mobilization** – implementing actions related to the conscientisation of women.
5. **Control** – the level of access reached and control of resources that have shifted as a result of collective claim making and action.

This framework was appropriate for this study because it help planners understand the practical meaning of women's empowerment and equality. The basic premise is that women's development can be viewed in terms of five levels of equality that is, welfare, access, conscientization, participation and control. Empowerment is essential at each of these levels.

Figure 2.1: Conceptual Framework

Independent Variables

Dependent Variables



2.3.2 Relevance of the framework to the study

This framework was relevant to this study since welfare addresses basic needs and access addresses ability to use resources such as credit, land and education. Conscientization is a key element of the framework in that discrimination creates gender-related problems. With participation, women are equal to men in making decisions and with control the balance of power between the genders are equal. This framework can be used as a reference for progressive steps towards increasing equality, starting from meeting basic welfare needs to equality in access and control over financial resources. It examines programmes such as a health or education intervention to assess how it influences the five levels of empowerment, that is, negatively, positively, or neutrally. It postulates an ascending level of equality impacts that can be tracked and assessed over time to see if progression or regression is taking place. Its aim is to achieve the women's empowerment by enabling women to achieve equal control over the factors of production and participate equally in the development process.

CHAPTER THREE

RESEARCH METHODOLOGY

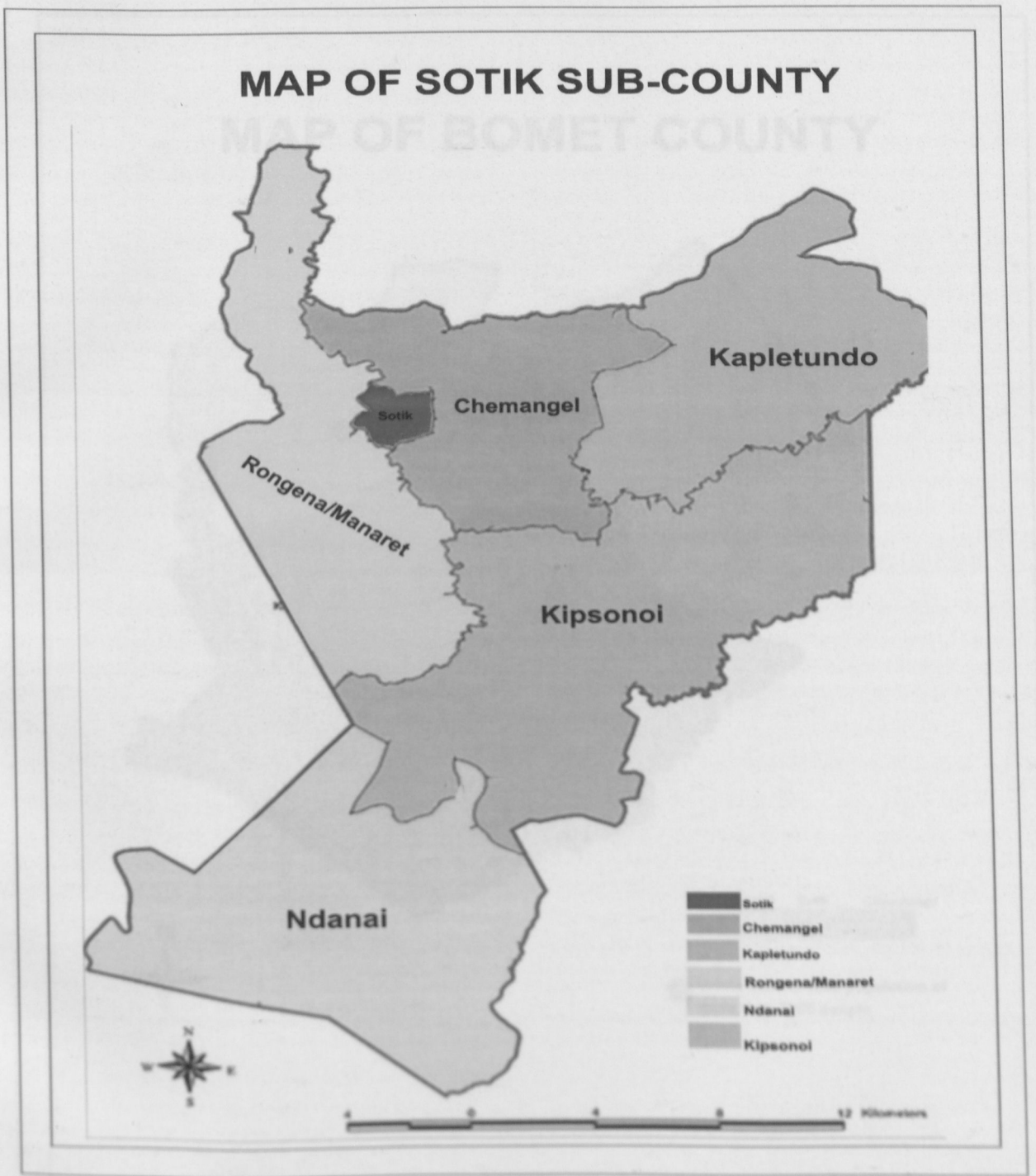
3.1 Introduction

This section focused on the methods used in carrying out the study. The research methodology was divided into sub-sections which include the research site, research design, study population, sample population, sampling procedures, data collection methods and data processing and analysis. This section also discussed ethical considerations that have to be adhered to in the study.

