

**FACTORS INFLUENCING WOMEN PARTICIPATION IN
ENTREPRENEURIAL ACTIVITIES IN MANDERA TOWNSHIP,
MANDERA CENTRAL DIVISION, KENYA**

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DECLARATION

I declare that this project is my original work and that it has not been presented in any other university or institution for academic credit.

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DEDICATION

I dedicate this work to my family members for their moral, financial and spiritual support.

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LIST OF ABBREVIATIONS

GEM	Global Entrepreneurship Monitor
OCHA	Office for the Coordination of Humanitarian Affairs
OECD	Organisation for Economic Cooperation and Development
SPSS	Statistical Package for Social Sciences
ILO	International Labor organization
SME	Small and Medium enterprise

ABSTRACT

The purpose of the study was to investigate the factors that influence women participation in entrepreneurial activities in Mandera Township, Mandera Central division. The study used descriptive survey research design method employing both qualitative and quantitative approaches. The study employed combination of cluster and simple random sampling; the study area was clustered based on their geographical location, in each location, businesses owned by women were clustered based on business types. The sample was 138 women entrepreneurs in Mandera Township. Findings of the study revealed that individual factors have an influence on women participation in entrepreneurial activities. The study further shows that Socio-Cultural factors have an influence on women participation in entrepreneurial activities. It was also revealed that economic factors had an influence on women participation in entrepreneurial activities. The study revealed that security factors influenced women participation in entrepreneurial activities. The study concluded that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity. It was also concluded that most women who venture into businesses needed to be financed. The study recommended that women in the society should be empowered to access enterprise information and marketing facilities which men entrepreneurs acquire. Women entrepreneurs should be supported in the service industry. Commercial banks need to provide Islamic *sharia* compliant interest free loans. The researcher suggested that since the study was carried out in one township, a similar study should be carried out in other areas.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Worldwide, many women are entrepreneurs. However, the global impact of female entrepreneurs is just beginning to gain intensity. The number of female business owners continues to increase steadily worldwide. Today women in advanced market economies own more than 25% of all businesses (Brindley & Ritchie, 1999). And women-owned businesses in Africa, Asia, Eastern Europe and Latin America are growing rapidly. For example, women produce more than 80% of food for Sub-Saharan Africa, 50 - 60% for Asia, 26% for the Caribbean, 34% for North Africa and the Middle East and more than 30% for Latin America. In the USA one out of every four company worker is employed by a woman owned firm. In Canada and the United States of America, the growth of women-owned firms outpace overall business growth by around 2:1 (Kitching & Jackson, 2002). Similar findings are reported from Australia and parts of Asia, with more women setting up new small businesses than men and with lower failure rates. In some regions of the world, transformation to a market economy threatens to sharpen gender inequality.

On October 31, 2011, the Pre-G20 event *Growing Economies through Women Entrepreneurship* was hosted by the US and the Organisation for Economic Cooperation and Development (OECD) in Paris, France. This event highlighted the critical role self-employed women can play in the global economy if their potential is unleashed. As Melanne Verveer, US Ambassador at Large for Global Women's Issues, stated during the conference: "None of our countries can afford to perpetuate the economic inefficiencies and barriers facing women entrepreneurs. When we increase women's participation in the economy and unleash their productive potential, we can bring about a dramatic impact on the competitiveness and growth of our economies."

Today, more and more women entrepreneurs are starting businesses and they now account for a quarter to a third of all businesses in the formal economy worldwide. However, the great majority are very small or micro enterprises with little potential for growth. Otherwise, women entrepreneurs are under-represented in enterprises of all sizes,

and the bigger the firm the less likely it is to be headed by a woman. Societal attitudes and social beliefs inhibit some women from even considering starting a business, while systemic barriers mean that many women entrepreneurs stay confined to very small businesses often operating in the informal economy. This not only limits their ability to earn an income for themselves and their families but restricts their full potential to contribute to socio-economic development and job creation. The World Bank's *World Development Report 2011* suggests that productivity could increase by as much as 25% in some countries if discriminatory barriers against women were removed.

It is estimated that women own and manage up to one third of all businesses in developed countries (Nelton, 1998). The global outlook for female entrepreneurs however, has never been encouraging (Riebe, 2003). Women business owners not only are contributing to the economic development of their countries but are also affecting the global economy. Countries with women active in the business arena have shown a steady economic progress and growth (Jalbert, 2000). The global impact of female entrepreneurs is just beginning to gain intensity (Abdul, 2004). The number of female business owners continues to increase steadily worldwide. Today women in advanced market economies own more than 25% of all businesses (Brindley & Ritchie B, 2001)

Globally, attitudes towards women's employment outside the home are correlated with entrepreneurial activities. According to the World Bank's *Doing Business 2008*, countries with more cumbersome business environments have less women entrepreneurs because based on empirical evidence women are hesitant to take risks, and cumbersome business practices are perceived to increase risks involved in opening up your own business. Third, according to the report, family laws can influence economic regulations as women in some areas are considered legal minors. For example, some women business owners consistently report having limitations to moving around, for instance going on a business trip, because of needing a male's relative permission to travel. This adds to the bureaucratic procedures they have to face in running their businesses.

