

**FACTORS INFLUENCING WOMEN PARTICIPATION
IN ENTREPRENEURIAL ACTIVITIES IN KASIKEU
DIVISION MAKUENI COUNTY**

**BY
KINGOLA LUCIA KAVULI**

**A RESEARCH PROJECT SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
THE DEGREE OF MASTER OF ARTS IN PROJECT PLANNING
AND MANAGEMENT UNIVERSITY OF NAIROBI**

2014

DECLARATION

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

Signed

Date

KINGOLA LUCIA KAVULI

REG. NO: L50/66165/2013

This research project has been submitted for examination with my approval as the University Supervisor.

Sign

Date

DR. ANGELINE MULWA

LECTURER

DEPARTMENT OF EXTRA MURAL STUDIES

UNIVERSITY OF NAIROBI

DEDICATION

This study is dedicated to my family starting with Lawrence, Winfred, Collins and Irene all of whom have offered their continued support throughout the writing of this project.

ACKNOWLEDGEMENT

I wish to acknowledge those who in one way or the other contributed to the success of this work. I appreciate the efforts made by my supervisor, Dr Angeline Mulwa who has been guiding me in the writing of this project. All the lecturers of Nairobi University for their moral and academic support throughout this research work. I also wish to recognize the contribution of Caroline Mungala for helping in brainstorming on the project. I also acknowledges Mativo and Scola for typing my work on time .Special thanks to the officers at the County Government Registration of Businesses Department for assisting me with the necessary data on registered businesses. May God bless you all.

ABSTRACT

The purpose of the research was to investigate the factors influencing women participation in entrepreneurial activities in Kasikeu Division Makueni County. This was necessitated by the fact that Women entrepreneurs and their businesses is a rapidly growing segment of the business population in Kenya creating a variety of new ventures and contributing to the development of a range of services and products. Nevertheless, the share of women entrepreneurship in Kenya is still significantly low when comparing women's participation rate to that of their men counterparts. The study therefore was guided by the following research objectives: To establish the influence of entrepreneurial skills on women participation in entrepreneurial activities; establish the influence of access to finance on women participation in entrepreneurial activities; establish the influence of demographic characteristics on women participation in entrepreneurial activities; and determine the influence of social characteristics on women participation in entrepreneurial activities in Kasikeu division Makueni County. It was based on the theory of planned Behavior. It adopted census method in studying the 58 businesses registered under women in Kasikeu Division Makueni County. Questionnaires were the data collection instruments. To establish reliability of research instruments, the Cronbach's coefficient alpha model was used whose figure stood at .712 showing reliability, while to establish validity of the instruments, the supervisor from Nairobi University examined the content of the instruments. Data was analyzed using descriptive statistics, regression and correlation and presented in tables. The results show that entrepreneurial skills, access to finance, demographic characteristics and social factors, had a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County. The study therefore recommends that: women entrepreneurs should engage in informal entrepreneurial education to help them get the prerequisite skills to effectively participate in entrepreneurial activities. The County Government of Makueni through the Department of Commerce should initiate the training programs and facilitate its implementation. Further, women entrepreneurs should be made aware of the banks and microfinance institutions' lending policies and opportunities for SMEs to allow the women take full advantage of loans. They should be sensitized on current lax lending policies to help them get rid of the negative perception about banks and microfinance institutions. Women entrepreneurs should continually effectively do good and profitable businesses to dispel any doubt on their competence based on their gender, age, experience and education. As noted earlier, they should take any opportunity to get additional entrepreneurial training. Women entrepreneurs should continue to seek the available support from their families and friends. They should further themselves encourage other upcoming women entrepreneurs to actively participate in entrepreneurial activities.

TABLE OF CONTENTS

DECLARATION	ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	v
LIST OF TABLES	ix
LIST OF FIGURES	x
LIST OF ABBREVIATIONS/ ACRONYMS	xi
CHAPTER ONE: INTRODUCTION	1
1.1 Background of the Study	1
1.2 Statement of the Problem	3
1.3 Purpose of the study	4
1.4 Objectives of the study	4
1.5 Research Questions	4
1.6 Hypotheses	5
1.7 Significance of the Study	5
1.8 Limitations of the Study	5
1.9 Delimitation of the Study	6
1.10 Assumptions of the study	6
1.11 Definition of Significant Terms	6
1.12 Organization of the study	7
CHAPTER TWO:LITERATURE REVIEW	9
2.1 Introduction	9
2.2 Theoretical Review.....	9
2.2.1 Concept and classification of entrepreneurship.....	9
2.2.2Women Participation in Entrepreneurial Activities	10
2.2.3 Entrepreneurship Theories	11
2.3 Empirical Review	15
2.3.1 Entrepreneurship Skills and Women Participation in Entrepreneurship Activities	15
2.3.2 Financial Access and Women participation in Entrepreneurial Activities.....	19
2.3.3 Demographic Factors and women Participation in Entrepreneurship Skills.....	21

2.3.4 Social Attributes and Women Participation in Entrepreneurship activities	22
2.4 Theoretical Framework	26
2.4.1 Personal Attitude	26
2.4.2 Subjective Norm.....	26
2.4.3 Perceived Behavioral Control	27
2.5 Conceptual Framework	28
2.6 Research Gaps	29
CHAPTER THREE:RESEARCH METHODOLOGY.....	30
3.1 Introduction	30
3.2 Research Design	30
3.3 Target Population	30
3.4 Sample and Sampling Procedure.....	30
3.5 Data Collection, Instruments and Procedure	31
3.5.1 Questionnaires	31
3.6 Reliability of the Instruments	31
3.7 Validity of the Instruments.....	32
3.8 Data Collection Procedure.....	32
3.9 Data Analysis	32
3.10 Ethical considerations.....	33
3.11 Operational Definition of variable	33
CHAPTER FOUR:DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION.....	34
4.1 Introduction	34
4.2 Questionnaire response rate.....	34
4.3 Demographic characteristics of respondents	34
4.3.1 Age Distribution of Respondents	35
4.3.2 Level of Education and Work Experience	35
4.4 Women Participation in Entrepreneurial Activities	37
4.5 Entrepreneurial Skills on Women Participation in Entrepreneurial Activities	40
4.6 Influence of Access to Finance on Women Participation in Entrepreneurial Activities.....	43
4.7 Demographic Characteristics on Women Participation in Entrepreneurial Activities.....	46

4.8 Social Characteristics on Women Participation in Entrepreneurial Activities.....	49
4.9 Correlation Analysis.....	51
4.10 Regression Analysis	53
CHAPTER FIVE:SUMMARY OF FINDINGS, CONCLUSIONS & RECOMMENDATIONS	57
5.1 Introduction	57
5.2 Summary of Findings	57
5.3 Conclusion of the study.....	59
5.4 Recommendations of the study	59
5.5 Suggestions for further research.....	60
REFERENCES.....	61
APPENDICES.....	68
Appendix 1: Letter of Introduction	68

LIST OF TABLES

Table 3.1 Operational definition of variables	33
Table 4.1 Age Distribution of Respondents.....	35
Table 4.2 Level of Education * Level of Experience Cross tabulation	36
Table 4.3 Women Participation in Entrepreneurial Activities.....	38
Table 4.4 Entrepreneurial Skills on Women Participation in Entrepreneurial Activities.....	41
Table 4.5: Source of Capital	43
Table 4.6 Access to Finance on Women Participation in Entrepreneurial Activities.....	44
Table 4.7 Demographic on Women Participation in Entrepreneurial Activities	46
Table 4.8 Social Characteristics on Women Participation in Entrepreneurial Activities	49
Table 4.9 Correlation Analysis	52
Table 4.10 Model Summary ^b	53
Table 4.11 ANOVA ^b	54
Table 4.12 Coefficients.....	55
Table 4.13 Hypotheses Testing.....	56

LIST OF FIGURES

Figure 1: Conceptual Framework	28
--------------------------------------	----

LIST OF ABBREVIATIONS/ ACRONYMS

BI-	Behavioural Intention
EEM-	Entrepreneurial Event Model
EEP-	Entrepreneurship Education Programme
GEM -	Global Entrepreneurship Monitor
ILO –	International Labour Organization
PPAF-	Pakistan Poverty Alleviation Fund
SME –	Small Medium Enterprise
SN-	Subjective Norms
TRA-	Theory of Reasoned Action
UAE –	United Arab Emirates
USA –	United States of America
USAID -	United States Agency for International Development

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Entrepreneurship is rapidly gaining prominence worldwide because of its positive effects it has on many countries as a catalyst that creates wealth and the generation of job opportunities (Gorol and Atsan 2006). As a matter of fact, entrepreneurship is a major engine driving the nation's economic growth, innovation and competitiveness (Kuratko and Hodgetts, 2009). In recent times, most studies have shown there is a positive relationship between entrepreneurship and economic growth in terms of job creation, firm survival and technological change (Karanassios et al. 2006).

Further, according to Ghazali et al (2005) theoretical and empirical investigations have emphasized the crucial roles that technological innovation and entrepreneurship play in hastening the development of today's industrialized nations. Akpomi (2009) opines that these types of investigation are now seen as crucial to the development of the third world, and they are accordingly, recognized as important components of technology policy and indigenous socio-economic planning. According to her, the present emphasis on indigenous technical innovation and entrepreneurship stems from the failure of to stimulate third world development by borrowing or transferring advanced technology from developed nations.

The emergence of entrepreneurial drive in Kenya particularly could be attributed to political instability and poor implementation of socio-economic policies of successive government which led to the problem of high level of unemployment in Kenya. As a result universities and colleges in Kenya have started to offer entrepreneurship as a course in most business studies programmes, both at the first degree as well as master levels where the students took up courses on entrepreneurship or related subjects (Linan, 2004).

Another reason for the growing interest in entrepreneurship include the growing rate of unemployment and poverty that becomes obvious after the economic depression of the early 1980's; the recession in the agricultural market and the realization of the ability of small medium sized enterprises to create wide-spread employment opportunities thereby militating against unemployment and poverty (Alarape, 2008).

Increasingly, female entrepreneurs are important for economic development. Not only do they contribute to employment creation and economic growth through their increasing numbers, they also make a contribution to the diversity of entrepreneurship in the economic process (Verheul and Thurik, 2009). Female and male entrepreneurs differ with respect to their personal and business profile: they start and run businesses in different sectors, develop different products, pursue different goals and structure their businesses in a different fashion (Fischer et al., 2008; Verheul and Thurik, 2009; Verheul, 2003). Diversity in terms of products, processes, forms of organization and targeted markets is input for a selection process where customers are at liberty to choose according to their preferences. This may lead to a higher quality of entrepreneurship.

Despite the economic importance of female entrepreneurs, their number still lags behind that of male entrepreneurs. According to Reynolds et al. (2002) men are about twice as likely involved in entrepreneurial activity than women. However, there is substantial variation between countries. Using Global Entrepreneurship Monitor (GEM) data, we observe that female entrepreneurship rates (in terms of nascent and young business prevalence rates) are high in countries, such as the United States, Australia, South Korea and Mexico, and low in countries, such as Ireland, Russia, France and Japan.

In Middle East and North Africa, women's entrepreneurship is increasingly recognized as an important factor for economic growth and development (CAWTAR, 2007). However, their share is far lower than in the other middle-income regions of East Asia, Latin America and the Caribbean, and Europe and Central Asia (World Bank, 2007). The key determinants to low participation of women in entrepreneurship is considered

environment specific in the sense that different countries and areas may have unique challenges (Manson and Mat 2010).

However, some of the key factors which affect entrepreneurship for women include financing constraints, capacity constraints and government regulations (Manson and Mat 2010). Other factors that impact on successful entrepreneurship for women are motivation, determination, abilities, experience, market information and resources (Richardson, Howarth, and Finnegan 2009). The situation in Kenya is still relatively uninvestigated and as a result, this study is necessary. In addition to the lack of quantitative and qualitative data describing women entrepreneurs, thus it was deemed necessary to study this phenomenon. Further, relatively few studies had investigated female entrepreneurship at the SME level, not to mention the difference in determinants of female and male entrepreneurial activity.

1.2 Statement of the Problem

Women entrepreneurship and businesses form a rapidly growing segment of the business population in Kenya creating a variety of new ventures and contributing to the development of a range of services and products. Nevertheless, the share of women entrepreneurship in Kenya is still significantly low when comparing women's participation rate to that of their men counterparts (Minniti, 2003). The question arises as what determines the rate of women participation in entrepreneurial activities in Kenya and particularly Makueni County that has been experiencing the exponential growth of businesses particularly the SMEs.

The Kenyan situation is significant considering the low levels of formal employment, the high costs of living and high poverty levels, start up businesses are viewed as very important for employment and largely for future economic growth. In fact, in 2010 and 2011, when the national unemployment level stood at 40%, the youth and women accounted for about 78% and 67% of the national unemployment in the two years respectively (GOK,2013). It is becoming increasingly necessary to understand the factors influencing women participation in entrepreneurship activities. This is largely because

there has been lack of significant research in the area which this research has studied. This study therefore sought to establish the factors influencing women participation in entrepreneurial activities in Kasikeu Division Makueni County.

1.3 Purpose of the study

This study aimed to investigate the factors influencing women participation in entrepreneurial activities in Kasikeu division Makueni County.

1.4 Objectives of the study

1. To establish the influence of entrepreneurial skills on women participation in entrepreneurial activities in Kasikeu division Makueni county.
2. To establish the influence of access to finance on women participation in entrepreneurial activities in Kasikeu division Makueni county.
3. To establish the influence of demographic characteristics on women participation in entrepreneurial activities in Kasikeu division Makueni County.
4. To determine the influence of social characteristics on women participation in entrepreneurial activities in Kasikeu division Makueni County.

1.5 Research Questions

1. How do entrepreneurial skills influence women participation in entrepreneurial activities in Kasikeu division Makueni County?
2. How does access to finance influence women participation in entrepreneurial activities in Kasikeu division Makueni County?
3. How do demographic characteristics influence women participation in entrepreneurial activities in Kasikeu division Makueni County?
4. How do social characteristics influence women participation in entrepreneurial activities in Kasikeu division Makueni County?

1.6 Hypotheses

H₀₁: Entrepreneurial skills do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County

H₀₂: Access to finance does not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County

H₀₃: Demographic characteristics do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County.