3.2 Research site

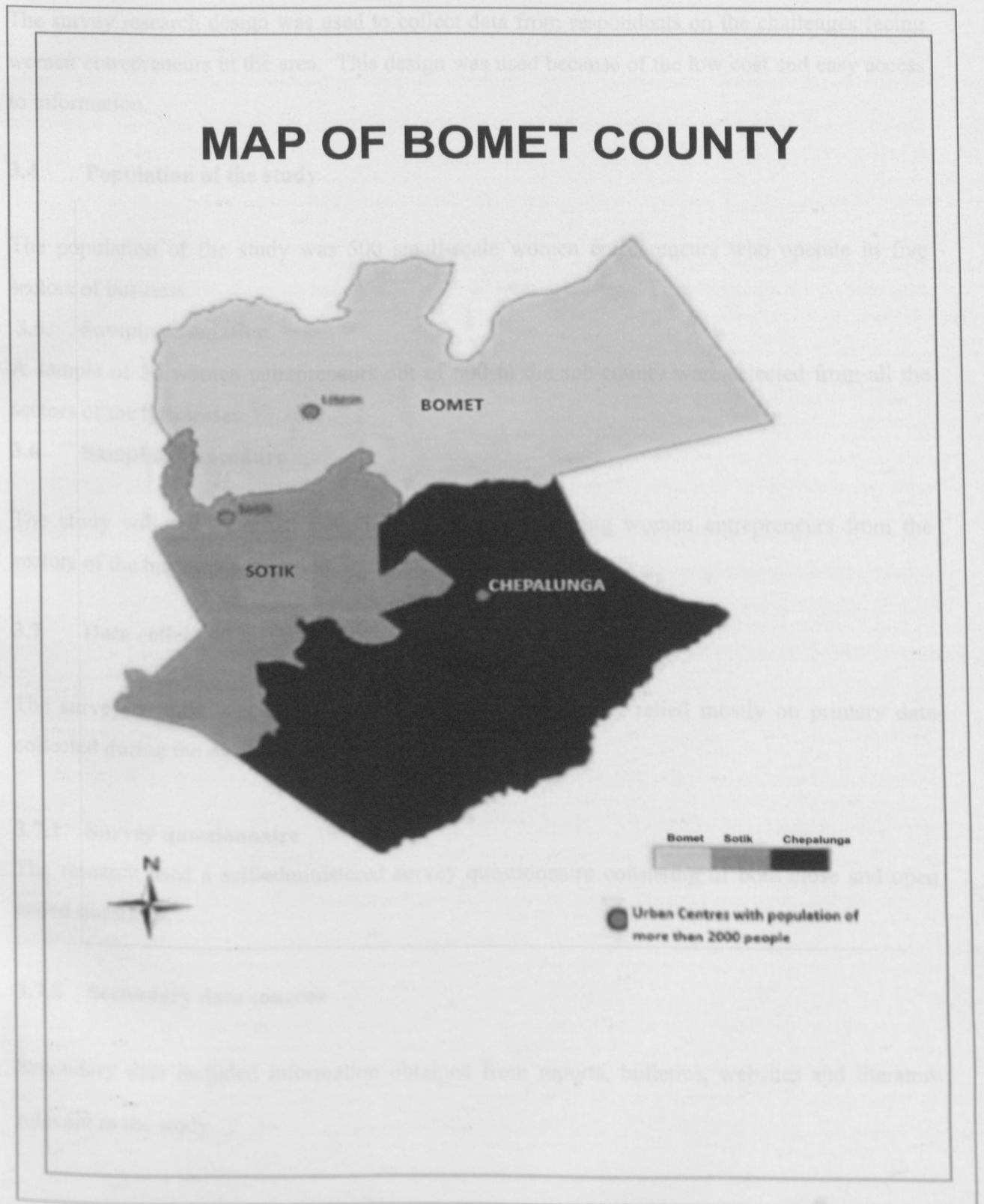
The study was done in Sotik sub-county in Bomet County which is located in the southern part of the former Rift Valley Province and it is dominated by the Kipsigis. The Kipsigis are highland nilotes group of people and a sub-group of the Kalenjin community. Sotik sub-county borders Kericho County to the north and north east, Narok County to the south east and Nyamira sub-county to the north west. It covers an area of 1,592.4 square kilometers. The sub-county has a mean monthly temperature of 18°C with an annual rainfall ranging between 1,100 milimeters and 1,500 milimeters (KNBS, 2009).

Figure 3.1



Source: IEBC (2011)

Figure 3.2



Source: KNBS (2009)

3.3 Research design

The survey research design was used to collect data from respondents on the challenges facing women entrepreneurs in the area. This design was used because of the low cost and easy access to information.

3.4 Population of the study

The population of the study was 500 small-scale women entrepreneurs who operate in five sectors of business.

3.5. Sample population

A sample of 50 women entrepreneurs out of 500 in the sub-county were selected from all the sectors of the businesses.

3.6 Sampling procedure

The study will use stratified sampling procedure in picking women entrepreneurs from the sectors of the business population.

3.7 Data collection methods

The survey method was used to collect the data. The study relied mostly on primary data collected during the research.

3.7.1 Survey questionnaire

The research used a self-administered survey questionnaire consisting of both close and open ended questions.

3.7.2 Secondary data sources

Secondary data included information obtained from reports, bulletins, websites and literature relevant to the study.

3.8 Data processing and analysis

The researcher edited the data collected to detect any errors and omissions and to correct them where possible. This involved a careful scrutiny of the completed questionnaires and/or schedules. The data analysis methodologies included narrative analysis for qualitative data and statistical analysis for quantitative data. Editing was then done to make sure that the data are accurate, consistent with other facts gathered, uniformly entered and well arranged to facilitate coding and tabulation. The data was then analyzed using the Statistical Programme for Social Science (SPSS). The findings were presented in form of frequencies, percentages, tables and charts.

3.9 Ethical considerations

The researcher was conscious about ethical issues involved in the research. The researcher was fair and honest with the respondents and explained the purpose of the study and gave any other information which would increase the willingness of the respondents to participate in the study. The researcher clarified all issues in the questionnaire as need arose during the interview and sought to obtain informed consent of the respondents, explaining the purpose, duration and potential use of the research results from the field beyond academic purposes. Any other research related information as might have been of interest to the respondents was duly clarified before any data collection. The researcher sought to ensure that all ethical issues of concern pertaining to this study were addressed. The interviewees were assured of confidentiality and privacy of information collected and that the information they gave would be used for the intended purposes only. The respondents were not required to disclose their names in the instruments that would be used for collection of data.

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

This chapter presents the results of the study and further provides a discussion of the findings on the challenges facing women entrepreneurs in Sotik sub-county. It addresses the objectives of the research study and answers the research questions. The responses collected are analyzed with the use of the statistical package for social sciences (SPSS). The findings of the research study are presented with the use of pie charts, bar graph and the frequency tables. The findings of the research study are presented into four parts namely; the demographic information of the respondents, factors affecting women entrepreneurs, legal and administrative factors and part four is the support given to women entrepreneurs.

4.2 Presentation and Findings

The population of the study was 500 small-scale women entrepreneurs operating in five sectors of business. In the research study, a sample of 100 out of 500 women entrepreneurs in the sub-county was selected from all the sectors of the businesses. Out of the 100 questionnaires distributed to the women entrepreneurs, the researcher was able to collect 86 filled questionnaires. This represented a response rate of 86% which is a response rate of 50% and above. This is ideal in that the findings would represent the entire population of the research study. Furthermore, the study used stratified sampling procedure in picking women entrepreneurs from the sectors of the business population.

The researcher used self-administered survey questionnaires consisting of both closed and open ended questions and relied on primary data collected during the research. The research study was carried out in Sotik sub-county in Bomet County.

	Frequency	Percent
No. of questionnaires distributed	100	100
No. of filled questionnaires collected	86	86%

Table 4.1: Response Rate

4.3 Demographic Information

The first part of the research study was based on the demographic information of the respondents, comprising of the age, the level of education and training, work experience and the marital status of the respondents.