Women entrepreneurs in Kenya are generating employment and economic growth but women-owned businesses could contribute more. A growing amount of research shows that countries that fail to address gender barriers are losing out on significant economic growth. According to World Bank research, if the Middle East and North Africa region

had introduced the same policies as East Asia with regards to gender equality in access to education and employment, it could have grown 0.7 percent faster per year during the 1990s.

A woman entrepreneur in the African context is the image of a poor, uneducated woman, with few, if any, of her own assets, and limited means of accessing necessary resources from others. Women with medium and large enterprises are more likely to have grown up in an entrepreneurial family, be university educated (often abroad) and travelled; have experience working in a large corporation or a previous venture and has a better networking capacity.

Studies indicate that in Africa, many women entrepreneurs are found working in difficult situations when compared to their male counterparts. Factors like political instability, poor infrastructure, high production costs, and non-conducive business environment affect more women entrepreneurs than men in the said region.

Entrepreneurship is a critical component of regional development and fostering entrepreneurship is one of the principal measures to accelerate economic and social development. To promote entrepreneurship we need to know the barriers that affect entrepreneurship to overcome the barriers and promote new policies and measures to create new ventures. The barriers are not the same for all the individuals in society.

Women confront a variety of challenges in their participation in entrepreneurship and running a business (McKay, 2001) and many argue that significant barriers still remain for women establishing and growing businesses (Carter, 1997). Some of these challenges are simply the legacy of a gender imbalance that exists prior to political and economic reforms. Other changes reflect a return to traditional norms and values that relegated women to a secondary position. As countries become more democratic, gender inequalities lessen, thus, offering a more productive atmosphere for both sexes. Nevertheless, available literature does discuss a number of obstacles faced by many female entrepreneurs, which prevent or hinder the development and growth of the firm (O’Gorman, 2001; Orser et al., 1999). These challenges include acquiring appropriate training (Walker and Joyner, 1999) obtaining capital (Buttner and Moore, 2005) and gender discrimination (Kleiman, 2008). There is also evidence to suggest that it is often resistance from family that proves the greatest barrier for female entrepreneurs (Babaeva

and Chirikova, 2004) as well as the problems of overcoming cultural conditioning as cited in McKay (2001). This is often the case in developing countries where a woman's primary role is as a wife and mother and traditional practices still restrict women to their maternal role and bound tasks (McElwee & Al-Riyami, 2003).

Prevailing social and cultural gender based inequalities and biases weigh heavily against women (Barwa, 2003). According to Uzzi (1991) knowledge and resources are culturally embedded and influences availability of resources for exploitation of potentials of women entrepreneurship. Ayarudai, (n.d) argues that women entrepreneurs in Kenya put up with lack of confidence, lack of strong individual involvement and unwillingness to take risks. Women's weak social position and particularly in Mandera county is exacerbated by lack of role mode in entrepreneurship, poverty and illiteracy that increase invisibility and marginalization of their enterprises. The presence of biased cultural practices among communities domicile in Mandera retards women aspiration and fulfillment of their social and economic life.

Cultural factors such as gender stereotypes are also seen as a significant growth obstacle facing female entrepreneurs (Still & Timms, 2000a) especially for women in male-dominated sectors of business. However, it is not only gender issues that can hinder the start-up and growth phases of the small firm, the current literature emphasizes the financial aspects of venture start-up and management as without a doubt, the biggest obstacles for women (Brush, 2004). Furthermore, it is maintained that "the most serious self-described barrier to growth among women-owned businesses, next to overall economic conditions, is the availability of capital" (Walker & Joyner, 2000). Also, they have difficulty in obtaining the necessary finance to commence the business, locating advice and information on the start up and developing a business plan. They also have fewer role models available to them. Businesses headed by women tend to be smaller and they grow less quickly than those headed by men, suggesting, again, that women face greater obstacles to obtaining success as entrepreneurs (Cooper et al., 2001). Also, entrepreneurs are perceived by the public as possessing stereotypically "masculine" traits, another factor working against women's credibility as business owners (Baron et al., 2001).

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.