H₀₄: Social characteristics do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County

1.7 Significance of the Study

This study may be significant to current women entrepreneurs as it will offer them significant pointers on the factors influencing their participation in entrepreneurship activities. Secondly, the study may benefit entrepreneurship teaching fraternity in the universities with information that may be relevant for a relook at the entrepreneurship curriculum and other teaching methods to help meet desired ends particularly for women. Thirdly, the study may be significant to the Ministry of Devolution and the County Governments as the findings of this study may benefit them to then initiate and review policy in line with the recommendations of the study. Finally, the study may benefit fellow academicians with findings that would be helpful in their body of work, particularly in the entrepreneurship and education areas.

1.8 Limitations of the Study

Two limitations were identified. First, the businesses where the targeted women entrepreneurs were, were remote and often in rough terrain. However the researcher used available means of transport to reach the areas. Secondly, many of the targeted respondents were illiterate and therefore had problems understanding the instruments. However, the researcher used research assistants to explain the questions in an easy to understand format.

1.9 Delimitation of the Study

The study focused on factors influencing women participation in entrepreneurial activities in Kasikeu division Makueni County. It targeted all the 58 registered businesses run by women in the division.

1.10 Assumptions of the study

The following were the assumptions:

1. Respondents were truthful and honest and gave correct information.
2. The research variables adequately answered issues of factors influencing women participation in entrepreneurial activities.
3. The respondents were available and willing to give appropriate and reliable responses.

1.11 Definition of Significant Terms

Entrepreneurship Activities- Entrepreneurship activities are the tangible exercise of entrepreneurial marksmanship characterized by the type and nature of businesses one is engaged in including buying and selling goods, determining profit and loss, checking statements of account, creating business strategies, ploughing back profits and managing cash flows

Women Entrepreneurs – Refers to the women or a group of women who initiate, organize and operate a business enterprise.

Women Participation- Refers to the taking part in entrepreneurial activities by women. This is characterized by management or initiation and supervision.

Access to Finance- Refers to the possibility that women based enterprises can access financial services, as influenced by source, security, adequacy, stereotyping and ignorance.

Demographic factor-	These are personal characteristics of an individual or group that is typified by age, experience, marital status, level of education among others.
Socio Factors-	These are social factors that characterize the individual or group within the social structure. They include families, peers and friends and personal attributes.
Entrepreneurship education and Skills-	This is a structured imparting of necessary theoretical concept and practical enablers create competencies that are useful in starting, maintaining and growing businesses.
Duration of Study-	This refers to the span of time that Entrepreneurship education is taught. It is characterized by the beginning of study until the end, possibly after acquiring a certificate of completion of the course.
Chama-	Is an organization where members can save and borrow and take care of welfare needs of one another.

1.12 Organization of the study

This study has been organized into five chapters. Chapter one is the introduction of the study and it consists of the background to the study; statement of the problem, purpose and objectives of the study, research questions/ hypothesis; significance of the study, delimitations, limitations and assumptions of the study and operational definition of terms.

Chapter two is the literature review that supports the study and it comprises of introduction of the chapter's content; then the literature review presented according to the objectives of the study and the theoretical and conceptual frameworks are presented at the end of the chapter.

Chapter three is the research methodology and it consists of research design, target population, sampling procedures and sample size, research instruments with their reliability and validity, data collection procedures and analysis, logistical and ethical considerations in the study.

Chapter four presents data analysis, interpretation and presentation. It starts with the analysis of the entrepreneurial activities while the rest of the chapter is arranged according to the objectives of the study.

Chapter five has summarized, concluded, discussed and recommended on the findings and given suggestions for further studies by other researchers.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the theories and literature on classification and concept of entrepreneurship, women participation in entrepreneurial activities and further the attendant theories. It then reviews empirical literature on entrepreneurship skills of women, access to finance, demographic characteristics and social characteristics. It finally offers both the theoretical framework and conceptual framework.

2.2 Theoretical Review

This section offers particular theoretical review of the classification and concept of entrepreneurship, women participation in entrepreneurial activities and further the attendant theories, particularly the theory of planned behavior and Shapero and Sokol's Entrepreneurial Event Model.

2.2.1 Concept and classification of entrepreneurship

The term entrepreneurship has a history that dates back to 1732, when the Irish economist Richard Cantillon used the word in reference to individuals with "a willingness to carry out forms of arbitrage involving the financial risk of a new venture" (Minniti & Lévesque, 2008). The active form of entrepreneur, "entreprendre", can be translated as "to undertake or start something". Researchers and economists such as Mill (1870), Baumol (1990, 2002) are among the most influential contributors to our understanding of entrepreneurial behavior (Minniti et al., 2008). In general terms an entrepreneur is described as "one who organises, manages, and assumes the risks of a business or enterprise (Woolf, 2009). While this definition may seem plausible, many researchers argue that entrepreneurship as such is still a field with no clear boundaries and that it lacks a clear conceptual framework (Busenitz et al., 2003; Ireland & Webb, 2007).

Shane et al. (2000) therefore propose three major sets of research questions: "(1) why, when, and how opportunities for the creation of goods and services come into existence; (2) why, when and how some people and not others discover and exploit these opportunities; and (3) why, when and how different modes of action are used to exploit entrepreneurial opportunities" (Shane et al., 2000). Talking about entrepreneurship can thus be summarized as a two-level approach regarding the processes leading to becoming self-employed and the individual.

2.2.2 Women Participation in Entrepreneurial Activities

Entrepreneurial intention deals with the inclination of a person to start an entrepreneurial activity in the future (Davidson, 2005). It is a major determinant of the action of new venture creation moderated by exogenous variables such as; family background, position in one's family, parent(s) occupation, education and training (Bird and Jelinek, 2008). Krueger (2005) identified perceived desirability and feasibility as two other critical antecedents of entrepreneurial intentions. Considering the relationship between entrepreneurial intentions and entrepreneurial actions, authorities in the field of entrepreneurship such as Shapero and Sokol (1982) stressed two broad categories of factors that could determine entrepreneurial intention; individuals and environment. According to them, an individual with entrepreneurial characteristics, abilities, and perceptions must find himself or herself in an environment conducive for entrepreneurial activities.

The driving force to become an entrepreneur may be plausibly considered as voluntary and conscious (Krueger et al, 2000). Therefore, it seems imperative to examine how decision is taken. There are several reasons why individual chooses to be self-employed. Some of the reasons are enumerated below;

Desire to have economic freedom: Some choose to be self-employed on the basis of economic opportunity; to receive compensation based on merit; Desire to be autonomy: The desire to be free from being subservient to others, to be independent, to be one's own boss could be the reason for developing entrepreneurial intention; Desire to exert

authority, to have power and to make decision may have gingered some people to embark on entrepreneurship exploits; Self-actualization: The desire to be self-actualized, to realize one's dreams, to create something, to take advantage of his creative needs could also be the reason for developing entrepreneurial intention.

2.2.3 Entrepreneurship Theories

The models belong to the umbrella of social cognitive theory, proposed and developed by Bandura (1986). The central tenet of social cognitive theory is that individuals can influence their own actions (Ratten & Ratten, 2007). Social cognitive theory proposes a framework for understanding, predicting and changing human behaviour (Davis, 2006). Within this umbrella, intention models contribute to the area of predicting behaviour.

Due to the applicability of the entrepreneurial intention concept, it is often used as a measure of the impact of entrepreneurship programmes. Also, from a researcher point of view, it is not always practicable to wait a number of years to examine how many students eventually founded a real business. Taking entrepreneurial intention as a measure of the impact of entrepreneurship education has the benefit of measuring the immediate impact of a programme. The longer the post-measurement of an entrepreneurship programme is delayed, the greater the measurement bias from contextual and time effects will be. It will be more difficult to isolate the role of a single factor like an entrepreneurship programme in the business creation process (Hytti & Kuopusjarvi, 2004).

2.2.3.1 Theory of Planned Behaviour

The theory of planned behaviour has its roots in the theory of reasoned action (TRA), which was proposed by Fishbein and Ajzen in 1975/80 (Ajzen & Fishbein, 1980; Fishbein & Ajzen, 1975). The theory consists of three major constructs, 1) the behavioral intention that depends on 2) subjective norms and 3) attitudes. The stronger the positive attitudes toward behaviour are and the stronger the social norms toward behaviour are, the stronger the behavioral intention is. If the intention is high, the individual is likely to perform the specified behaviour.

Behavioral intention (BI) measures the strength of the intention to execute a specified behaviour. Subjective norms (SN) describe the pressure from peers or friends to comply with specific norms. If, for example, entrepreneurship is seen as too risky by parents and friends, then the individual is less likely to perform entrepreneurial behaviour. Attitudes (A) consist of expectations about the consequences of performing a specified behaviour. The TRA can be simplified in a mathematical formula:

$$BI = SN + A$$

The TRA was developed further and in 1991 Ajzen proposed the theory of planned behaviour (Ajzen, 1991). One major development was the addition of a third attitudinal determinant of behavioral intention, perceived behavioral control (Ajzen, 2005). The theory assumes that specific actions are preceded by a conscious intention to act in a specific way. Furthermore, intentions are dependent on attitudes that are affected by previous life experiences, personal characteristics and perceptions drawn from those experiences (Ajzen, 1991). The theory of planned behaviour consists of three attitudinal antecedents of intentions:

Attitude toward behaviour is equivalent to the attitude concept in the TRA and refers to the degree to which a person thinks positively about performing certain behaviour. It represents the degree of desirability and includes expectation of outcomes resulting from this behaviour (Krueger et al., 2000). *Subjective norms* refer to the social and cultural pressure to perform a specific behaviour. Important in this respect are friends', the family's peers', networks' or mentors' expectations about the desirability of, for example, becoming an entrepreneur. *Perceived behavioral control* overlaps with Bandura's concept of self-efficacy (Bandura, 1986) and is a measure of the individual's perceived ability to perform a specified behaviour (Krueger et al., 2000).

The three concepts can be summarized with these three questions: How desirable is it to perform this behaviour? How desirable do people close to the individual in question think it is to perform this behaviour? Do I believe in my own ability to perform this behaviour? Intentions measured by the theory of planned behaviour have predicted actual behaviour

in other settings in the range of 60% to 82% (Kermit, 2008). The TPB can be simplified in a mathematical formula:

$$BI = SN + ATB + PBC$$

2.2.3.2 Shapero and Sokol's Entrepreneurial Event Model

When Shapero and Sokol introduced their entrepreneurial event model (EEM) in 1982, they did not propose it as an intention model, but it was quickly seen and used as such in the literature (Kermit, 2008). The aim of the model is to provide an explanation for the processes that lead to an entrepreneurial event, that is, the moment of launching a new business (Kollmann&Kuckertz, 2006).

The model assumes that inertia guides human behaviour until some event "displaces" that inertia and unblocks previously undesired behaviours. For example, a displacement, such as job loss, might alter the perception of the desirability to become self-employed. Shapero and Sokol (1982) classify these life path changes into three categories:

First, negative displacements such as being fired, insulted, angered, bored, reaching middle age, getting divorced or becoming widowed. The second is being between things such as graduating from high school, university, finishing military duty or being released from jail. Especially this second category of between-things is potentially interesting for entrepreneurship education programmes since students often have no clear idea of what they want to do after graduation. The third category is of a positive nature, the so-called positive pulls from the partner, mentor, investor or customers.

Which behaviour is ultimately performed depends on the credibility of the alternatives and the propensity to act. Credibility in this context is given when there is perceived desirability and feasibility of the specified behaviour. However, this alone is not enough to execute a specified behaviour; what is needed is a precipitating event, a displacement event that changes these perceptions and propensity to act in such a way as to eventually perform the behaviour.

Thus, if a displacement event triggers cognitive processes and changes perceptions of feasibility and desirability, the individual may act if the credibility of the specified behaviour is higher than that of the alternatives and if the individual has a general propensity to act on that action.

Perceived desirability refers strongly to values and how they will ultimately impact the individual's perception of what is attractive or desirable and what is not. In this context Shapero and Sokol (1982) identify culture, family, peers, colleagues, mentors and previous work experience as factors that strongly influence personal values and the perception of desirability. Perceived desirability is closely related to "subjective norms" in the theory of planned behaviour (Krueger et al., 2000). The history of experiences strongly influences what is desirable and what is not.

Perceived feasibility indicates to which degree someone feels personally capable of, e.g., starting a business. The concept of perceived feasibility is similar to Bandura's self-efficacy, which is often used as a measure of perceived feasibility (Krueger et al., 2000). Propensity to act is the personal disposition to act on one's decision (Krueger, 1993). Conceptually, Shapero and Sokol (1982) suggested an internal locus of control as a measure of the propensity to act. There is no agreement as to how to best measure propensity to act. Other authors suggest equating the propensity to act with "learned optimism" (Krueger et al., 2000) or risk-taking propensity or tolerance of ambiguity (Kermit, 2008).

The three questions summarizing the three concepts of the entrepreneurial event model can be expressed as: How desirable is it to perform this behaviour? Are you actually doing what you think you want to do? Do I believe in my own capability to perform this behaviour? While the theory exists, there is a gap between the link between the Shapiro and Sokol model and women participation in areas where many women are illiterate and are viewed as inferior to men.

2.3 Empirical Review

This section gives empirical evidence on demographic factors, entrepreneurship skills, financial access and social attributes and how they influence women Participation in Entrepreneurship Activities

2.3.1 Entrepreneurship Skills and Women Participation in Entrepreneurship Activities

Omolayo (2006) explains that entrepreneurship is the act of starting a company, arranging business deals and taking risks in order to make a profit through the education skills acquired. Another explanation of entrepreneurship education is the ability to generate innovative ideals and transform them to profitable activities.

It can be seen as the process of bringing together creative and innovative and coupling these with management and organizational skills in order to combine people, money and resources to meet an identified need and create wealth. Supporting the same view, Nwangwu (2007) is of opinion that entrepreneurship is a process of bringing together the factors of production, which include; land, labour and capital so as to provide a product or service for public consumption.

Paul (2005) stresses that entrepreneurship skill acquisition for women is structured to achieve the following objectives; To offer functional education for the potential woman entrepreneur that will enable them to be self-employed and self-reliant; Provide them with adequate training that will enable them to be creative and innovative in identifying novel business opportunities; To serve as a catalyst for economic growth and development; further offer women with adequate training in risk management, to make certain bearing feasible; To reduce high rate of poverty; Create employment generation; Reduction in rural-urban migration; Provide the women entrepreneurs with enough training and support that will enable them to establish a career in small and medium sized businesses; To inculcate the spirit of perseverance in the adults which will enable them to persist in any business venture they embark on; Create smooth transition from traditional to a modern industrial economy.