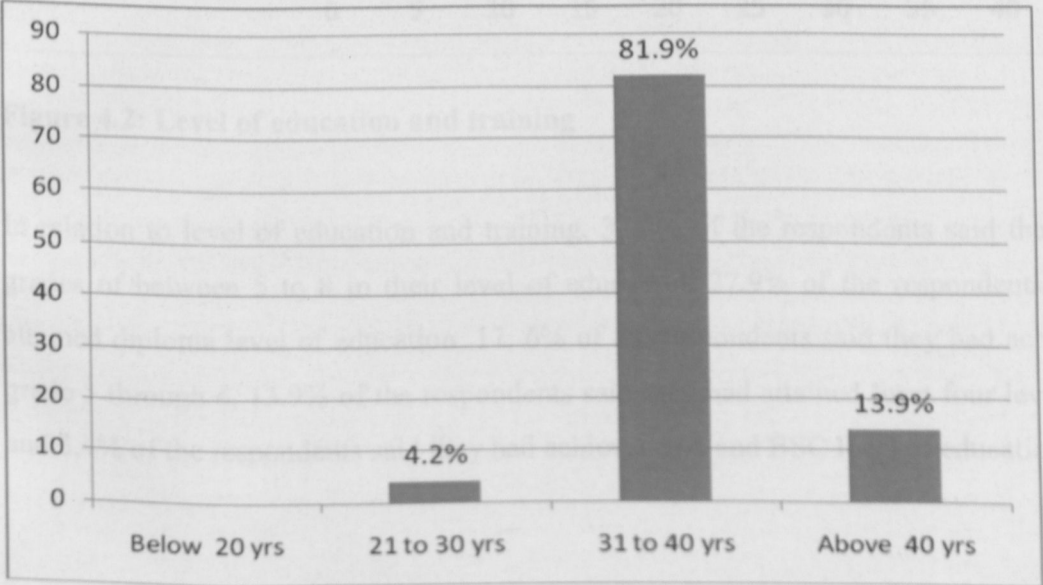


Figure 4.1: Age of the Respondents

The researcher wanted to find out the age of the respondents. The findings of the research study indicated that, 81.9% of the respondents fell under the age bracket of between 31 years to 40 years, 13.9% of the respondents fell under the age bracket of above 40 years and 4.2% of the respondents fell under the age bracket of between 21 to 30 years. None of the respondents targeted by the researcher were below 20 years of age.

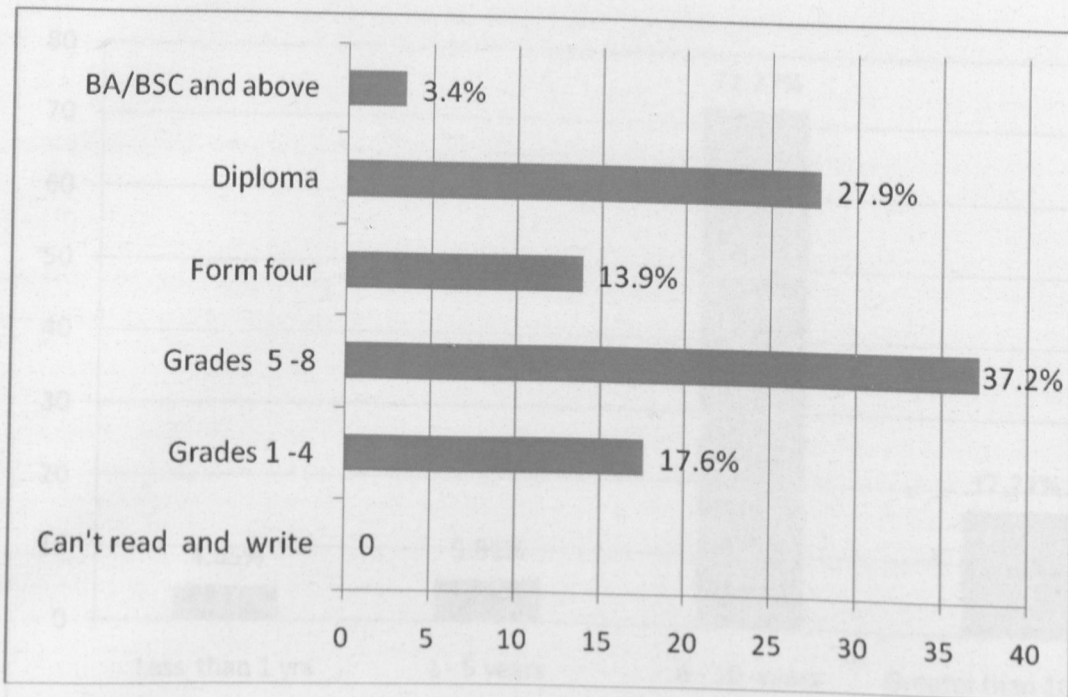


Figure 4.2: Level of education and training

In relation to level of education and training, 37.2% of the respondents said they had attained grades of between 5 to 8 in their level of education, 27.9% of the respondents said they had attained diploma level of education, 17.6% of the respondents said they had achieved between grade 1 through 4, 13.9% of the respondents said they had attained form four level of education and 3.4% of the respondents said they had achieved BA and BSC level of education.

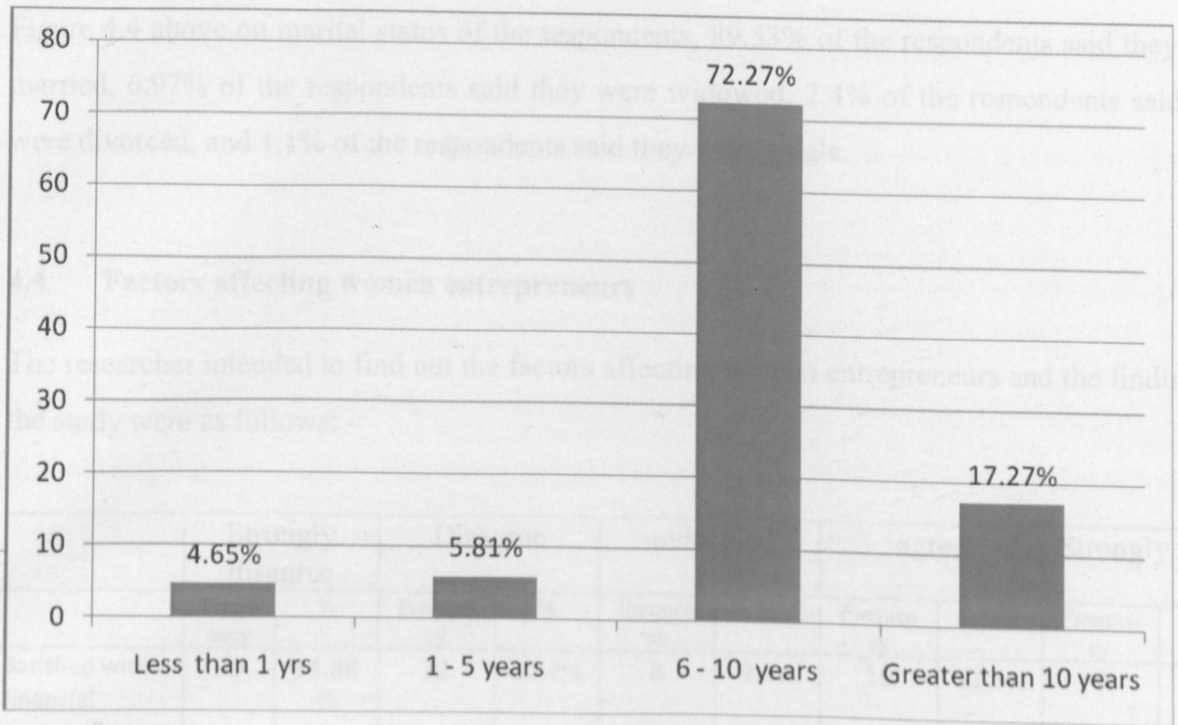


Figure 4.3: Work experience

In relation to the work experience of the respondents, figure 4.3 above shows that 72.27% of the respondents had a work experience of between 6 to 10 years, 17.27% of the respondents had a work experience of greater than 10 years, 5.81% of the respondents had a work experience of between 1 and 5 years and 4.65% of the respondents had a work experience of less than one year.