Entrepreneurial intention is an important first step in the entrepreneurship process. In social psychology, intention is considered as the most immediate and important antecedent of behavior. Intention is then a strong predictor of entrepreneurial activity. Entrepreneurial intention is one's willingness in undertaking entrepreneurial activity, or in other words become self employed. It often involves inner guts, ambition and the feeling to stand on one's feet (Gulruh et al. 2010).

In the context of this study entrepreneurship education programme (EEP) is defined: "... as any pedagogical process of education for entrepreneurial attitudes and skills, which involves developing certain personal qualities. It is therefore not exclusively focused on the immediate creation of new businesses (Fayolle et al., 2006).

Linan (2004) found that there are four different kinds of entrepreneurship education programmes. The first, "Entrepreneurial Awareness Education", aims to increase knowledge about entrepreneurship and to influence attitudes that may impact intentions. The second category is described as "Education for Start-Up". These programmes are geared toward people who generally already have an entrepreneurial idea and need to solve practical questions about becoming self-employed. The third category, "Education for Entrepreneurial Dynamism", focuses on people who are already entrepreneurs and want to promote dynamic behaviours after the start-up phase. The last category "Continuing Education for Entrepreneurs" describes life-long learning programmes and focuses on experienced entrepreneurs. (Linan, 2004).

Along with the different types of entrepreneurship education, there are four research streams of entrepreneurship education research (Bechard&Gregoire, 2005). The first stream focuses on the role of entrepreneurship programmes on the individual and society. The second research stream is concerned with the systemization of entrepreneurship programmes, for example, the use of multimedia environments or curriculum development. The third stream researches the content and its delivery in entrepreneurship programmes, and the fourth stream concentrates on the needs of individual participants in entrepreneurship programmes (Bechard et al., 2005).

Intention according to Ajzen (1991) is generally recognized as the single predictor for an individual to engage in a specific behaviour. Kruegar et al,(2000) in their study showed how intention can be a single predictor for entrepreneurial behaviour. Several other researchers such as Krueger (1993); Reynold (1995); Thomas 1999; Simon et al (1999); Drnovsek and Glas (2001) cited in Thandi and Sharma (2003) also have explored the relationship between entrepreneurial education and skills and women participation in entrepreneurial activities. Their studies revealed that most of the entrepreneurial activities start from attitudinal behaviour exhibited by the entrepreneurs which is a factor for the predictions of entrepreneurial intentions (Kruegar, 2005).Understanding the relationship between entrepreneurial education and participation is very significant.

Lack of education is a prime characteristic that discourages female entrepreneurs. Evidence from a study carried out in Nigeria declared this constraint to be high priority because it triggers further problems - lack of education seems to be the root cause due to which females have a greater fear of failure (Halkias, et al., 2011) and lack knowledge regarding financial resources and information along with a lack of awareness regarding the different opportunities available. Even in developed countries such as Australia, females are unaware of the efforts of their government to facilitate them (Farr-Wharton and Brunetto, 2007).

Female entrepreneurs also lack managerial skills (Itani et al., 2011). These females have less knowledge about market conditions and lack basic training to run a business venture (Roomi et al., 2009). In Asian countries, both local and international efforts are being made in this area but females are still facing this problem. The ILO (2003) report on Asian countries also revealed lack of knowledge as an important factor that was holding back female entrepreneurs. Further, most females have a single mentor in their network from whom they seek information (Farr-Wharton and Brunetto 2007).

Education to help in customer acquisition as well as finding a target market and then distributing their product to the target market may also be problematic for female entrepreneurs (ILO, 2003). From education and entrepreneurship research we learn that

the effect of length of education in general may be categorized into monetary and non-monetary effects. Monetary-related studies conclude that the longer the span of an individual's education is, the higher his salary will be (Vila & Mora, 1998). This effect is higher for employees than for entrepreneurs in Europe (Van der Sluis, van Praag, & Vijverberg, 2008). This finding would mean that the more educated an individual is, the more risk-less it is to earn a good salary as an employee compared to an entrepreneur.

If a link between risk-less and public jobs can be made, then this link is supported by Fabra and Vila (2007), who found that the higher an individual's education is, the higher the probability of his choosing a public sector job is (Fabra Florit & Vila Lladosa, 2007). Non-monetary effects may be sub-divided into positive effects on social capital (e.g. friends & network), human capital (qualification & knowledge) and identity capital (self-concept & plans, goals) (Schuller et al, 2004). The category of identity capital may provide input: Arrow (1997) found that higher levels of education relate to a more efficient job search and a better matching of the job choice to expectation of the job seeker. Thus, women become more self-aware of what they want and hence, with a higher level of education, may have a more realistic view of what entrepreneurship means and, consequently, may or may not choose to follow an entrepreneurship career path.

In contrast, Davidsson (1992) and Katz (1992; in Kristiansen & Indarti, 2004) argue that the final decision to become an entrepreneur is a long process in which attitudes and intention evolve based on the development of individual competence, experiences and relations to the business context" (Kristiansen & Indarti, 2004). This would imply that the longer a programme is, the more time a participant has to reflect and develop his/her attitudes and intentions toward target behaviour. This development of attitudes and intention may, of course, go in both directions. For example, the more a woman becomes involved with entrepreneurial tasks, the more he/she might realize that this is not his/her destined career path.

Some of the arguments above would indicate that the longer the educational intervention is, the more reasons there are for the impact of education on entrepreneurial activities participation to be weakened. This would support the idea that the duration of the

intervention impacts participation in an inverted U- shape (curvilinear). Up to a specific point, the saturation point, education impacts positively; then entrepreneurial activity participation decreases with the length of the education programme. A similar relationship was found by Chrisman et al. (2005), who examined assistance advice offers to established entrepreneurs. It positively impacted the businesses up to a certain point but turned negative after the saturation point. Therefore, the more time is invested in entrepreneurship education, the more the constructs of the theory of planned behaviour, primarily perceived behavioral control should increase. However, this effect is only valid until the saturation point, from which point on it potentially becomes negative.

2.3.2 Financial Access and Women participation in Entrepreneurial Activities

Access to finance has been the major issue across the globe for female entrepreneurs, especially in under-developed countries. The World Bank has introduced many initiatives with its partners to provide funding for female entrepreneurs. In Nigeria, the World Bank in collaboration with Access Bank P.L.C. (McLymont, 2008) is providing lending facilities to such females. In Pakistan, the World Bank is one of the donors of Pakistan Poverty Alleviation Fund (PPAF) which is actively involved in micro-financing; female entrepreneurs represent a large group - 54% - among their creditors (Mustafa & Ismailov, 2008).

The United States Agency for International Development (USAID) is working actively for female entrepreneurs. They assist women in running small businesses in far-flung areas and provide them opportunity to improve the standard of their products and enable their Female Entrepreneurs entrance into potentially profitable markets (USAID Web-blog). USAID also initiates programs to develop basic management skills among female entrepreneurs in collaboration with local institutions (Daily Times, 2011).

The role of females in the development of a country cannot be neglected or underestimated (Langowitz and Minniti, 2007) as it not only provides a platform for women to prove themselves (Eddleston and Powell, 2008) but also contributes to the welfare of the overall economy.

Studies have stressed the need for effective governmental planning and strategies to promote and encourage female who are or want to be an entrepreneur (De Bruin et al., 2007). In many parts of the world, ground realities are different despite funding and effort. Female entrepreneurs still have problems due to the lack of financial access (Singh and Belwal, 2008). Businesses formed by women are sometimes very small scale and may not even be registered with the government (Tambunan, 2009); this may happen due to complex registration procedures. Most governments are putting efforts into encouraging female entrepreneurship but many women are unaware of these schemes to promote their businesses (Itani et al, 2011). However, this situation is not true for all women; those who are well-informed, keep an eye on support programs and are able to develop links are utilizing these opportunities efficiently to grow their businesses (Farr-Wharton and Brunetto, 2007).

Financial institutions play a vital role in promoting the growth of entrepreneurial activities. Females across the globe complain about lack of financial resource (Halkias et al., 2011). Credit lines for female entrepreneurs granted by financial institutions have not been of significant volume. However, there is some evidence that reveals the other side of the picture. Growing competition in the African banking sector is compelling banks to gain more female customers in order to increase their profit (McLymont, 2008). Stereotyping haunts female entrepreneurs - they complain about the discouraging attitude of financial institutions towards them (Roomi et al., 2009). “There are reports claiming discrimination against women entrepreneurs when applying for loans from private sector banks, even though they often have superior collateral” (ECA, 2004, in Roomi et al., 2009). In the developing world, however, in most cases female do not possess personal assets and are unable to offer any collateral.

In many instances, local chambers of commerce are implementing a number of initiatives to guide, assist and aid women to establish their businesses. Collateral for loans has been a tough requirement for females in many areas and many lending firms are as yet to be convinced of the merits of advancing loans to women without collateral (Nadgrodkiewicz, 2011). This gives rise to a vicious cycle where women are unable to

secure the initial funding to get started on their path to start an entrepreneurial venture – hence leading to a lack of opportunities for women to gain financial independence.

Micro-financing is an area where the government, international development programs and not-for-profit organizations can do valuable work in conjunction with one another. As mentioned earlier, Pakistan Poverty Alleviation Fund (PPAF) is one example; it has significantly boosted female entrepreneurial activities as the majority of its creditors are females (Mustafa & Ismailov, 2008).

Researchers consistently point to a lack of access to finance as the major barrier that female entrepreneurs face (Jamali, 2009; Roomi et al., 2009). A majority of the females rely on family funding (Halkias, 2011) or personal savings (Itaniet al., 2011). A study conducted in Nigeria discovered that after family funding, these female entrepreneurs rely on donations, bank loans, governmental schemes and charity by church (Halkias, 2011). A similar situation has also been observed in the context of Pakistani female entrepreneurs. Although USAID (USAID Web-blog) is working actively for the females of remote areas in Pakistan, finance is still one of the major constraints faced by these female entrepreneurs. Due to non-availability of easy access to capital, women do not have funds to grow their businesses (ILO, 2003).

2.3.3 Demographic Factors and women Participation in Entrepreneurship Skills

Demographic factors of age, gender, level of education and experience have been touted as factors that influence women participation in entrepreneurship skills.

Education: Education is one of the characteristics of women entrepreneurs that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth but certainly has positive impact on entrepreneurial performance (Gatewood, Brush, Carter, Greene & Hart, 2004). They also stated that human capital is not only the result of formal education and training but also include experience and practical learning derived from previous paid employment or managerial position, and it is a vital condition for technological innovation (Gatewood et al., 2004). According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience,

a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship. Hence, high educated people are more likely to pursue opportunity-based ventures, while less educated entrepreneurs are more involved in necessity entrepreneurship (Bhola et al., 2006).

In a related study; education, experience, age and social networks were also found to have significant positive influence on entrepreneur's business performance in USA (Shane, 2003), yet women entrepreneurs in developing countries have low educational levels than their counterparts in developed countries (Ibru, 2009). More specific to women studies done by Kavitha et al. (2008), women were found to be more matured in terms of age, level of education and equipped with work experience in comparison to non-entrepreneurs. In USA for example, most women entrepreneurs had tertiary education followed by high school education (Gatewood et al; 2004); though in France for example, a higher percentage of women entrepreneurs had high school education and were in their early 30s (Carter & Shaw, 2006).

Experience: Literature asserted that business experience is one of the vital entrepreneurial characteristics (Antoncic, 2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Antoncic, 2006; Kuzilwa, 2005; Carter & Shaw, 2006). Demography, skills and reputation are also essential attributes of women entrepreneurs as single women had less income and less guarantees for loan. Family size also affects women entrepreneurial activity.

2.3.4 Social Attributes and Women Participation in Entrepreneurship activities

Sagie&Elizur (2009) described the need for achievement as an impetus drive in undertaking obligated responsibilities perfectly and achieving success. That is, individual who possess a high level in need for achievement has the higher probability to involve them in entrepreneurial activity. In motivation theory, McClelland (1961) states that high

achievers who possess a high level of need for achievement correspondingly indicate themselves as moderate risk takers. However, Hansemark (2003) study proves otherwise. Previous studies described women desire for independence as the most frequent mentioned factor to new business start-up (Douglas & Fitzsimmons, 2005). Generally, women who possess high need for independence will seek for careers with more freedom (Lee & Wong, 2004). Wilson, et al. (2004) resolved that women in Hispanic and African American who like entrepreneurship are motivated by motivational factor such as desire for independence. Based on these literatures, this implies that women with a strong desire for independence are likely to possess a higher level in entrepreneurial activities.

Family with a business background often influence and motivate women to involve in entrepreneurial activity and they are expected to possess higher propensity to launch a business in future (Van Auken et al., 2006). In Singapore and Australia, women are more likely to commence new ventures if their spouses are in businesses (Phan et al., 2002). Another factor is subjective norm. Azjen (1975) describes subjective norm as “perceived social pressure to engage or not to engage in behaviour”. Subjective norm and social norm has been used interchangeably (Engle et al., 2010) and is social pressure from the opinions of individuals’ parents, friends, partners or other important role.

The social capital prospect is not necessarily the same for males and females (DeTienne and Chandler, 2007). Most writers describe the motivating factors for female entrepreneurs using the ‘pull-&-push theory’ The array of factors that may contribute in varying degrees to ‘pushing’ or ‘pulling’ a woman into business ownership” (Stevenson, 1986 in Itani et al., 2011: 3).

Personal factors like self fulfillment and achievement are motivational factors for females across the globe. One significant factor contributing to this is the status of females in society, especially in the developing world. Their leadership-role is discouraged; they are considered subservient to males (Dzisi, 2008). They come to business because they want to prove themselves to others, including family members (Itani et al., 2011). With the

world becoming a global village, many women even in remote and far-flung places are becoming exposed to the idea of financial independence as a route to empowerment.

In many countries, spouses work together to run the household. This also means that issues such as childcare costs acquire greater importance, along with the opportunity cost of letting go of a stable income in order to earn what may possibly be a risky venture. We cannot deny the importance of financial factors while pursuing an entrepreneurial activity. Supporting the family income (Jamali, 2009) and raising their standard of living are also contributory motivational factors in female entrepreneurship.

In some cases, it has also been observed that females become self-employed because there is no paid employment available for them and self-employment is their last resort (Jamali, 2009). Secondly in most cultures, females are generally only involved in household activities; their self- Female employment is discouraged. This sometimes prompts women to rebel against expectations by becoming self-employed; it gives them self fulfillment (Smile Dzisi, 2008) and an opportunity to prove themselves (Itani et al., 2011). In lower-income classes, female entrepreneurship may be due to the need to meet family expenses, while among middle-income groups it can be attributed to the desire to raise the standard of living. (Nadgrodkiewicz, 2011).

Personal attributes of female entrepreneurs may also sometimes create opportunities or barriers for them. There is a high proportion of females who have a fear of failure (Itani et al., 2011). At the other end of the spectrum, some studies reveal that female entrepreneurs love to take risk, are open to challenges, and put in their best efforts to pursue their goals (Mordi et al., 2010). Sometimes, this feeling of being discouraged also persuades women to think about self-employment in order to prove themselves (Itani et al., 2011). Those females who come from an entrepreneurial background - either one or both of their parents is or has been self-employed - are very confident in their business approach (Mordi et al., 2010).

A difference exists between male and female entrepreneurs in respect to goals (Halkias, et al., 2011); females mostly strive to achieve self-fulfillment and accomplishment

through self-employment (Roomi et al., 2009). During a study conducted in Ghana, female respondents ranked self-fulfillment higher than other end results (Dzisi, 2008).

If we analyze this in the broader context, we find that females are considered to be submissive. In male dominant societies, they are just a helping tool for their males and they do not enjoy lead roles (Dzisi, 2008). Perhaps these factors are the reasons due to which self-fulfillment ranks higher than any other goal of self-employment for these female entrepreneurs.

Due to these reasons, one of their main goals by becoming self-employed is to balance work and family life (Roomiet al., 2009). A study conducted in the UAE found that for female entrepreneurs, a successful balance between work and family life is the key attribute of success (Itaniet al., 2011). Raising the standard of their family's living by earning enough is also a salient feature that female entrepreneurs look for from their self-employment (Roomiet al., 2009). Although in some cultures this is not at the top of a female entrepreneur's list, it is still a goal that these women strive to achieve (Dzisi, 2008). In some developing economies where the income of a single member is no longer enough to support the entire family, women come out of their traditional comfort zones and join entrepreneurial activities to double the income in order to support their families (Jamali, 2009).

The need to complete all household work without any assistance from other family members leaves less working hours for these females, especially in rural areas. Large family size further exacerbates this issue (Tanbunan, 2009) and living in a joint (as opposed to a nuclear) family system may mean additional responsibility without additional assistance, although this is not always the case. Unmarried females are also facing similar problems (Mordi et al., 2010) with parents being concerned for their daughters' future marriage prospects if they are perceived as independent and domineering in a society that values a female's shyness and "meekness" – in short, a society in which her submissive nature is seen as her biggest asset.

2.4 Theoretical Framework

This study was based on the theory of planned behavior as argued by Ajzen (1991). Ajzen (1991) defined the theory of Planned Behaviour with the premise that much human behavior is planned and is therefore preceded by intention toward that behavior. The theory assumes intention as the immediate antecedent of behavior. Consequently, the model stresses that three key attitudes predict intention. The first attitude is towards the act. This attitude is based on the perception of the person of what he/she might think of as a desirable outcome. If someone expects that the outcome of the act is getting him or her in a better position, it will be more likely that he/she will perform the act. The second attitude is that of the subjective norm. The subjective norm reflects the extra personal influence on the decision-maker. If the people that are close to the individuals expect or respect that he/she will do the act, it is more likely he/she will do so. The third factor is the perception of the behavioral control. The extent to which someone perceives the act as feasible, it is more likely that he/she will execute it. Scholten, et al. (2004) consequently explained the three key attitudes as predictor for the intention towards entrepreneurship as follows;

2.4.1 Personal Attitude

Attitude toward participation in entrepreneurship activities includes beliefs about the likely outcomes of starting a new company and the evaluations of these outcomes. Personal Attitude refers to the degree to which the individual holds a positive or negative personal valuation about being an entrepreneur (Ajzen 2001; Autio et al. 2001). It includes not only affective (I like it, it is attractive), but also evaluative considerations (it has advantages).

2.4.2 Subjective Norm

This measures the perceived social pressure to carry out—or not to carry out entrepreneurial behaviors. In particular, it would refer to the perception that “reference people” would approve of the decision to become an entrepreneur, or not (Ajzen, 2001). Image of entrepreneurship is the subjective norm that includes beliefs about the normative expectations of others and motivation to comply with these expectations.

2.4.3 Perceived Behavioral Control

Perceived behavioral control (PBC) is defined as the perception of the ease or difficulty of becoming an entrepreneur. It refers to the sense of capacity regarding the fulfillment of firm-creation behaviors. PBC would include not only the feeling of being able, but also the perception about controllability of the behavior, beliefs about the greater the perceived control, the stronger the person's intention toward entrepreneurship is expected to be.

2.5 Conceptual Framework

Factors Influencing Women Participation in Entrepreneurial Activities.

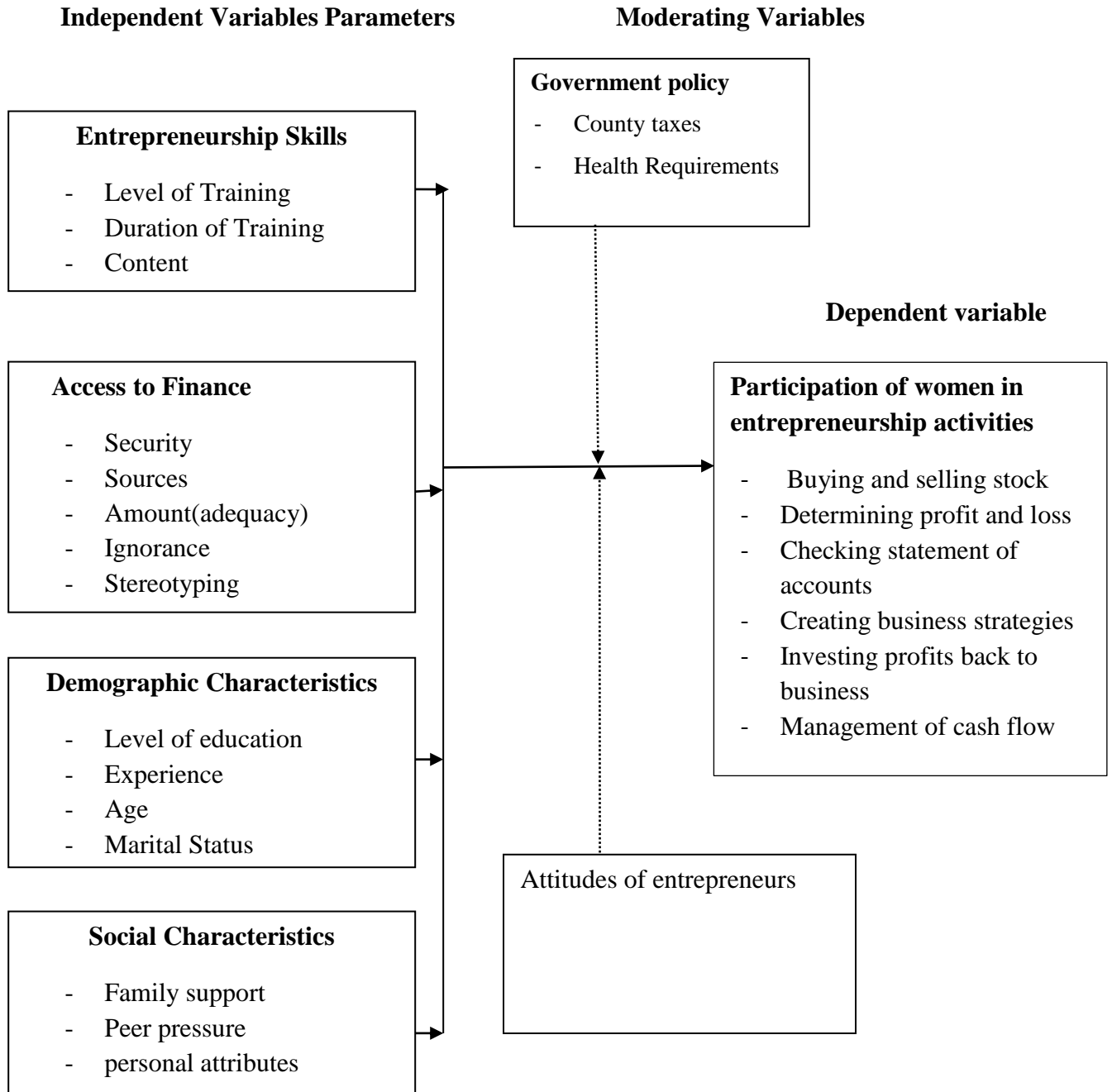


Figure 1: Conceptual Framework

The operationalization of variables shows the parameters and measurements of both the independent variables and the dependent variable. entrepreneurship skills characterized by level of training, duration of training and content, demographic characteristics with age, experience and education, access to finances from sources and seen by the ease of access and finally, social characteristics seen from the aspects of family and other social attributes form the independent variables that have a bearing on women participation in entrepreneurship activities.

2.6 Research Gaps

While the Shapiro and Sokol's Entrepreneurial Event Model exists, there is a gap between the link between the Shapiro and Sokol model and women participation in areas where many women are illiterate and are viewed as inferior to men. Further, the literature here has dealt with influence of entrepreneurial skills, access to finance, demographic and social attributes on women participation mostly in developed world but very little in developing world where women illiteracy and socio-cultural bottlenecks are existent. Kasieku Division is marred with women who are relatively informally educated. How they have managed to participate in entrepreneurial activities on the face of the aforementioned influencing factors remains uninvestigated. The existing gap is the reason for the present study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter examines the methodology that was used in the study from research design to target population and sampling. It also lays down the data collection methods, approaches and instruments. The chapter also puts down the validity and reliability tests together with the data analysis tools used and the ethical considerations.

3.2 Research Design

A research design is a systematic plan that helps solve a scientific problem (Kothari, 2004). It basically offers a framework that would be helpful in getting answers to a research problem in an orderly and systematic way. The research study employed the descriptive Survey Design. This type of research presents facts concerning the nature and status of a situation, as it exists at the time of the study (Creswell, 1994). This design also underscores the relationships and practices that exist, beliefs and processes that are ongoing, effects that are being felt, or trends that are developing. (Best, 1970) Furthermore, such approach tries to describe present conditions, events or systems based on the impressions or reactions of the respondents of the research (Creswell, 1994).

3.3 Target Population

The study targeted all the 58 women entrepreneurs in Kasikeu division based on the County business records of the year 2013.

3.4 Sample and Sampling Procedure

Since the target population was small, census procedure was used to select the entire 58 women entrepreneurs in the division. This is agreed to by Kothari (2004) who notes that census is used when target population is small.

3.5 Data Collection, Instruments and Procedure

Questionnaires were the data collection instruments. Questionnaires were the primary sources of data.

3.5.1 Questionnaires

The study used questionnaires to collect the data from the existing women entrepreneurs. Questionnaire is a research tool that gathers data over a large sample (Kombo 2006). The questionnaire was the most appropriate research tool as it allowed the researcher to collect information from a large sample with diverse background; the findings remain confidential, save time and since they are presented in paper format there are no opportunities for bias. The questionnaire included questions geared to answer the research questions, namely, access to finance, participation of women in entrepreneurial activities, social and demographic factors and entrepreneurial skills of the women. The questionnaires were given to the women entrepreneurs.

3.6 Reliability of the Instruments

Reliability refers to the level to which the measuring instruments provide consistent results (Kothari,2004).To establish reliability of research instruments, a pretest to test the reliability of instruments was done using a pilot study in neighboring division sampling 6 women entrepreneurs (10% of target population) and then the Cronbach's coefficient alpha model was

used. The figure stood at .712 showing the reliability of the instruments. The higher the number of items in the instrument, the higher the chances of obtaining a consistent estimate of the reliability of the data (Kothari, 2004).Any figure above 0.7 is considered a measure of high reliability of instruments. The formula used was the standard alpha coefficient formula.

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N - 1) \cdot \bar{c}}$$

Where N is equal to the number of items, c-bar is the average inter-item covariance among the items and v-bar equals the average variance.

3.7 Validity of the Instruments

Validity indicates the degree to which instruments measure what they are supposed to measure (Kothari, 2004). To establish Validity of the instruments, the study supervisor examined the content of the instruments and advised the researcher on the content validity. Her feedback was used to revise the instruments further.

3.8 Data Collection Procedure

The study secured a written research permit from the National Council of Science and Technology and University of Nairobi before proceeding to collect data. The researcher personally visited the women and administered the questionnaires using the drop and pick later method. However, where help in answering of the questionnaire was needed the researcher employed research assistants to help. Different dates were set for administering expert interview schedules. The researcher later scrutinized and analyzed relevant documents to ascertain their credibility.

3.9 Data Analysis

Quantitative data was analyzed using descriptive statistics in form of percentages, frequencies standard deviations and means. Linear regression model and Pearson correlation analysis was also used to analyze data. The Social Package for Statistical science (SPSS) software version 20 aided in data analysis.