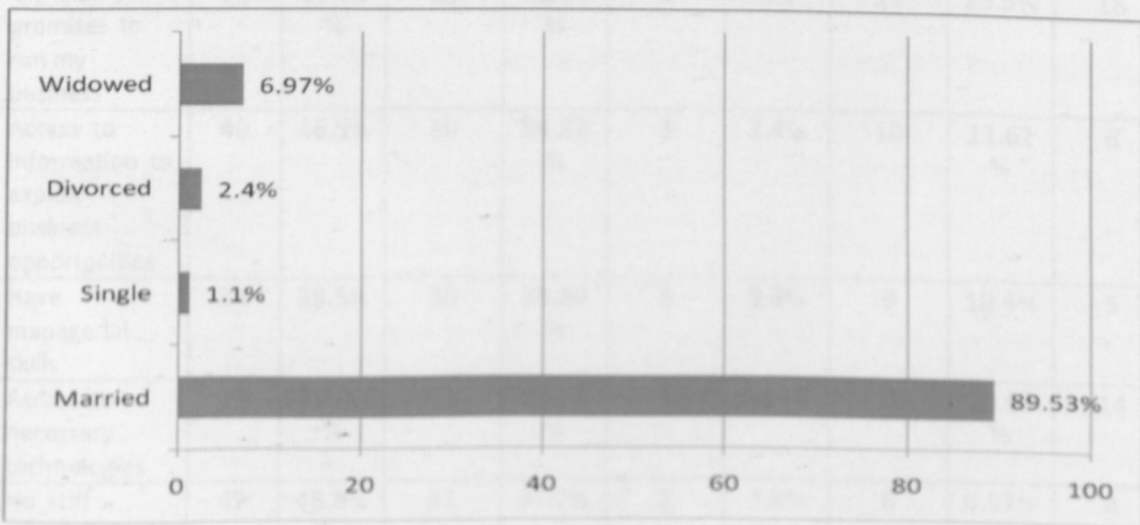


Figure 4.4: Marital status

Figure 4.4 above on marital status of the respondents, 89.53% of the respondents said they were married, 6.97% of the respondents said they were widowed, 2.4% of the respondents said they were divorced, and 1.1% of the respondents said they were single.

4.4 Factors affecting women entrepreneurs

The researcher intended to find out the factors affecting women entrepreneurs and the findings of the study were as follows: -

	Strongly disagree		Disagree		undecided		agree		Strongly agree	
	Frequ ency	%	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%
Satisfied with financial access given by micro finance s and other lending institutions	30	34.88 %	32	37.2%	8	9.3%	10	11.6%	6	6.9%
Have access to market for my products	28	32.55 %	37	42.02 %	12	2.3%	6	6.9%	3	3.4%
Access to different business trainings	31	36.04 %	20	23.25 %	5	5.81%	16	18.60 %	14	16.27 %
My own premises to run my business	23	26.74 %	23	26.74 %	0	0%	22	25.5%	18	20.9%
Access to information to exploit business opportunities	40	46.5%	30	34.88 %	3	3.4%	10	11.62 %	6	6.97%
Have managerial skills	34	39.5%	30	34.88 %	8	9.3%	9	10.4%	5	5.81%
Access to necessary technologies	25	29.06 %	28	32.55 %	5	5.81%	18	20.93 %	14	16.27 %
No stiff competition in the market place that I am	42	48.8%	32	37.2%	2	2.3%	6	6.97%	4	4.65%

engaged in										
Adequate infrastructures available	33	38.37 %	30	34.88 %	10	11.62 %	4	4.65%	9	10.46 %
Access to necessary inputs (raw materials)	45	52.32 %	32	37.2%	5	5.81%	4	4.65%	0	0%

Table 4.2: Economic factors

Table 4.2 above shows whether the respondents were satisfied with financial access given by micro finance organizations and other lending institutions. 34.88% of the respondents disagreed, 37.2% strongly disagreed, 11.6% of the respondents agreed and 6.9% strongly agreed while 9.3% were undecided. On whether the respondents had access to market the products, 32.55 % of the respondents disagreed, 42.02% strongly disagreed, 6.9% of the respondents agreed, 3.4% strongly agreed while 2.3% were undecided.

The issue of whether the respondents had access to business training, 36.04% of the respondents disagreed, 23.25% strongly disagreed, 5.81% were undecided, 18.6% agreed and 16.27% strongly agreed. The researcher wanted to find out from the respondents whether they had their own premises to run their businesses, 26.74% of the respondents disagreed, 26.74 strongly disagreed, 25.5% of the respondents agreed while 20.09% strongly agreed. Whether the respondents had access to information to exploit business opportunities, 46.5% of the respondents disagreed, 34.88% strongly disagreed, 11.62% agreed, 6.97% strongly agreed and 3.4% were undecided. Whether the respondents had managerial skills to undertake the business initiative, 39.5% of the respondents disagreed, 34.88% strongly disagreed, 10.4% agreed, 5.81% strongly agreed that they had managerial skills to run the business while 9.3% of the respondents were undecided.

On the other hand the researcher wanted to find out whether the women entrepreneurs had access to technological resources, 29.06% of the respondents disagreed, 32.55% strongly disagreed, 5.81% were undecided, 20.93% of the respondents agreed and 16.27% strongly agreed that they had access to technologies to support the business. The researcher wanted to find out whether there was no stiff competition in the market place whether the women entrepreneurs were

engaged in, 48.8% of the respondents disagreed, 37.2% strongly disagreed and expressed their concern that there was indeed stiff competition where they were engaged in, 6.99% of the respondents agreed, 4.65% strongly agreed that there is no stiff competition in the market where they are engaged in while 2.3% were undecided.

Table 4.3: Social factors

The researcher wanted to find out the availability of infrastructure, 38.37% of the respondents disagreed, 34.88% strongly disagreed, 4.65% of the respondents agreed, 10.46% strongly agreed and 11.62% were undecided. Lastly the researcher wanted to find out whether they have access to raw materials, 32.32% of the respondents disagreed, 37.2% strongly disagreed, 5.81% of the respondents were undecided, and 4.65% of the respondents agreed.

	Strongly disagree		Disagree		undecided		agree		Strongly agree	
	Frequen- cy	%	Frequen- cy	%	Frequen- cy	%	Frequen- cy	%	Frequen- cy	%
Better of social acceptability	27	31.39%	24	27.90%	10	11.62%	18	20.93%	7	8.1%
Better contacts(network s) with outsiders	32	37.2%	30	34.88%	12	13.95%	12	13.95%	0	0%
No prejudice or class biases	33	38.37%	28	32.55%	14	16.27%	11	12.79%	0	0%
Societies attitudes towards my products /services positive	28	32.55%	30	34.88%	10	11.62%	7	8.13%	11	12.79%
Attitude of other employees towards my business is positive	25	29.06%	29	33.72%	15	17.44%	18	20.93%	17	19.76%
Positive relationship with the workforce	30	34.88%	28	32.55%	16	18.60%	0	0%	12	13.95%
No conflicting gender roles	32	37.2%	25	29.06%	7	8.13%	14	16.27%	8	9.30%
Not affected by gender inequalities	36	41.86%	31	36.04%	5	5.81%	10	11.62%	4	4.65%
No cultural influences	42	48.8%	22	25.58%	6	6.97%	10	11.62%	6	6.97%

Never encountered harassment in registering and operating my business	32	37.20 %	27	31.39 %	10	11.62 %	2	2.32 %	15	17.44 %
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Table 4.3: Social factors