Regression Model

$$y = \alpha + \beta_1 (ES) + \beta_2 (AF) + \beta_3 (DC) + \beta_4 (SF) + e$$

Where the variables are defined as:

Y: Participation in Entrepreneurship activities

ES- Entrepreneurship Skills

AF- Access to Finance

DC- Demographic Characteristics

SC- Social Factors

e- Error term

3.10 Ethical considerations

The researcher had a standing principle that: The respondents are informed of the purpose of the research, duration, and benefits of the study. Privacy, confidentiality, and anonymity of the data collected were assured to the respondents

3.11 Operational Definition of variables

Table 3.1 Operational definition of variables

Objective	Variables	Measurements	Data Collection Tool	Measuring Scale	Type of Analysis	Tool of Analysis
1. Influence of entrepreneurial skills on women participation in entrepreneurial activities	entrepreneurial skills	<ul style="list-style-type: none"> • Level of training • Duration of training • Content 	Questionnaires	Nominal	Descriptive Analysis. Correlation and regression	SPSS
2. Influence of access to finance on women participation in entrepreneurial activities	Access to finance	<ul style="list-style-type: none"> • Ease of Access • Sources of Funds • Adequacy • Security • Ignorance • Stereo typing 	Questionnaires	Nominal	Descriptive Analysis and correlation and regression	SPSS
3. Influence of demographic characteristics on women participation in entrepreneurial activities	demographic characteristic	<ul style="list-style-type: none"> • Level of Education • Experience • Age • Marital Status 	Questionnaires	Nominal	Descriptive Analysis. correlation and regression	SPSS
4. Influence of social characteristics on women participation in entrepreneurial activities	Social characteristic	<ul style="list-style-type: none"> • Family support • Peer pressure • personal attributes 	Questionnaires	Nominal	Descriptive Analysis Correlation and regression	SPSS
5. Participation in entrepreneurial activities	Activities	<ul style="list-style-type: none"> • Buying and selling Stock • Determining Profit and Loss • Checking Statement of Accounts • Creating business strategies 	Questionnaires	Nominal	Descriptive Analysis Correlation and regression	SPSS

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION, INTERPRETATION AND DISCUSSION

4.1 Introduction

This chapter deals with data analysis, presentation, interpretation and discussion of the findings of this study. This chapter is divided into the following sections: General characteristics of the respondents; women participation in entrepreneurial activities; the influence of access to finance on women participation in entrepreneurial activities; the influence of demographic characteristics on women participation in entrepreneurial activities; the influence of social characteristics on women participation in entrepreneurial activities; and the influence of entrepreneurial skills on women participation in entrepreneurial activities. It also offers both the regression and correlation analysis.

4.2 Questionnaire response rate

The study was informed by women entrepreneurs who are critical in determining the factors influencing women participation in entrepreneurial activities in Kasikeu division Makueni County. There were 58 respondents comprising of women entrepreneurs. All the targeted respondents gave their responses in all questions asked. This gives a questionnaire response rate

Of 100%.

4.3 Demographic characteristics of respondents

Respondents were asked to give general information about them.

4.3.1 Age Distribution of Respondents

The respondents were asked to give their age distribution. The response is as seen in Table 4.1.

Table 4.1 Age Distribution of Respondents

Category	Count	Percentage
18-25 Years	5	8.3
26-35 Years	24	41.7
36-45 Years	21	35.0
46-55 Years	5	8.3
Over 55 Years	3	6.7
Total	58	100

From the table, on the age of the respondents, majority at 41.7% were aged between 26-35 years followed by 35.0% between 36-45 years, 8.3% for those between 18-25 years and 46-55 years and only 6.7% over 55 years of age. This is an indication that majority of respondents were adequately exposed to issues of factors influencing women participation in entrepreneurial activities in Kasikeu division Makueni County. Further it supports the assertion by Davidsson, (2005) that many women entrepreneurs at rural places were relatively young women who needed to enter into businesses as a means to either support their families or simply get something meaningful to do as opposed to simply being housewives.

4.3.2 Level of Education and Work Experience

Education is important for the acquisition of necessary skills and competencies for proper work (Bardhan et al, 2006). Further, the respondents had served for varied number of years at their businesses. The result is as seen in Table 4.2.

Table 4.2 Level of Education * Level of Experience Cross tabulation

Level of Education	No of Education	Count	Level of Experience				Total %
			Below 1 year	1-2 years	3-4 years	Over 4 years	
	No Education	5	0	1	1	3	8.3
	% within Level of Experience		.0	11.1	8.3	9.7	
	% of Total		.0	1.7	1.7	5.0	8.3
	KCPE	16	5	7	3	1	26.7
	% within Level of Experience		62.5	77.8	25.0	3.2	
	% of Total		8.3	11.7	5.0	1.7	26.7
	KCSE	31	0	1	8	22	55.0
	% within Level of Experience		.0	11.1	66.7	77.4	
	% of Total		.0	1.7	13.3	40.0	55.0
	Certificate	6	3	0	0	3	10.0
	% within Level of Experience		37.5	.0	.0	9.7	
	% of Total		5.0	.0	.0	5.0	10.0
Total	Count	58	8	9	12	29	
	% within Level of Experience		100.0	100.0	100.0	100.0	100.0
	% of Total		13.3	15.0	20.0	51.7	100.0

From the Table, it is evident that majority at 55.0% were KCSE certificate holders, 26.7% were KCPE certificate holders, 10.0% were tertiary education certificate holders and only 8.3% had no formal education. This implies that there had been efforts by the respondents to further their studies. As a result the respondents who had KCSE and above were more knowledgeable compared to the others. More so, we can infer that the respondents were fairly formerly uneducated but with sufficient education to basically

understand some entrepreneurship tenets as their present participation attests. Moreover, the fact that majority of the respondents had KCSE qualification and above implies that they were qualified to reliably answer questions about factors influencing women participation in entrepreneurial activities.

On work experience, it is clear that majority at 51.7% had worked for over 4 years, followed by 20.0% who had worked for between 3-4 years, 15.0% for between 2-3 years and 13.3% for below 1 year. This implies that majority of respondents were fairly experienced. The level of experience indicated above is significant because Chandler, (2004) argues that the credibility of the information gathered in any study is informed by the many years of the respondents' service to the business. The experience proves the validity and reliability of the information obtained. Their skills, knowledge and expertise had been tested for a relatively long period hence their perception on the matter under study had been influenced by their experience. It should be noted that past statistics indicate that three out of five SME businesses fail within the first few months of operation (Kenya National Bureau of Statistics, 2011). The fact that many business here have stayed for longer, means that they must be doing something right despite the challenges.

4.4 Women Participation in Entrepreneurial Activities

The study sought to establish the level of entrepreneurial activities by women in Kasikeu Division of Makueni County. The questions were created in the form to ask if they participated in some core entrepreneurial activities. The result is as seen in Table 4.3.

Table 4.3 Women Participation in Entrepreneurial Activities

	Yes		No		Mean
	F	%	F	%	
Buying and selling Stock	50	86.2	8	13.8	3.79
	.804				
Determining Profit and Loss	47	81.0	11	19.0	3.06
	.915				
Checking statement of Accounts	27	46.6	31	53.4	3.89
	.835				
Creating business strategies	31	53.4	27	46.6	2.27
	1.01				
Investing profits back to business	39	67.2	19	32.8	1.89
	.963				
Management of Cash flow	31	53.4	27	46.6	2.27
	1.01				

From Table 4.3, it is clear that majority at 86.2% said that they were involved in buying and selling of their stock while only 13.8% said no. This implies that the women entrepreneurs participated in one of the core entrepreneurial activities of getting what to sell and later disposing of them. This state is agreed to in literature (Gurol, &Atsan, 2006; Halkias et al, 2011; Hampton et al, 2011) all who noted that women entrepreneurs running small businesses were often involved in the day to day running of their businesses often because they had limited staff if any and they had a more hands on approach that often made them more experienced, business savvy and resilient.

When asked if they were involved in determining profit and loss of their businesses, 81.0% said yes and only 19.0% said no. This implies that the women kept some form of records that allowed them to ascertain both the profits their businesses had made and the losses where applicable. Again halkia et al (2011) had mentioned that women involvement in entrepreneurship could be well measured by their record keeping and determination of profits and loss accounts. The result here supports their assertions and confirms that to this level the women participated in one of the tenets of women participation in entrepreneurial activities.

On whether the women entrepreneurs were involved in checking statement of accounts, more than half at 53.4% said no and 46.6% said yes. This implies that a significant number of women entrepreneurs did not save much of their revenues in the banks to get comprehensive statements of accounts. This further implies that even with record keeping done to ascertain their profits and losses; they were unable to get clear statements based on the fact that they didn't save in banks or microfinance institutions, at least for a significant number of them. When noting about this phenomenon Bird, and Jelinek, (2008) argued that many women entrepreneurs in rural areas with limited education and based on the fact that they had had problems accessing finance from banks and microfinance institutions were wont from actively using banks and these institutions for proactive business revenue savings to then get statement of accounts. However, Busenitz et al (2003) in their study found out that more and more women entrepreneurs were involved in banking services that helped them make better businesses.

When asked if the women were involved in creating business strategies for business improvement and growth, 53.4% said yes and 46.6% said no. This implies that the women had thoughts towards creating ways to improve their businesses through workable strategies. Both the initiation and implementation of strategies are important activities geared to help spur business growth and despite the women entrepreneurs' relatively low formal education, their ability to engage in strategy formulation and implementation is commendable. As Davies (2005) noted, women entrepreneurs often are

willing to do their best to ensure that their businesses grow. The fact that majority of the businesses had stayed for more than four years attests to a presence of business strategies.

On whether they engaged in investing profits back to their businesses, 67.2% said yes while only 32.8% said no. This gives an indication that women entrepreneurs in Kasikeu Division were involved in putting back profits to help their businesses grow. Both Chrisman et al (2005) and Cantzler, and Leijon, (2007), argued that ploughing back of profits was a meaningful entrepreneurship activity that allowed for further growth and that many women entrepreneurs were involved in the exercise.

Finally when asked if they were involved in management of cash flow 53.4% said yes and 46.6% said no. This implies that a cash flow management was an activity that women entrepreneurs were involved in. However, it should be noted that a significant number were not actively involved in. This is agreed to by Hilgris et al (2011) who said that cash flow management was always difficult considering that it played a major role in the day to day running of the business but which often created a mess for many small businesses that depended on cash flow, unfortunately for major expenses.

Determining profit and loss was the most significant activity by women entrepreneurs ($M=3.06$; $SD= .915$).

4.5 Entrepreneurial Skills on Women Participation in Entrepreneurial Activities

The first objective sought to establish the influence of entrepreneurial skills on women participation in entrepreneurial activities. The result is as seen in table 4.4

Table 4.4 Entrepreneurial Skills on Women Participation in Entrepreneurial Activities

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
I didn't have skills before beginning my business.	8	13.3	26	45.0	6	10.0	11	19.9	7	11.7	2.72	.63
I did not get skills in the process of doing business	8	13.3	15	26.7	7	11.7	22	38.3	6	10.0	2.67	.59
Lack of entrepreneurship skills has made it difficult to start a business	9	16.7	22	38.3	7	11.7	14	23.3	6	10.0	3.01	.84
If I had entrepreneurship skills I would immediately start another business	12	21.7	21	36.7	6	10.0	11	19.9	8	11.7	2.80	.64
I have other skills other than entrepreneurship.	14	23.3	24	41.7	5	8.3	9	16.7	6	10.0	2.92	.83

From Table 4.4 majority at 58.3% agreed that they didn't have skills before beginning their business. Only 31.6% were not sure and 10.0% were undecided. This implies that entrepreneurial skills were not part of the women entrepreneurs and therefore they seemingly began businesses based on necessity and they scrapped through by experience and intuition. Paul (2005) stresses that entrepreneurship skill acquisition for women is structured to achieve the following objectives; To offer functional education for the potential woman entrepreneur that will enable them to be self-employed and self-reliant; Provide them with adequate training that will enable them to be creative and innovative in identifying novel business opportunities; To serve as a catalyst for economic growth and development. However often lack of such skills works detrimentally for this objectives.

When asked if they had did not get skills in the process of doing business, 48.3% disagreed, 40.0% agreed and only 11.7% were neutral. This is an indication that the women entrepreneurs acquired skills through experience to work their businesses well. This could be part of the reason why earlier it was ascertained that many of those businesses has operated for more than 4 years. While acquisition of skills is seen here in other places female entrepreneurs lack managerial skills (Itani et al., 2011). These females have less knowledge about market conditions and lack basic training to run a business venture (Roomi et al., 2009). In Asian countries for instance, both local and international efforts are being made in this area but females are still facing this problem.

On whether lack of entrepreneurship skills had made it difficult to start a business, 55.0% agreed, 43.3% disagreed and only 11.7% were neutral. This implies that women entrepreneurs felt that their lack of entrepreneurial skills was a detriment to their full participation to entrepreneurial activities. Lack of education is a prime characteristic that discourages female entrepreneurs. Evidence from a study carried out in Nigeria declared this constraint to be high priority because it triggers further problems - lack of education seems to be the root cause due to which females have a greater fear of failure (Halkias, et al., 2011) and lack knowledge regarding financial resources and information along with a lack of awareness regarding the different opportunities available.

When asked if, if they had entrepreneurship skills selected women entrepreneurs would immediately start another business, 58.4% agreed, 31.6% disagreed and 10.0% were neutral. This implies the high value women entrepreneurs placed on entrepreneurial skills. Education to help in customer acquisition as well as finding a target market and then distributing their product to the target market may also be problematic for female entrepreneurs but for those with skills it is often easy for them to diversify and create a chain of businesses (ILO, 2003).

On whether selected women entrepreneurs had other skills other than entrepreneurship, 65.0% agreed, 26.7% disagreed and 8.3% were neutral. This is an indication that most women entrepreneurs were doing businesses but with other competencies probably in communication and other fields.

4.6 Influence of Access to Finance on Women Participation in Entrepreneurial Activities

This study's first objective sought to determine the influence of access to finance on women participation in entrepreneurial activities. The result is as seen in Table 4.5 and Table 4.6

Table 4.5: Source of Capital

	Frequency	Percent
Family and friends	29	50.0
“Chama”	13	22.4
Bank Loan	8	13.8
Savings	8	13.8
Total	58	100.0

From Table 4.5 It is clear that majority of women entrepreneurs in Kasikeu Division in Makueni County at 50.0% got their start up capital from their friends and family, followed by 22.4% who got it from their “chama”, and 13.8% from both banks and savings. This implies that majority of the women entrepreneurs depended on their close family and friends for capital and not banks. This could be inferred to mean that they thought the chosen avenue was better and less restrictive as opposed to the bank loan option that carries with it security and high interest rates issues (Shuller et al, 2004; Rosti, and Chelli, 2009). It should further be noted that access to finance has been the major issue across the globe for female entrepreneurs, especially in under-developed countries (McLymont, 2008).

Table 4.6 Access to Finance on Women Participation in Entrepreneurial Activities

	Yes		No		Mean	SD
	F	%	F	%		
Did you have problems accessing the finance	49	80.4	9	16.6	3.11	.964
The money received is enough for running my business	13	22.3	45	77.6	2.96	.911
I am fully aware of where to get additional money to fully run my business	29	50.0	29	50.0	3.01	.821
It is always difficult for women to be allowed to get money to run a business	50	82.2	8	13.8	2.86	.931
Access to finance has been a major challenge in my bid to fully participate in entrepreneurial activities	39	67.2	19	32.8	1.71	.911

Table 4.6 shows that majority at 80.4% said they had problems accessing finance while only 16.6% said no. This implies that access to finance was a difficult exercise for women entrepreneurs. Female entrepreneurs still have problems due to the lack of financial access (Singh and Belwal, 2008). Businesses formed by women are sometimes very small scale and may not even be registered with the government (Tambunan, 2009); this may happen due to complex registration procedures that thus lead to problems accessing finances.

When asked if the money received was enough for running my business, 77.6% said no and only 22.4% said yes. This gives an indication that even after receiving money from family and banks, the money was still not enough to fully and satisfactorily run the business. Credit lines for female entrepreneurs granted by financial institutions have not been of significant volume. However, there is some evidence that reveals the other side of the picture. Growing competition in the African banking sector is compelling banks to

gain more female customers in order to increase their profit; particularly as family and friends may not have the financial muscle to provide enough capital (McLymont, 2008).

On whether the women were fully aware of where to get additional money to fully run their businesses, it was equally responded to at 50.0% apiece. This implies that there were a significant number of women entrepreneurs who had no idea of where to significantly get the money. This is agreed to in literature. Most governments are putting efforts into encouraging female entrepreneurship but many women are unaware of these schemes to promote their businesses (Itani et al, 2011). However, this situation is not true for all women; those who are well-informed, keep an eye on support programs and are able to develop links are utilizing these opportunities efficiently to grow their businesses (Farr-Wharton and Brunetto, 2007).

On whether it was always difficult for women to be allowed to get money to run a business, 82.2% agreed while 13.8% disagreed. This implies that women entrepreneurs considered access to finance as a stumbling block to their full participation in entrepreneurial activities. This factor is observed in literature. Stereotyping is one problem that haunts female entrepreneurs - they complain about the discouraging attitude of financial institutions towards them (Roomi et al., 2009). “There are reports claiming discrimination against women entrepreneurs when applying for loans from private sector banks, even though they often have superior collateral” (ECA, 2004, in Roomi et al., 2009). In the developing world, however, in most cases females do not possess personal assets and are unable to offer any collateral.

Finally when asked if access to finance had been a major challenge in their bid to fully participate in entrepreneurial activities, 67.2% said yes while 32.8% said no. Again this is an implication that women entrepreneurs considered access to finance as a stumbling block to their full participation in entrepreneurial activities. Researchers consistently point to a lack of access to finance as the major barrier that female entrepreneurs face (Jamali, 2009; Roomi et al., 2009). A majority of the females rely on family funding (Halkias, 2011) or personal savings (Itani et al., 2011). A study conducted in Nigeria

discovered that after family funding, these female entrepreneurs rely on donations, bank loans, governmental schemes and charity by church (Halkias, 2011).

4.7 Demographic Characteristics on Women Participation in Entrepreneurial Activities

The third objective sought to establish the effect of demographic characteristics on women participation in entrepreneurial activities. The results are as seen in Table 4.7.

Table 4.7 Demographic on Women Participation in Entrepreneurial Activities

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
I am a young woman so I had a problem starting a business	11	20.0	28	48.3	6	10.0	7	11.7	6	10.0	2.70	1.0
My level of education is low so have had a problem starting a business	5	8.3	31	51.0	7	11.7	8	17.3	7	11.7	3.05	.87
I have little experience in business so have had a problem starting a business	11	20.0	27	46.7	7	11.7	8	13.3	5	8.3	2.67	.83
Because I am a married woman I have had a problem starting a business	9	16.7	26	45.0	6	10.0	13	21.7	4	6.7	2.87	.94
Demographics generally negatively influence participation in entrepreneurial activities for women	5	8.3	31	53.3	9	16.7	8	13.3	5	8.3	2.69	.74

From Table 4.7 it is clear that majority at 68.3% agreed that as young women they then had a problem starting a business. Only 21.7% disagreed and 10.0% were neutral. This is an indication that age was a demographic that affected women participation in entrepreneurial activities, may be they were viewed as not old enough to clearly understand business. Ibru, (2009) noted that the demographic factor of age had been touted as a factor that influence women participation in entrepreneurship skills; often negatively.

On whether the level of education of the women entrepreneurs was low so creating a problem starting a business, 63.3% agreed, 25.0% disagreed and 11.7% were neutral. This implies that education was considered as a factor affecting entrepreneurship participation of women. Education is one of the characteristics of women entrepreneurs that can affect their business performance, and literature supports that education and managerial experience may contribute to women's business growth but certainly has positive impact on entrepreneurial performance (Gatewood, Brush, Carter, Greene & Hart, 2004). They also stated that human capital is not only the result of formal education and training but also include experience and practical learning derived from previous paid employment or managerial position, and it is a vital condition for technological innovation (Gatewood et al., 2004).

When asked if then women entrepreneurs thought that they had little experience in business so created a problem starting a business, 66.7% agreed, 21.7% disagreed and 11.7% were neutral. This gives an indication that little experience acted as a detriment to women participating fully in entrepreneurial activities. Literature asserted that business experience is one of the vital entrepreneurial characteristics (Antoncic, 2006), and evidences support the fact that a minimum of two to three years business experience is sufficient to assess an entrepreneur (Antoncic, 2006; Kuzilwa, 2005; Carter & Shaw, 2006). Demography, skills and reputation are also essential attributes of women entrepreneurs as single women had less income and less guarantees for loan. Family size also affects women entrepreneurial activity.

Moreover, when asked if their marital status had been detrimental to their participation in entrepreneurial activities, 61.7% agreed, 28.3% disagreed and 10.0% were neutral. This is in agreement with literature which argues that demographic factor of age and marital status had been touted as a factor that influence women participation in entrepreneurship skills; often negatively. Marital status plays here especially when married women seek to get a loan most banks and lending institutions seem to think that the repayment may face challenges with a woman with additional beneficiaries like children which is a old fashioned and untoward.

Finally, when asked if demographics generally negatively influenced participation in entrepreneurial activities for women, 61.7% agreed, 21.7% disagreed and 16.7% were neutral. This gives the indication that demographics of age, gender, education and experience play a role in influencing women participation in entrepreneurial activities. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business. On the other hand, it may be expected that people with a low level of education have more difficulties finding a paid job, and therefore see no other possibility than to engage in entrepreneurship. In a related study; education, experience, age and social networks were also found to have significant positive influence on entrepreneur's business performance in USA (Shane, 2003), yet women entrepreneurs in developing countries have low educational levels than their counterparts in developed countries (Ibru, 2009). The level of education is significant at ($M=3.05$; $SD=.817$).

4.8 Social Characteristics on Women Participation in Entrepreneurial Activities

The fourth objective of the study sought to determine the effect of social characteristics on women participation in entrepreneurial activities. The result is as shown in Table 4.8.

Table 4.8 Social Characteristics on Women Participation in Entrepreneurial Activities

	SA		A		N		D		SD		Mean	SD
	F	%	F	%	F	%	F	%	F	%		
As an entrepreneur I have a supporting family that encourages me to participate in a business	9	16.7	30	51.7	5	8.3	12	20.0	2	4	2.42	.61
I have friends who are entrepreneurs and who impact positively on my entrepreneurial activities	6	10.0	30	51.7	5	8.3	13	23.3	4	6.7	2.65	1.0
I have a deep sense of motivation to participate in a business	9	16.7	26	45.	7	11.7	13	21.7	3	5.0	2.53	.94
My wifely duties doesn't deter me from participating in a business	10	18.3	28	48.3	6	10.0	8	13.3	6	10.0	2.40	.85
Social factors generally, positively influences my participation in entrepreneurial activities	6	10.0	28	48.3	7	11.7	12	21.7	5	8.3	2.62	1.1

From Table 4.8 it is clear that majority at 68.4% agreed that as entrepreneurs, women entrepreneurs had a supporting family that encouraged them to participate in a business, 23.3% disagreed and 8.3% were neutral. This implies that women in entrepreneurship had a support group, via family, to encourage them towards entrepreneurial activities. This result agrees with literature. Family with a business background often influence and

motivate their members to involve in entrepreneurial activity and they are expected to possess higher propensity to launch a business in future (Van Auken et al., 2006).

On whether they had friends who were entrepreneurs and who impacted positively on their entrepreneurial activities, 61.7% agreed, 30.0% disagreed and 8.3% were undecided. This implies that women in entrepreneurship had positive peer pressure towards starting their own businesses. Literature supports this result. One such literature is Azjen (1975) when he wrote about the aspect of subjective norm and its influence on behavior. Azjen (1975) describes subjective norm as “perceived social pressure to engage or not to engage in behaviour”. Subjective norm and social norm has been used interchangeably (Engle et al., 2010) and is social pressure from the opinions of individuals’ parents, friends, partners or other important role.

When asked if they had a deep sense of motivation to participate in a business, 61.7% agreed, 11.7% were neutral and 26.7% disagreed. This implies that motivation was a social factor that impacted positively to their women participation. Personal factors like self fulfillment and achievement are motivational factors for females across the globe. One significant factor contributing to this is the status of females in society, especially in the developing world. Their leadership-role is discouraged; they are considered subservient to males (Dzisi, 2008).

On whether wifely duties did deter them from participating in a business, 66.7% disagreed, 23.3% agreed and 10.0% were neutral. This is an indication that women entrepreneurs did not have hang ups based on their wifely duties. In some developing economies where the income of a single member is no longer enough to support the entire family, women come out of their traditional wifely comfort zones and join entrepreneurial activities to double the income in order to support their families (Jamali, 2009). However, the need to complete all household work without any assistance from other family members leaves less working hours for these females, especially in rural areas. Large family size further exacerbates this issue (Tanbunan, 2009) and living in a

joint (as opposed to a nuclear) family system may mean additional responsibility without additional assistance, although this is not always the case.

Finally, when asked if social factors generally, positively influenced women participation in entrepreneurial activities 58.3% agreed, 36.9% disagreed and 11.7% were neutral. This implies that the social capital prospect is not necessarily the same for males and females (DeTienne and Chandler, 2007). Most writers describe the motivating factors for female entrepreneurs using the ‘pull-&-push theory’ The array of factors that may contribute in varying degrees to ‘pushing’ or ‘pulling’ a woman into business ownership” (Stevenson, 1986 in Itani et al., 2011: 3).

4.9 Correlation Analysis

As part of the analysis, Pearson’s Correlation Analysis was done on the Independent Variables and the dependent variables. The results is as seen on Table 4.9

Table 4.9 Correlation Analysis

		Participation	Skills	Access to Finance	Demographics	Social Factors
Participation	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	5				
Skills	Pearson Correlation	.645**	1			
	Sig. (2-tailed)	.000				
	N	58	58			
Access to finance	Pearson Correlation	.625**	.423**	1		
	Sig. (2-tailed)	.000	.000			
	N	58	58	58		
Demographics	Pearson Correlation	.588	.411**	.117**	1	
	Sig. (2-tailed)	.000	.000	.002		
	N	58	58	58	58	
Social Factors	Pearson Correlation	.702**	.225**	.138	.457**	1
	Sig. (2-tailed)	.000	.005	.000	.000	
	N	58	58	58	58	58

** . Correlation is significant at the 0.01 level (2-tailed).

Pearson correlation analysis was conducted to examine the relationship between the variables. The measures were constructed using summated scales from both the independent and dependent variables. As cited in Wong and Hiew (2005) the correlation coefficient value (r) range from 0.10 to 0.29 is considered weak, from 0.30 to 0.49 is considered medium and from 0.50 to 1.0 is considered strong. However, according to Field (2005), correlation coefficient should not go beyond 0.8, to avoid multicollinearity.

Since the highest correlation coefficient is 0.712 which is less than 0.8, there is no multicollinearity problem in this research (Table 4.9).

All the independent variables had a positive correlation with the dependent variable with social factors having the highest correlation of ($r=0.702$, $p < 0.01$) followed by entrepreneurial skills with a correlation of ($r=0.645$ $p < 0.01$) and then access to finance with a correlation of ($r=0.625$ $p < 0.01$), demographic characteristics has the least correlation of ($r= 0.588$ $p < 0.01$). This indicates that all the variables are statistically significant at the 99% confidence interval level 2-tailed. This shows that all the variables under consideration have a positive relationship with the dependent variable.

4.10 Regression Analysis

Since the measures that are used to assess the primary constructs in the model are quantitative scales, regression analysis can be used to achieve this end. Regression analyses are a set of techniques that can enable us to assess the ability of an independent variable(s) to predict the dependent variable(s). As part of the analysis, Regression Analysis was done. The results is as seen on Table 4.10, 4.11 and 4.12

Table 4.10 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.872 ^a	.837	.831	.186

a. Predictors: (Constant), Entrepreneurial Skills, Access to Finance, Demographics, Social factors

b. Dependent Variable: Women Participation in Entrepreneurial Activities

From Table 4.9 it is clear that the R value was .872 showing a positive direction of R is the correlation between the observed and predicted values of the dependent variable. The values of R range from -1 to 1 (Wong and Hiew, 2005). The sign of R indicates the direction of the relationship (positive or negative). The absolute value of R indicates the

strength, with larger absolute values indicating stronger relationships. Thus the R value at .872 shows a stronger relationship between observed and predicted values in a positive direction. The coefficient of determination R^2 value was 0.831. This shows that 83.1 per cent of the variance in dependent variable (Women Participation in Entrepreneurial Activities) was explained and predicted by independent variables (Entrepreneurial Skills, Access to Finance, Demographics, and Social factors).

Table 4.11 ANOVA^b

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	232.743	3	47.046	112.391	.000 ^a
	Residual	12.788	227	.663		
	Total	206.621	230			

a. Predictors: (Constant), Entrepreneurial Skills, Access to Finance, Demographics, Social factors

b. Dependent Variable: Women Participation in Entrepreneurial Activities

The F-statistics produced (F = 112.391.) was significant at 5 per cent level (Sig. F < 0.05), thus confirming the fitness of the model and therefore, there is statistically significant relationship between Entrepreneurial Skills, Access to Finance, Demographics, Social factors, and Women Participation in Entrepreneurial Activities.