In the table 4.3 above the researcher tried to find out whether the women entrepreneurs have a better social acceptability in the society as they endeavor to undertake their business initiatives. 31.39% of the respondents disagreed, 27.9% strongly disagreed, 11.62% of the respondents were undecided, 20.93% of the respondents agreed and 8.1% strongly agreed respectively. 37.2% of the respondents disagreed that they had better contacts (networks) with outsiders, 34.88% of the respondents strongly disagreed, 13.95% of the respondents were undecided, 13.95% of the respondents agreed. Concerning prejudice or class biasness, the findings indicated that, 38.37% of the respondents disagreed, 32.55% strongly disagreed, 16.27% were undecided and 12.79% of the respondents agreed. This implies that there is a lot of prejudice and biasness in the community when women decide to undertake business activities. The researcher wanted to find from the respondents the society's attitude towards the products and services, 32.55% of the respondents disagreed, 34.88% strongly disagreed, 11.62% of the respondents were undecided, 8.13% of the respondents agreed while 12.79% strongly agreed. On whether the attitude of the employees towards the business is positive, 29.06% of the respondents disagreed, 33.72% strongly disagreed, 17.44% of the respondents were undecided, 20.93% of the respondents agreed and 19.76% strongly agreed. Whether there is positive relationship with the workforce, 34.88% of the respondents disagreed, 32.55% strongly disagreed, 18.60% of the respondents were undecided and 13.95% of the respondents strongly agreed. The researcher wanted to find out whether there is no conflicting gender roles; 37.2% of the respondents disagreed, 29.06% strongly disagreed, 8.13% were undecided, 16.27% agreed and 9.3% strongly disagreed. On whether women entrepreneurs have not been affected by the gender inequalities, 41.86% of the respondents disagreed, 36.04% strongly disagreed that it does contribute to gender inequalities where men are being favored for huge amount of loans while women are allocated a small amount of loans, 5.81% were undecided, 11.62% agreed and 4.65% strongly agreed.

The researcher also intended to find out the non existence of cultural influences, 48.8% of the respondents disagreed, 25.58% strongly disagreed, 6.97% were undecided, 11.62% of the respondents agreed and 6.95% strongly agreed. The researcher wanted to find out from the respondents whether they have never encountered harassment in registering and operating their business, 37.2% of the respondents disagreed, 31.39% strongly disagreed 11.62% were undecided, 2.32% of the respondents agreed and 17.44% strongly agreed.

	Strongly disagree		Disagree		undecided		agree		Strongly agree	
	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%
Business assistants and supporters from government bodies	33	36.37%	43	50%	4	4.65%	0	0%	6	6.97%
Network with different administrative bodies	20	23.25%	40	46.51%	8	9.30%	10	11.62%	8	9.30%
Access to policy makers	27	31.39%	30	34.88%	12	13.95%	2	2.32%	15	17.44%
No legal, institutional and policy constraints	20	23.25%	31	36.04%	12	13.95%	5	5.81%	18	20.93%
Can borrow money even without titled assets as a collateral	32	37.20%	20	23.125%	17	19.76%	11	12.79%	6	6.97%
Interest rates charged by micro finances and other	43	50%	22	25.58%	14	16.27%	3	3.47%	4	4.65%

lending institutions is reasonable										
Never encountered bureaucracies and red tapes	20	23.25%	27	31.39%	18	20.93%	19	22.09%	2	2.3%
Beneficiary of government incentives	34	39.53%	35	40.69%	7	8.13%	12	13.95%	9	10.46%
Never faced unfavorable legal and regulatory environments	27	31.39%	30	34.88%	0	0%	17	19.76%	12	13.95%
Tax levied on my business is reasonable	32	37.20%	30	34.88%	14	16.27%	9	10.46%	0	0%

Table 4.4: Legal and Administrative Factors

From table 4.4 above the researcher tried to find out whether the respondents had business support from government bodies; 36.37% of the respondents disagreed, 50% strongly disagreed, 4.65% of the respondents were undecided and 6.97% of the respondents strongly agreed. Whether the respondents had network with different business bodies, 23.25% of the respondents disagreed, 46.51% strongly disagreed, 11.62% of the respondents agreed, 9.3% strongly agreed and 9.30% of the respondents were undecided. Whether the respondents had access to policy makers, 31.39% of the respondents disagreed, 34.88% strongly disagreed, 13.95% of the respondents were undecided, 2.32% of the respondents agreed and 17.44 strongly agreed.

The researcher also wanted to find out from the respondent whether there were no legal, institutional and policy constraints; 23.25% of the respondents disagreed, 36.04% strongly disagreed, 13.95% of the respondents were undecided, 5.81% of the respondents agreed and 20.93% strongly agreed. Whether the respondents can borrow money even without titled assets

as collateral, 37.2% of the respondents disagreed, 23.125% strongly disagreed, 19.76% of the respondents were undecided, 12.79% of the respondents agreed and 6.97% strongly agreed. Whether interest rates charged by micro finances and other lending institutions was reasonable, 50% of the respondents disagree, 25.58% strongly disagreed, 16.27% of the respondents were undecided, 3.47% of the respondents agreed and 4.65% strongly disagreed. Whether the respondents had never encountered bureaucracies and red tapes 23.25% of the respondents disagreed, 31.39% strongly disagreed, 20.93% of the respondents were undecided, 22.09% of the respondents agreed and 2.3% strongly agreed. On whether the respondents had been a beneficiary of government incentives 39.53% of the respondents disagreed, 40.69% strongly disagreed, 8.13% of the respondents were undecided, 13.95% of the respondents agreed and 10.46% strongly agreed. Whether the respondents had never faced unfavorable legal and regulatory environments; 31.39% of the respondents disagreed, 34.88% strongly disagreed, 19.76% of the respondents agreed and 13.95% strongly disagreed. On whether the tax levied on the business is reasonable, 37.2% of the respondents disagreed, 34.88% strongly disagreed, 16.27 were undecided, and 10.46% of the respondents agreed.

	Strongly disagree		disagree		undecided		agree		Strongly agree	
	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%
Got entrepreneurs hip training	34	39.53%	23	26.74 %	0	0%	21	24.41 %	8	9.30%
Got marketing training	33	38.37% %	32	37.20 %	0	0%	9	10.46 %	12	13.95 %
Planning and financial reporting training	29	33.72%	30	34.88 %	8	9.30 %	12	13.95 %	7	8.13%
Machine maintenance training	43	50%	28	32.55 %	0	0%	15	17.44 %	0	0%
Customer service training	32	37.20%	23	26.74 %	5	5.81 %	14	16.27 %	12	13.95 %

Table 4.5: Training Support

Whether the respondents had got entrepreneurship training, 39.53% of the respondents disagreed, 26.74% strongly disagreed, 24.41% of the respondents agreed and 9.3% strongly agreed. The researcher wanted to find out whether the respondents had market training, 38.37% of the respondents disagreed, 37.2% strongly disagreed, 10.46% agreed and 10.95% strongly agreed. On whether the women entrepreneurs had been exposed to planning and financial reporting training, 33.72% of the respondents disagreed, 34.88% strongly disagreed, 9.30% of the respondents were undecided, 13.95% of the respondents agreed and 8.13% strongly agreed. Further, the researcher wanted to find out from the respondents whether they had been trained on machine maintenance, 50% of the respondents disagreed, 32.55% strongly disagreed, and 17.44% of the respondents agreed that they had been trained. In relation to customer service training, 37.2% of the respondents disagreed, 26.74% strongly disagreed being trained on customer service, 5.81% of the respondents were undecided, 16.27% of the respondents agreed and 13.95% strongly agreed that they have been trained in customer service.