Table 4.12 Coefficients

Model		Unstandardized Coefficients		Standardized	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.767	.361	.287	7.668	.000
	Entrepreneurial Skills	.385	.078	.393	5.968	.000
	Access to Finance	.168	.065	.193	2.593	.004
	Demographics	.284	.065	.324	4.383	.000
	Social factors	.329	.064	.352	5.129	.000

a. Dependent Variable: Women Participation in Entrepreneurial Activities

The t-value of constant produced ($t = 7.668$) was significant at .000 per cent level (Sig. $F < 0.05$), thus confirming the fitness of the model. Therefore, there is statistically significant relationship between Entrepreneurial Skills, Access to Finance, Demographics, Social factors and Women Participation in Entrepreneurial Activities.

Entrepreneurial Skills was significant ($p < 0.05$) in Women Participation in Entrepreneurial Activities. Most empirical research and discussion examine lack of education as a prime characteristic that discourages female entrepreneurs. Evidence from a study carried out in Nigeria declared this constraint to be high priority because it triggers further problems - lack of education seems to be the root cause due to which females have a greater fear of failure (Halkias, et al., 2011).

Access to finance was significant ($p < 0.05$) in Women Participation in Entrepreneurial Activities. Researchers consistently point to a lack of access to finance as the major barrier that female entrepreneurs face (Jamali, 2009; Roomi et al., 2009). A majority of the females rely on family funding (Halkias, 2011) or personal savings (Itani et al., 2011). Demographic characteristics was significant ($p < 0.05$) in Women Participation in Entrepreneurial Activities. Demographics of age, gender, education and experience play a role in influencing women participation in entrepreneurial activities. According to Wit and Van (1989), individuals with a high level of education are more likely to engage in entrepreneurship. An individual with more work experience, a higher level of education, more knowledge of the market and business practice is more likely to be able to identify an opportunity for starting a new business.

Social factors was significant ($p < 0.05$) in Women Participation in Entrepreneurial Activities. This implies that the social capital prospect is not necessarily the same for males and females (DeTienne and Chandler, 2007). Most writers describe the motivating factors for female entrepreneurs using the ‘pull-&-push theory’ The array of factors that may contribute in varying degrees to ‘pushing’ or ‘pulling’ a woman into business ownership” (Stevenson, 1986 in Itani et al., 2011: 3).

From: Regression Model

$$y_{od} = \alpha + \beta_1 (ES) + \beta_2 (AF) + \beta_3 (DC) + \beta_4 (SF) + e$$

Thus;

$$y_{od} = 2.767 + 0.393 (ES) + 0.193 (AF) + .324 (DC) + 0.352 (SF)$$

Thus, the four hypotheses:

Table 4.13 Hypotheses Testing

Hypothesis Remarks	Test	Results
H ₀₁ : Entrepreneurial skills Rejected do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni county.	Regression .000	Significant
H ₀₂ : Access to finance Rejected does not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni county	Regression .004	Significant
H ₀₃ : Demographic characteristics do Rejected not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni county.	Regression .000	Significant
H ₀₄ : Social characteristics do not have Rejected a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni county	Regression .000	Significant

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter contains a summary of findings, discussions, the conclusions drawn and the recommendations made thereof. It finally offers the suggestions for further research.

5.2 Summary of Findings

The first hypothesis stated that entrepreneurial skills do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County. On this entrepreneurial skills had a correlation of ($r=0.645$ $p< 0.01$) and regression results of ($\beta=.393$, $t=5.968$, $p<0.000$). This is an indication that entrepreneurial skills were a major influence on the women participation in entrepreneurial activities. The second hypothesis stated that access to finance does not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County. On this access to finance had a correlation of ($r=0.625$, $p< 0.01$) and regression results of ($\beta=.193$, $t=2.593$, $p<0.004$). This is an indication that access to finance was a major influence on women participation in entrepreneurial activities.

The third hypothesis stated that demographic characteristics do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County. Demographic characteristics had a correlation of ($r=0.588$ $p< 0.01$) and regression results of ($\beta=.324$, $t=4.383$, $p<0.000$). This is an indication that demographic characteristics were a major influence on women participation in entrepreneurial activities. The fourth hypothesis stated that Social characteristics do not have a significant influence on women participation in entrepreneurial activities in Kasikeu division Makueni County. Social characteristics had the least correlation of ($r= 0.702$ $p< 0.01$) and regression results of ($\beta=.352$, $t=5.129$, $p<0.000$). This is an indication that

Social characteristics were a major influence on women participation in entrepreneurial activities.

Based on the objectives of this study, a few issues came out. Firstly, there is lack of entrepreneurship skills that have contributed to the challenges the women in Kasikeu Division are facing in starting and conducting a business. These skills are very vital and lack of them has led to some women holding back the idea of starting other businesses. Lack of entrepreneurial skills according to most empirical research and discussion is a prime characteristic that discourages female entrepreneurs.

Secondly, financial services are not available to women entrepreneurs in this County. There lacks financial freedom which is a major hindrance to the success and expansion of the businesses run by women in Kasikeu. Financial institutions including micro-finance institutions should be encouraged to open up their doors to this growing market of entrepreneurs and provide basic education in regards to accessing business loans and especially for small scale traders who are the majority in this area. Financial independence will see these women expand their business, gain entrepreneurial confidence which is a major boost for a successful business. Personal savings (Itani et al., 2011) and financial support from family members (Halkias, 2011) is important too but not entirely enough.

Thirdly, the literacy level among the women entrepreneurs was found to be low thus contributing to the problems the women are facing in starting a business and even running it. The basic knowledge on how to run a business and a successful one while at it is missing. Even the women themselves acknowledged the fact that they lack the basic knowledge in this area. Also, the marital status, age, gender and education of these women played a major role in influencing their participation in entrepreneurial activities. Even so, some women entrepreneurs had a supporting family that encouraged them to participate in business and friends who were entrepreneurs and who impacted positively on their entrepreneurial activities. Finally, social factors positively influenced women

participation in entrepreneurial activities. Social capital prospect is not necessarily the same for males and females (DeTienne and Chandler, 2007).

5.3 Conclusion of the study

Based on the objectives and findings of the study, the study concludes that women entrepreneurs need to be equipped with the basic skills required to start and run a successful business as lack of these skills had a significant negative influence on women participation in entrepreneurial activities in Kasikeu division Makueni County. This constraint is of high priority because it triggers further problems and is seen to be the root cause to which females have a greater fear of failure (Halkias, et al., 2011). Also, lack of access to finance had a significant negative influence on women participation in entrepreneurial activities in Kasikeu division. Makueni County. Financial services should be made available to women in this area. In fact, researchers have consistently pointed to a lack of access to finance as the major barrier that female entrepreneurs face (Jamali, 2009; Roomi et al., 2009). The lack of basic education required to manage a business should be made available to these women entrepreneurs. Institutions like the Kenya Women Finance Trust (KWFT) for example, whose mandate is to empower Kenyan families through women, should have a capacity building programme for educating women on the basics of running a business. Most writers describe the motivating factors for female entrepreneurs using the ‘pull-&-push theory’ the array of factors that may contribute in varying degrees to ‘pushing’ or ‘pulling’ a woman into business ownership” (Stevenson, 1986 in Itani et al., 2011: 3). It can therefore be concluded that social factors had a significant positive influence on women participation in entrepreneurial activities in Kasikeu division Makueni County.

5.4 Recommendations of the study

Based on the objectives and conclusions this study recommends;

1. Based on the first objective on entrepreneurial skills, the women entrepreneurs should engage in informal entrepreneurial education to help them get the prerequisite skills to effectively participate in entrepreneurial activities. The

County Government of Makueni through the Department of Commerce should initiate the training programs and facilitate its implementation.

2. Based on the second objective on access to finance, women entrepreneurs should be made aware of the banks and microfinance institutions' lending policies and opportunities for SMEs to allow the women take full advantage of loans. They should be sensitized on current lax lending policies to help them get rid of the negative perception about banks and microfinance institutions.
3. Based on the third objective on demographics, women entrepreneurs should continually effectively do good and profitable businesses to dispel any doubt on their competence based on their gender, age, experience and education. As noted earlier, they should take any opportunity to get additional entrepreneurial training.
4. Based on the fourth objective on social factors, women entrepreneurs should continue to seek the available support from their families and friends. They should further themselves encourage other upcoming women entrepreneurs to actively participate in entrepreneurial activities.

5.5 Suggestions for further research

This study proposes that further research be done in the following area:

Human resource factors influencing women participation in entrepreneurial activities.

Human Resources are critical for the success of any organization and a deeper study into how it affects women participation in entrepreneurial activities is necessary as it has not been an area of concentration in past studies, especially in the entrepreneurial industry in Kenya.

REFERENCES

- Ajzen, I. (1991). *The Theory of Planned Behavior*. *Organizational Behavior & Human Decision Processes*, 50(2): 179-211.
- Ajzen, I. (2005). *Theory of planned behaviour: Frequently asked questions*. Retrieved March, 30, 2013, <http://www.people.umass.edu/aizen/faq.html>.
- Akpomi, M. E. (2009): Entrepreneurship Education (EE) for all students in Higher Education Institutions (HEIs) in Nigeria: A means to sustainable development, *Journal of sustainable development in Africa*, 11(1), 164-168.
- Alarape, A., A. (2007). Entrepreneurship programs, operational efficiency and growth of small businesses. *Journal of Enterprising Communities*, 1(3): 222-239.
- Alsos, G.A., Isaksen, E.J., & Softing, E. (2006), "Youth enterprise experience and business start-up intentions", Paper presented at the 14th Nordic Conference on Small Business Research, Stockholm, May 11-13
- Assagioli, (1973): *The Act of Will*, Penguin Press, Baltimore,
- Bandura, A. (1986). *The Social Foundations of Thought and Action*. Englewood Cliffs: Prentice-Hall.
- Bechar, J.-P., & Gregoire, D. (2005). Entrepreneurship Education Research Revisited: The Case of Higher Education. *Academy of Management Learning & Education*, 4(1): 22-43.
- Bird, B., & Jelinek, M. (2008). *The Operation of Entrepreneurial Intentions*. *Entrepreneurship: Theory & Practice*, 13(2): 21-29.
- Busenitz, L. W., West Iii, G. P., Shepherd, D., Nelson, T., Chandler, G. N., & Zacharakis, A. (2003). Entrepreneurship Research in Emergence: Past Trends and Future Directions. *Journal of Management*, 29(3): 285-308.
- Cantzler, I. and Leijon, S. (2007), "Team-Oriented Women Entrepreneurs: A Way to Modern Management", *Journal of Small Business and Enterprise Development*, Vol. 14, No. 4, pp. 732-746
- Chrisman, J. J., McMullanb, E., & Hall, J. (2005). The influence of guided preparation on the long-term performance of new ventures. *Journal of Business Venturing*, 20: 769-791.

- Commission, E. (2008). *European Commission Expert Group: Entrepreneurship in higher education, especially within non-business studies*. Retrieved November, 13, 2009, from http://ec.europa.eu/enterprise/newsroom/cf/itemshortdetail.cfm?item_id=3366.
- Davidsson, P. (2005). *Determinants of entrepreneurial intentions*, RENT IX Workshop, Piacenza, Italy, Nov. 23-24, 1995.
- Davis, A. (2006). *Social Cognitive Theory*. Retrieved March, 30, 2010, from <http://www.istheory.yorku.ca/socialcognitivetheory.htm>.
- De Bruin, A., Brush, C. and Welter, F. (2007), "Advancing a Framework for Coherent Research on Women's Entrepreneurship", *Entrepreneurship Theory and Practice*, Vol. 31, No. 3, pp. 323-39
- Desai, V. (1999), *Dynamics of Entrepreneurial Development and Management*, 3rd ed., Himalaya Publishing House, Mumbai
- DeTienne, D. and Chandler, G. (2007), "The Role of Gender in Opportunity Identification", *Entrepreneurship Theory & Practice*, Vol. 31, No. 3, pp. 365-386
- Donnelly, J. H., Gibson, J. and Ivancevich, J. (1990), *Fundamentals of Management*, 7th ed., Homewood, Boston, MA
- Dzisi, S. (2008), "Entrepreneurial Activities of Indigenous African Women: A Case of Ghana", *Journal of Enterprising Communities: People and Places in the Global Economy*, Vol. 2, No. 3, pp. 254-264
- Eddleston, K. and Powell, G. (2008), "The Role of Gender Identity in Explaining Sex Differences in Business Owners Career Satisfier Preferences", *Journal of Business Venturing*, Vol. 23, pp. 244-256
- Engle, R.L., Dimitriadi, N., Gavidia, J.V., Schlaegel C., Delonoe, S., Alvarado, I., He, X.H., Buame, S. (2010), "Entrepreneurial intent: A twelve-country evaluation of Ajzen's model of planned behaviour", *International Journal of Entrepreneurial Behaviour & Research*, Vol. 16 No. 1, pp. 35-57.
- Farr-Wharton, R. and Brunetto, Y. (2007), "Women Entrepreneurs, Opportunity Recognition and Government-Sponsored Business Networks: A Social Capital Perspective", *Women in Management Review*, Vol. 22, No. 3, pp. 187-207
- Farr-Wharton, R. and Brunetto, Y. (2009), "Female Entrepreneurs as Managers - The Role of Social Capital in Facilitating a Learning Culture", *Gender in Management: An International Journal*, Vol. 24, No. 1, pp. 14-31