	Strongly disagree		disagree		undecided		agree		Strongly agree	
	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%	Frequen cy	%
Machine mainten ance service	36	41.86 %	22	25.58 %	4	4.65%	14	16.27 %	10	11.62 %
Machine supports (gifts)	40	46.51 %	20	23.25 %	7	8.13%	11	12.79 %	8	9.30%
Got financial supports	33	38.37 %	22	25.58 %	11	12.79 %	15	17.44 %	5	5.81%
Got technology supports	38	44.18 %	24	27.90 %	0	0%	12	13.95 %	12	13.95 %
Got raw materials supports	35	40.69 %	22	25.58 %	12	13.95 %	8	9.30%	9	10.46 %
Facility and furniture supports	45	52.32 %	27	31.39 %	0	0%	10	11.62 %	4	4.65%

Table 4.6: Machine support

Machine support is another major influencing factor towards the success of entrepreneurship among women, the researcher wanted to find out whether the women had machine maintenance service; 41.86% of the respondents disagreed, 25.58% strongly disagreed, 4.65% of the respondents were undecided, 16.27% of the respondents agreed and 11.62% strongly agreed. On whether the respondents had machine support (gifts), 46.51% of the respondents disagreed, 23.25% strongly disagreed, 8.13% of the respondents were undecided, 12.79% of the respondents agreed and 9.3% strongly agreed. The researcher wanted to find out from the respondents whether they had financial supports; 38.37% of the respondents disagreed, 25.58% strongly disagreed, 12.79% of the respondents being undecided, 17.44% of the respondents agreed and 5.81% strongly agreed. On whether the women had technology supports, 44.18% of the respondents disagreed, 27.90% strongly disagreed, 13.95% of the respondents agreed and 13.95% strongly agreed. Whether the respondents had raw materials support, 40.69% of the respondents disagreed, 25.58% strongly disagreed, 13.95% of the respondents were undecided, 9.3% of the respondents agreed and 10.46 strongly agreed. Finally, the researcher wanted to find out whether the women had facility and furniture supports; 52.32% of the respondents strongly disagreed, 31.39% strongly disagreed, 11.62% of the respondents agreed and 4.65% strongly agreed.

4.5 Research findings

The researcher found out that in relation to the age of the respondents, majority of them comprising of 81.9% fall under the age bracket of 31 to 40 years and the women entrepreneurs comprising of 37.2% have attained between grade 5 and 8 level of education. Among the women entrepreneurs who had been in the field of business 72.27% had experience for a period of between 6 to 10 years, majority of them comprising of 89.53% were married and a small fraction of 1.1% of the women entrepreneurs were single.

In relation to the factors affecting women entrepreneurs, economic factors, social factors, legal and administrative factors, training support and machine support factors were taken into consideration. The findings in relation to economic factors indicated that, 72% of the respondents were not satisfied with the financial access given by the micro finance organizations

and other lending institutions. 74% of the respondents expressed their concern that they could not access the market for their products. 74.38% of the women entrepreneurs said they lacked managerial skills to undertake their business initiatives. This is because majority of them had not attained the highest level of education thus they lacked managerial skills.

In relation to the social factors, the research findings showed that 72.08% of the women entrepreneurs said they did not have better contacts (networks) with the outsiders. The most encouraging thing with the women entrepreneurs is that 67.43% of them said the society have a positive attitude towards their products and services which they are offering, and still 67.43% of the women entrepreneurs said they have a positive relationship with the workforce, though 77.90% of the women entrepreneurs said that they had been greatly affected by gender inequalities where men tend to be favored in terms of loans, benefits, trainings and even business opportunities. This is justified by 73.25% of the women entrepreneurs who said that cultural practices greatly influence women undertaking business activities.

Legal and administrative factors was also researched by the researcher, whereby 88.37% of the respondents who accepted and agreed that there is business assistants and supporters from the government in that the ministry of agriculture, ministry of cooperative societies and marketing and micro finance institutions who play an important role in training, and support and assistants. This was supported by 66.27% of the respondents who said that women entrepreneurs had access to policy makers from both the government and the private sectors being coordinated by the investment banks and micro finance institutions. In addition, 75.58% of the respondents agreed that the interest rate charged by micro finances and other legal institutions is reasonable but the most discouraging thing among the women entrepreneurs is that 80.22% of the respondents said that they have never benefited from any government incentives. This shows that the government has a lot to do towards encouraging women entrepreneurs through giving them incentives.

In relation to training and support as a factor influencing women entrepreneurs in Sotik sub-county, 66.27% of the respondents said women had no entrepreneurship training, the fact that majority of them did not have formal education while only a few being diploma holders. 75.57% of the respondents said they had no market training and 68.60% of the respondents neither had

exposed themselves to planning and financial reporting training. 82.55% of the women entrepreneurs expressed their concern that they had not been exposed to machine maintenance training.

5.1 Introduction

In relation to machine support as a factor influencing women entrepreneurs, 67.44% of the women entrepreneurs said they had no machine maintenance, 69.76% of them said had no machine support (gifts), 63.95% of the women entrepreneurs said they had no financial support and 83.71% of the women entrepreneurs said they had no facility and furniture support.

5.2 Discussion

The research study aimed at identifying the challenges facing women entrepreneurs in Sotik sub-county in Bomet county. The success of women entrepreneurship has been greatly affected by various factors in the society. Without addressing these factors the growth and sustainability of women entrepreneurship in the county will be greatly hampered and therefore there is need for the government, the private sector and the financial institutions to ensure that the factors have been well provided towards creating a favorable environment for women entrepreneurs.

The general objective of the research study was to explore the challenges facing women entrepreneurs in Sotik sub-county in Bomet county while the specific objectives of the research study are to assess whether access and control over financial resources hinder women from starting their own businesses in Sotik sub-county, to determine whether inadequate training is among the challenges that women of Sotik sub-county are facing in venturing into their own businesses and to examine whether family responsibilities hinder Sotik women from starting their own businesses. The discussion of the research study therefore are based on the objectives of the research study being supported by the findings of the research study and the information presented in the literature review.

CHAPTER FIVE

DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the results of the study and advances a discussion of the findings. The researcher further comments and reflects upon the findings that have been obtained, discusses the gaps for further research study. The researcher also gives reasons that explain the findings and offer recommendations on how to remedy the situation on the challenges facing the women entrepreneurs in Sotik and also gives a conclusion.

5.2 Discussions

The research study aimed at identifying the challenges facing women entrepreneurs in Sotik sub-county in Bomet county. The success of women entrepreneurship has been greatly affected by various factors in the society. Without addressing these factors the growth and sustainability of women entrepreneurship in the county will be greatly hampered and therefore there is need for the government, the private sector and the financial institutions to ensure that the factors have been well provided towards creating a favorable environment for women entrepreneurs.

The general objective of the research study was to explore the challenges facing women entrepreneurs in Sotik sub-county in Bomet county while the specific objectives of the research study are to assess whether access and control over financial resources hinder women from starting their own businesses in Sotik sub-county, to determine whether inadequate training is among the challenges that women of Sotik sub-county are facing in venturing into their own businesses and to examine whether family responsibilities hinder Sotik women from starting their own businesses. The discussions of the research study therefore are based on the objectives of the research study being supported by the findings of the research study and the information presented in the literature review:

5.2.1 Whether access and control over financial resources hinder women from starting their own businesses in Sotik sub-county

The first objective of the research study was to determine whether access and control over financial resources hinder women from starting their own businesses in Sotik sub-county. Women entrepreneurs have been disadvantaged when it comes to accessing financial resources from the financial institutions. Men entrepreneurs are being favored when it comes to them being given financial resources. Based on the collateral and the security issue, women entrepreneurs are disadvantaged and therefore they are not in a position to receive large amount of money to finance their business activities. Despite the fact that women can borrow funds to be used in entrepreneurial activities, there is an element of inequality and prejudices which women are exposed to, in that the society view women as not potential entrepreneurs; therefore would not be favored when it comes to allocation of financial resources and even having control and budgeting of the financial resources.

The research findings indicated that a large percentage of women entrepreneurs who participated in the research study have minimal level of education therefore the ability of the women to bargain for large amount of financial resources tend to be hindered and the ability of their business activity to grow and be sustained is greatly affected.

5.2.3 Whether family responsibilities hinder Sotik women from starting their own businesses

The findings of the research study indicated that culture influences greatly the success and the growth of entrepreneurial activities among women in Sotik sub-county, the success of women entrepreneurial activities are subject to cultural values, beliefs and practices which affect the growth of women potentiality in terms of enhancing the success of business opportunities. Culture subjects entrepreneurial women into intimidation, killing women morale and determination towards enhancing the growth of women entrepreneurships.

5.2.2 Whether inadequate training is among the challenges that women of Sotik sub-county are facing in venturing into their own businesses

The researcher wanted to find out whether inadequate training posed as a challenge to women entrepreneurs in Sotik sub-county Bomet county. The findings of the research study indicate

that, a large percentage of the respondents said there was minimal training being given to women in Sotik sub-county to empower them to undertake investment activities. There were hardly seminars and the training tailored to women in relation to entrepreneurial activities. Women entrepreneurs had been undertaking business activities using their own initiatives and ideas they shared among themselves. In addition, a large proportion of the respondents said that they had never been trained in relation to marketing their products, planning and financial reporting training. These trainings though they are beneficial, needs to be disseminated to the divisions to address and catch the attention of women entrepreneurs hence empower them to be potential and aggressive entrepreneurs.

Through training, women entrepreneurs would be in a position to acquire new skills, strategies and understand the market trend therefore enhancing the success of the investment activity. Without trainings, women entrepreneurs would be limited in terms of skills, knowledge and the confidence level in the process of undertaking their business activities. Furthermore, a large percentage of the respondents showed that women entrepreneurs have not been trained in relation to machine maintenance and customer service. For a successful entrepreneur, these skills are essential and greatly determine the future success and stability of the business venture.

5.2.3 *Whether family responsibilities hinder Sotik women from starting their own businesses*

The third objective of the research study was to determine whether family responsibilities hinder Sotik women from starting their own businesses. Given the fact that women had gender roles to undertake in their families, therefore family responsibilities and tasks pose as a challenge towards starting and sustaining the business initiatives by women. The findings of the research study indicated that a large percentage of the women entrepreneurs said that they have conflicting gender roles thus affecting the success and sustainability of the business initiative. Furthermore, the women entrepreneurs responded that they have minimal social acceptance because whenever they put much time and effort to their business, people in the community might start speaking negatively in relation to their involvement in business at the expense of undertaking their roles at home.

A large proportion of the women entrepreneurs stated that they were receiving criticisms based on prejudices and biasness when conducting their business activities. The biasness were that the financial institutions would wonder how the women entrepreneurs would be able to pay back the amount of money borrowed and also, to the biasness in the negative assumptions that women were not experts in carrying out business initiatives. The biasness and prejudices would affect women's attitude and morale in the process of undertaking business initiatives.

5.3 Recommendations of the study

The findings of the research study gave insight into the gaps that needed to be addressed by the researcher in the process of undertaking the research study. The researcher came up with various recommendations to be addressed as follows: -

5.3.1 Economic factors

The researcher realized that women entrepreneurs are faced with numerous economic challenges in relation with inability by the women entrepreneurs to access finances, development of market for the products, access to different business trainings and inability to access to information to exploit business opportunities. As a result of the above challenges and hindrances, there is need for the government and the financial institutions to empower women entrepreneurs to enable them to sustain their business opportunities. Further to the above, the enhancement of women entrepreneurs would be enhanced through the development and achievement of the set standards within the institutions. There is need to develop adequate infrastructure, ensure that women have access to necessary inputs (raw materials), enhanced access to necessary technologies and empower them through training to have managerial skills to enhance the growth of their businesses.

5.3.2 Socio-cultural factors

The findings in relation to socio cultural factors, the researcher identified some of these factors which need to be addressed towards empowering women entrepreneurs were that women need to be exposed to different investors from outside the country who would enable the women to gain ideas, knowledge and skills needed towards the development of good business and gaining more knowledge towards promoting the growth and expansion of the business. Furthermore, women

should be taken through training and seminars and be empowered in relation to prejudices and biasness thus being in a position to undertake business activities towards developing themselves. There is need for the women entrepreneurs to constantly develop positive relationship with the work force, further, men in the society should learn to accept women entrepreneurs and enhance the achievement and the development business growth. Women need to be focused and stop assuming the cultural factors which tend to influence them negatively towards undertaking business activities. The government should streamline the registration of business to ensure women entrepreneurs register their businesses without any form of harassment.

5.3.3 Legal and Administrative factors

The researcher also cited legal and administrative factors contributing to a challenge in women entrepreneurship, from this point of view, women entrepreneurs should be supported by government bodies. The governor of Bomet county should identify policy makers in the field of entrepreneurship to advice women in implementing their business initiatives. The county government should remove legal, institutional and policy constraints which tend to affect the successful entrepreneurial activities by women in Bomet county. The governor should ensure that bureaucracies and red tapes prevalent in the registrations and accessing other services by women entrepreneurs should be removed to enhance effective and successful undertaking of entrepreneurial activities by women.

5.3.4 Training Support

The researcher gave recommendation in relation to the training support being given to women entrepreneurs. Women entrepreneurs should be given the needed training to enable them undertake entrepreneurial activities. Also, they should be empowered with marketing training so that women could be able to know the destination of their products or services once they have finished producing them. Women entrepreneurs should be given adequate training so that they could be able to know how to undertake planning and financial reporting thus projecting on the success of their business ventures. Women entrepreneurs should be trained on how to undertake machine maintenance training thus enabling them to run and operate machines without any difficulty thus enhancing productivity and boosting entrepreneurship in the sub-county. Women

entrepreneurs should be given training in relation to customer service to enable them undertake business activities without difficulty.