- Fayolle, A., Gailly, B. t., & Lassas-Clerc, N. (2006). Assessing the impact of entrepreneurship education programmes: a new methodology. *Journal of European Industrial Training*, 30(8/9): 701-720.
- GEM (2010), “GEM Pakistan National Summary 2010”; available at http://www.gemconsortium.org/files.aspx?Ca_ID=316; last accessed on 29/4/2014
- Guroi, Y and Atsan, N (2006): Entrepreneurial characteristics amongst University students: Some insights for entrepreneurship education and training in Turkey, *Education and Training*,
- Halkias, D., Nwajiuba, C., Harkiolakis, N. and Caracatsanis S. M. (2011), “Challenges Facing Women Entrepreneurs in Nigeria”, *Management Research Review*, Vol. 34, No. 2, pp. 221-235
- Hampton, A., McGowan, P. and Cooper, S. (2011), “Developing Quality in Female High Technology Entrepreneurs” Networks”, *International Journal of Entrepreneurial Behaviour & Research*, Vol. 17, No. 6, pp. 588-606
- Hytti, U., & Kuopusjarvi, P. (2004). *Evaluating and measuring entrepreneurship and enterprise education: methods, tolls and practices*. Retrieved February, 13, 2010, from www.entreva.net.
- ILO (2003), “Women Entrepreneurs in Pakistan: How to Improve their Bargaining Power”; available at <http://www.tameer.org.pk/images/Women%20Entrepreneurs%20in%20Pakistan.pdf>; last accessed on 29/4/2014
- Ireland, R. D., & Webb, J. W. (2007). A Cross-Disciplinary Exploration of Entrepreneurship Research. *Journal of Management*, 33(6): 891-927.
- Itani, H., Sidani, Y. M. and Baalbaki, I. (2011), “United Arab Emirates Female Entrepreneurs: Motivations and Frustrations”, *Equality Diversity and Inclusion: An International Journal*, Vol. 30, No. 5, pp. 409-424
- Izedonmi, PF and Okafor, C. (2010): The effect of entrepreneurship education on students’ entrepreneurial intentions, *Global Journal of Management and Business Research*, 10(6),
- Jamali, D. (2009), “Constraints and Opportunities Facing Women Entrepreneurs in Developing Countries: A Relational Perspective”, *Gender in Management: An International Journal*, Vol. 24, No. 4, pp. 232-251

- Karanassios, N, Pazarskis, M, Mitsopoulos, K & Christodoulou, P (2006): *EU strategies to encourage youth entrepreneurship: Evidence from higher education in Greece, Industry & Higher Education*, February, 43-50.
- Kermit, W. (2008). Entrepreneurial Intention Research: Implications for entrepreneurship education. *Journal of Entrepreneurship Education, Annual 2008*.
- Kirkwood, J. (2009), "Motivational factors in a push-pull theory of entrepreneurship", *Gender in Management: An International Journal, Vol. 24 No. 5, pp. 346-364*
- Kirzner, I.M. (1997), "Entrepreneurship Discovery and the Competitive Market Process: An Austrian Approach", *Journal of Economic Literature*, Vol. 35, No. 1, pp. 60-85
- Kollmann, T., & Kuckertz, A. (2006). Venture archetypes and the entrepreneurial event: cross-cultural empirical evidence. *Journal of Enterprising Culture, 14(1): 27-48*.
- Kristiansen, S., & Indarti, N. (2004). Entrepreneurial intention among Indonesian and Norwegian students. *Journal of Enterprising Culture, 12(1): 55-78*.
- Krueger, N.F., Reilly, M.D., and Carsrud, A.L. (2000), "Competing models of entrepreneurial intentions", *Journal of Business Venturing, Vol.15, (5-6), pp. 411-432*.
- Kuratko, D. F. and Hodgetts, R. M. (2004), '*Entrepreneurship: Theory, Process, Practice*', Mason, O.H: South Western College Publishers.
- Langowitz, N. and Minniti, M. (2007), "The Entrepreneurial Propensity of Women", *Entrepreneurship Theory & Practice, Vol. 31, No. 3, pp. 341-364*
- Lee, S.H. and Wong, P.K. (2004), "An exploratory study of technopreneurial intentions: a career anchor perspective", *Journal of Business Venturing, Vol. 19 No. 1, pp. 7-28*.
- Linan, F. (2004). *Intention-based models of entrepreneurship education*: University of Seville.
- Matley, H and Westhead, P (2005): Virtual teams and the rise of e-entrepreneurship in Europe, *International Small Business Journal, 12(3), 353-365*.
- McLymont, R. (2008), "Wooing Women – Banks Roll Out Products with Gender Appeal", *The Network Journal*; available at <http://www.thethomasyaccatogroup.ca/woosing.pdf>; last accessed on 11/02/2012

- Miller, N. J., Besser, T. L. and Riibe, J. V. (2007), "Do Strategic Business Networks Benefit Male-and Female-Owned Small Community Businesses", *Journal of Small Business Strategy*, Vol. 17, No. 2, pp. 53-74
- Minniti, M., & Lévesque, M. (2008). Recent developments in the economics of entrepreneurship, *Journal of Business Venturing*, 23 ed.: 603-612.
- Moore, D. P., Moore, J. L., and Moore J. W. (2011), "How Women Entrepreneurs Lead and Why they Manage that Way", *Gender in Management: An International Journal*, Vol. 26, No. 3, pp. 220-233
- Mordi, C., Simpson, R., Singh, S. and Okafor, C. (2010), "The Role of Cultural Values in Understanding the Challenges faced by Female Entrepreneurs in Nigeria", *Gender in Management: An International Journal*, Vol. 25, No. 1, pp. 5-21
- Mustafa, Z. and Ismailov, N. (2008), "Entrepreneurship and Microfinance: A Tool for Empowerment of Poor - Case of Akhuwat-Pakistan", Master's Thesis, School of Sustainable Development of Society and Technology, Malardalen University
- Nadgrodkiewicz, A. (2011), "Empowering Women Entrepreneurs: The Impact of the 2006 Trade Organizations Ordinance in Pakistan", Center for International Private Enterprise; available at <http://www.cipe.org/publications/fs/pdf/042911.pdf>; last accessed on 29/4/2014
- Nwangwu, I. O. (2007): *Higher Education for self-reliance: An imperative for the national economy*, NEAP Publication, 1-8.
- Omolayo, B. (2006): Entrepreneurship in theory and practice in F. Omotosho, TKO Aluko, OI, Wale Awe and G. Adaramola (eds), *Introduction to Entrepreneurship development in Nigeria*. UNAD Press, Ado-Ekiti;.
- Oosterbeek, H., van Praag, M., & Ijsselstein, A. (2010). The impact of entrepreneurship education on entrepreneurship skills and motivation. *European Economic Review*, 54(3): 442-454.
- Paul, E. O. (2005): Entrepreneurship education in Ezenms Priscilla N, Paul Elizabeth O; Anioke Beatrice O, Godwin A.G, Okwuolise Chikwe, A. Elechi, Henri U. Anih.(eds) *Entrepreneurship in Vocational Education*. OZYBEL Publishers, Enugu.
- Ratten, V., & Ratten, H. (2007). Social cognitive theory in technological innovations. *European Journal of Innovation Management*, 10(1): 90-108.
- Remi-Alarape, A. A., Adetayo, E. D. and Nassar, M. L. (2009), "Understanding Entrepreneurial Orientation of Small Medium Enterprises in Nigeria and Implication for SME Development", Proceedings of The University Forum for

Human Resource Development; available at
<http://www.ufhrd.co.uk/wordpress/?p=141466>; last accessed on 29/4/2014

- Robinson, S. and Stubberud, H. A. (2009), "Sources of Advice in Entrepreneurship: Gender Differences in Business Owners' Social Networks", *International Journal of Entrepreneurship*, Vol. 13, pp. 83-101
- Roomi, M. A. and Harrison, P. (2010), "Behind the Veil: Women-Only Entrepreneurship Training in Pakistan", *International Journal of Gender and Entrepreneurship*, Vol. 2, No. 2, pp. 150-172
- Roomi, M. A., Harrison, P. and Beaumont-Kerridge, J. (2009), "Women-Owned Small and Medium Enterprises in England: Analysis of Factors Influencing the Growth Process", *Journal of Small Business and Enterprise Development*, Vol. 16, No. 2, pp. 270-288
- Rosti, L. and Chelli, F. (2009), "Self-Employment among Italian Female Graduates", *Education and Training*, Vol. 51, No. 7, pp. 526-540
- Schaper, M. and Volery, T. (2004): *Entrepreneurship and Small Business: A Pacific Rim perspective*, Milton, John Wiley and sons Australia Ltd, Queensland.
- Schuller, T., Preston, J., Hammond, C., Brassett-Grundy, A., & Bynner, J. (2004). *The Benefits of Learning: The Impact of Education on Health, Family Life and Social Capital* (1st ed.): Routledge.
- Shane, S., & Venkataraman, S. (2000). The Promise Of Entrepreneurship As A Field Of Research. *Academy of Management Review*, 25(1): 217-226.
- Shapiro, A., & Sokol, L. (1982). The social dimensions of entrepreneurship. In C. Kent, Sexton, D., Vesper, K. (Ed.), *Encyclopedia of Entrepreneurship*: 72-90. Englewood Cliffs, New Jersey: Prentice-Hall, Inc.
- Singh, G. and Belwal, R. (2008), "Entrepreneurship and SMEs in Ethiopia: Evaluating the Role, Prospects and Problems faced by Women in this Emergent Sector", *Gender in Management: An International Journal*, Vol. 23, No. 2, pp. 120-136
- Sorenson, R. L., Folker, C. A. and Brigham, K. H. (2008), "The Collaborative Network Orientation: Achieving Business Success through Collaborative Relationships", *Entrepreneurship: Theory and Practice*, Vol. 32, No. 4, pp. 615-634
- Souitaris, V., Zerbinati, S., & Al-Laham, A. (2007). Do entrepreneurship programmes raise entrepreneurial intention of science and engineering students? The effect of learning, inspiration and resources. *Journal of Business Venturing*, 22(4): 566-591.

- Tambunan, T. (2009), "Women Entrepreneurship in Asian Developing Countries: Their Development and Main Constraints", *Journal of Development and Agricultural Economics*, Vol. 1, No. 2, pp. 27-40
- Timmons, J.A. (2009), "*New Venture Creation: Entrepreneurship for the 21st Century*", 8th edition, McGraw-Hill International, New York, NY
- USAID Web-blog, available at <http://www.usaid.gov/pk/sectors/gender/>; last accessed on 25/4/2014
- Van der Sluis, J., van Praag, M., & Vijverberg, W. (2008). Education and entrepreneurship selection and performance: a review of the empirical literature. *Journal of Economic Surveys*, 22(5): 795-841.
- von Graevenitz, G., Harhoff, D., & Weber, R. (2010). The effects of entrepreneurship education. *Journal of Economic Behavior & Organization*, 76(1): 90-112.
- Wilson, F., Kickul, J., & Marlino, D. (2007). Gender, Entrepreneurial Self-Efficacy, and Entrepreneurial Career Intentions: Implications for Entrepreneurship Education. *Entrepreneurship: Theory & Practice*, 31(3): 387-406.
- Winn, J. (2005), "Women Entrepreneurs: Can we Remove the Barriers?" *International Entrepreneurship and Management Journal*, Vol. 1, pp. 381-397
- Woolf, H. B. 1980. *Webster's New Collegiate Dictionary*. Springfield, MA: G. & C. Merriam Company.
- Zhao, H., Seibert, C., & Hills, C. (2005). The mediating role of self-efficacy in the development of entrepreneurial intentions. *Journal of Applied Psychology*(90): 1265-1272.

APPENDICES

Appendix 1: Letter of Introduction

Kingola Lucia Kavuli

P.O.Box 3,

Sultan- Hamud

Kenya

Re: Introduction Letter

Dear Respondent,

I am a student Undertaking Masters in Project Planning and Management at The University of Nairobi.

You have been selected to participate in the study of factors affecting women participation in entrepreneurial activities in Kasikeu division, Makueni County. This questionnaire is prepared to ask questions about such factors to you as a woman entrepreneur/potential woman entrepreneur. For the purpose of keeping the information confidential, your name is not required. You are therefore asked to answer the questions correctly and honestly by ticking (√) in the right box or filling in the right number in the appropriate box.

Yours sincerely

King'ola Lucia Kavuli

Appendix II: Questionnaire for respondents

SECTION A

PART A: DEMOGRAPHIC DATA

1. Indicate your age

18-25 ()

26-35()

36-45()

46-55()

55 and above.....

2. How long have you been an entrepreneur?

Less than a year ()

1-2 years ()

3-4 years ()

More than 4 years ()

3. What is the level of your formal education?

No education ()

KCPE ()

KCSE ()

Certificate ()

Diploma ()

Degree ()

PART B

Entrepreneurship Participation

4. I participate in business in the following ways

Buying and selling Stock Yes () No ()

Determining Profit and Loss Yes () No ()

Checking statement of Accounts Yes () No ()

Creating business strategies Yes () No ()

Investing profits back to business Yes () No ()

Management of Cash flow Yes () No ()

Any other.....

PART C

Access to Finance

6. Where did you get the money to start your business?

Family and friends ()

Chama ()

Bank ()

Savings ()

Any other.....

7. Did you have problems accessing the finance?

Yes () No ()

8. The money received is enough for running my business?

Yes () No ()

9. I am fully aware of where to get additional money to fully run my business?

Yes () No ()

10. It is always difficult for women to be allowed to get money to run a business?

Yes () No ()

11. Access to finance has been a major challenge in my bid to fully participate in entrepreneurial activities

Yes() No (),

PART D

Entrepreneurship skills

5 Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [\surd] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA	A	U	D	SD
	1	2	3	4	5
I got skills before beginning my business.					
I got skills in the process of doing business					
Lack of entrepreneurship skills has made it difficult to start a business					

If I had entrepreneurship skills I would immediately start another business					
I have skills in accounting.					
I have other skills other than entrepreneurship.					

PART E

Demographic Characteristics

7. Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA	A	U	D	SD
	1	2	3	4	5
I am a young woman so had a problem starting a business					
My level of education is low so have had a problem starting a business					
I have little experience in business so have had a problem starting a business					
Because I am a married woman I have had a problem starting a business					
Demographics generally negatively influence participation in entrepreneurial activities for women					

PART F

Social Factors

8. Please indicate the extent to which you agree or disagree with the following statements. Please indicate by ticking [√] your view. The Value of Scale is given below

SA-Strongly Agree (1), A-Agree (2), U-Undecided (3), D-Disagree (4), SD-Strongly Disagree (5)

	SA	A	U	D	SD
	1	2	3	4	5
As an entrepreneur I have a supporting family that encourages me to participate in a business					
I have friends who are entrepreneurs and who impact positively on my entrepreneurial activities					
I have a deep sense of motivation to participate in a business					
My wifely duties deters me from participating in a business					
Social factors generally, negatively influences my participation in entrepreneurial activities					