5.3.5 Machine Support

The researcher gave recommendations in relation to the machine support. The women entrepreneurs should be given financial support so that they ensure the effective operations of their machines. Also for effectiveness of the business activities, there is need to support women business activities through technological initiatives and installation, through supporting the business activity with the use of raw materials and equipping the entrepreneurs with adequate facilities and furniture, thus attracting and retaining more customers. Supporting the machines which the women entrepreneurs are using is ideal because it tends to boost business morale of the women, enhancing efficiency and boosting production. The county government should support women entrepreneurs' initiatives, thus making women to be encouraged and determined in undertaking entrepreneurial activities.

5.4 Areas for further research study

The researcher upon undertaking a research study in relation to the challenges facing women entrepreneurs in Sotik sub-county in Bomet county, the researcher was able to understand the various factors which face women entrepreneurs and therefore came up with the various recommendations aimed at addressing them. The researcher therefore suggested that there is need to develop effective strategies contributing to the sustainability of women entrepreneurs in Sotik sub-county Bomet county.

Given that the county government, the central government, the financial institutions and the private sector have addressed the different factors affecting women entrepreneurs, there is need for the establishment of entrepreneurs sustainability strategies contributing to the growth and success of the entrepreneurs.

5.5 Conclusion

The researcher was able to examine the challenges facing women entrepreneurs in Sotik sub-county and identified the factors contributing to the women entrepreneurship success as economic factors, social factors, legal and administrative factors training support and machine support factors. The findings of the researcher showed that the above stated factors greatly poses as a challenge to women entrepreneurs in Sotik sub-county. The contributing factors are that the level of education by women entrepreneurs is low and the fact that county government has not put structures and policies in place to help women entrepreneurs rise above economic, social, legal and administrative training support and machine support factors. The researcher recommended that these factors should be seriously dealt with by the county government. There should be support from the central government, the financial institutions located in the county, the private institutions and the foreign investors. .

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APPENDICES

Appendix I: Consent form

Respondent/Key Informant's Informed Consent Form for Participation in the study

Project title: Challenges facing women entrepreneurs in Sotik sub-county in Bomet County

Investigator

JANE CHEBORE KORIR

Institute of Anthropology, Gender and African Studies
University of Nairobi,
P.O. Box 30197 00100, Nairobi;

This **consent form** gives you the information that you need in order to decide whether you want to participate in this study or not, am carrying out a study on *Challenges facing women entrepreneurs in Sotik sub-county in Bomet County*. The overall aim is to explore the Challenges facing women entrepreneurs in Sotik sub-county in Bomet County

If you agree, I will invite you for an interview and subsequent informal conversations on this subject. The interview will take about forty five minutes to one hour and subsequent conversation may follow at any time to clarify some issues related to this study. The conversation and interview will be private. Your name will not be used in the study. Information recorded in the note book will be typed onto paper by a professional transcriber. Your privacy will be respected as the transcriber subscribes to the principle of confidentiality. Your name or any other identifying information will not be attached to the files and thesis. If there are things you do not want to mention or discuss, please do not feel any pressure to share it.

You may not receive any additional benefits following the completion of the study. The interview only requires your time. You may ask additional questions at any time of the interview or decide to withdrawal from the study, without penalty. If you decide to take part in the study, sign this consent form as shown below. If you have any concerns about this study, please feel free to contact me.

I voluntarily agree to take part in the study.

Research participant's signature

Date

Researcher's signature

Date

Appendix 1I: Introduction to survey questions

I am Jane Chebore Korir, an MA Student in Gender and Development Studies at University of Nairobi. I am carrying out a research on Challenges facing women entrepreneurs in Sotik sub-county in Bomet County. All the information that will be given in this study will be treated in strict confidence. Thank you in advance for your cooperation.

PART 1: Demographic information

No	Item	1	2	3	4	5	REMARK
5.1	1. Age						
	1. Below 20 Years	<input type="checkbox"/>					
5.2	2. 21-30 Years	<input type="checkbox"/>					
5.3	3. 31-40 Years	<input type="checkbox"/>					
	4. Above 40 Years	<input type="checkbox"/>					
5.4	2. Level of education and training						
	1. Can't read and write	<input type="checkbox"/>					
5.5	2. Grades 1-4	<input type="checkbox"/>					
5.6	3. Grades 5-8	<input type="checkbox"/>					
5.7	4. Form four	<input type="checkbox"/>					
5.8	5. Diploma	<input type="checkbox"/>					
	6. BA/BSC and above	<input type="checkbox"/>					
5.9	3. Work experience						
	1. Less than 1 years	<input type="checkbox"/>					
5.10	2. 1-5 years	<input type="checkbox"/>					
	3. 6-10 years	<input type="checkbox"/>					
6.0	4. Greater than 10 years	<input type="checkbox"/>					
6.1	4. Marital status						
6.2	1. Married	<input type="checkbox"/>					
	2. Single	<input type="checkbox"/>					
6.3	3. Divorced	<input type="checkbox"/>					
6.4	4. Widowed	<input type="checkbox"/>					

PART 2: Factors affecting women entrepreneurs

The major factors that affect women entrepreneurs' performance in MSEs are listed below. After you read each of the factors, evaluate them in relation to your business and then put a tick mark () under the choices below.

5=strongly agree, 4=agree, 3=undecided, 2=disagree, 1=strongly disagree

No.	Item	AGREEMENT SCALE					REMARK
		1	2	3	4	5	
5	Economic factors						
5.1	I am satisfied with the financial access given by micro finances and other lending institutions.						
5.2	I have access to market for my products						
5.3	A have access to different business trainings						
5.4	I have my own premises (land) to run my business						
5.5	I have an access to information to exploit business opportunities						
5.6	I have managerial skills						
5.7	I have access to necessary technologies						
5.8	There is no stiff competitions in the market place that I am engaged in.						
5.9	Adequate infrastructures are available						
5.10	I have access to necessary inputs(raw materials)						
6.0	SOCIAL FACTORS						
6.1	I have a better of social acceptability						
6.2	I have a better contacts(networks) with outsiders						
6.3	I have no prejudice or class biases						
6.4	The societies attitude towards my products/services is positive						

6.5	The attitude of other employees towards my business is positive						
6.6	I have a positive relationship with the workforce						
6.7	I have no conflicting gender roles						
6.8	I am not affected by gender inequalities						
6.9	I have no cultural influences						
6.10	I never encounter harassments in registering and operating my business						

		AGREEMENT SCALE					
7.0	Legal and administrative factors	1	2	3	4	5	REMARK
7.1	I have business support from government bodies						
7.2	I have a network with different business bodies						
7.3	I have access to policy makers						
7.4	I have no legal, institutional and policy constraints						
7.5	I can borrow money even without titled assets as a collateral						
7.6	Interest rate charged by micro finances and other lending institutions in reasonable						
7.7	I have never encountered bureaucracies and red tapes						
7.8	I am beneficiary of government incentives						
7.9	I have never faced unfavorable legal and regulatory environments						
7.10	the tax levied on my business is reasonable						

Part 4: Support given to women entrepreneur

		AGREEMENT SCALE					
8.0	Training support	1	2	3	4	5	REMARK
8.1	I have got entrepreneurship training						
8.2	I have got marketing training						
8.3	I have got planning and financial reporting training						
8.4	I have got machine maintenance training						
8.5	I have got customer service training						
9.0	Machine support						
9.1	I have got machine maintenance service						
9.2	I have got machines support(gifts)						
9.3	I have got Financial supports						
9.4	I have got Technology supports						
9.5	I have got Raw material supports						
9.6	I have got Facility an furniture supports						