Promoting women's economic and political empowerment has gained greater attention over the last three decades (Yeshiateg, 2007). Over the last twenty five years female entrepreneurs have been increasing in numbers in economies of developing and developed nations across the world. But although female entrepreneurship participation rates have increased worldwide, it appears that economic and socio cultural patterns still prescribe whether a female can become or want to become an entrepreneur in her society (Alshemari, 2005). Mandera County is one of the counties in the former NEP of Kenya. Its capital and largest town is Mandera, the county has a population of 1,025,756 (2009 housing and population census) and an area of 25,797.7 km. Mandera central division has a population of 43,411 with population density of 437.

The challenges facing women are generally and women entrepreneurs in particular make the situation in Mandera County critical because the region is arid, remote and falls below the national average in all the social development indicators. The majority of entrepreneurial women in Mandera Township are Illiterate or semi-Illiterate, a phenomenon that impacts negatively on enterprise development.

Women entrepreneurs in Mandera county face unique challenges because of the Geographical location and social set up of their enterprises. They operate in an environment with poor infrastructure, insecure and hazy societal view about their enterprise. The effects on their enterprises are slow growth and limited choices leading to stunting or collapse of the enterprises.

1.2 Statement of the problem

The Kenyan government recognizes that women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it has yet to

effectively address the barriers facing women in business (Athanne, 2011). According to the 1999 National MSEs Baseline Survey in Kenya, women tend to operate enterprises associated with traditional women's roles, such as hairstyling, restaurants, hotels, retail shops and wholesale outlets. In general, women tended to operate smaller enterprises than men. Women's entrepreneurship development is important for the achievement of broader development objectives such as growth with equity.

Studies indicate that in Africa, many women entrepreneurs are found working in difficult situations when compared to their male counterparts. Increasingly, female entrepreneurs are important for economic development.

The Organization for Economic Cooperation and Development (OECD 2004) notes that women entrepreneurs have 'untapped source of economic growth, create new jobs for themselves and others, provide society with different solutions to management, organizations, business problems and exploit entrepreneurial opportunities.

Mandera District is characterized by limited employment opportunities, which leads to high under employment and unemployment. The household incomes are in turn low, resulting in widespread poverty. The economic situation is exacerbated by a very hostile climate, which leaves the population extremely susceptible to vagaries of weather. Inadequate infrastructure, poor communication links and lack of essential services such as health and education, complete dismal picture of the critical socio-economic situation in the county. Livestock rearing is the mainstay of the county's economy; people either trade in livestock or livestock products. Financial service providers are poorly represented in the county, particularly providers in the formal financial sector.

Despite encouraging remarks about capacities of women enterprises to boost local economy, USAID (2001) briefs indicates that women owned micro enterprises grow less rapidly and are likely to close sooner than male counterparts. Women in Mandera Township go through similar experiences. There exist gender differences in the number of women engaged in entrepreneurial activities in Mandera Township. Records by the ministry of Gender and Social Development office in Mandera reveal that there are approximately 120 registered women group entrepreneurs and each group is composed of approximately 4 – 8 women. This accounts for less than 20% of the entrepreneurs in Mandera Township. These disparities in Mandera Township include marginalization of

women in education, income and property rights. This study therefore, aimed at investigating factors that influence women participation in entrepreneurial activities in Mandera Township, Mandera Central division.

1.3 Purpose of the study

The purpose of this study was to investigate the factors that influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division.

1.4 Objectives of the study

The study was guided by the following objectives

- i. To establish how individual factors influence women participation in entrepreneurial activities in Mandera Township.
- ii. To assess how socio-cultural factors influence women participation in entrepreneurial activities in Mandera Township.
- iii. To investigate how economic factors influence women participation in entrepreneurial activities in Mandera Township.
- iv. To determine how security factors influence women participation in entrepreneurial activities in Mandera Township.

1.5 Research questions

- i. How do individual factors influence women participation in entrepreneurial activities in Mandera Township?
- ii. How do socio-cultural factors influence women participation in entrepreneurial activities in Mandera Township?
- iii. How do economic factors influence women participation in entrepreneurial activities in Mandera Township?
- iv. How security factors influence women participation in entrepreneurial activities in Mandera Township?

1.6 Significance of the Study

A growing amount of research shows that countries that fail to address gender barriers are losing out on significant economic growth. Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely to meet its growth targets. This therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. The findings from this study may be significant in number of ways. First, they may reveal how individual factors, socio-cultural factors, Economic factors and Security factors influence women participation in entrepreneurial activities in Mandera Township. The findings may also be important to institutions that work for women in establishing the factors that hinder them, hence sought for ways of empowering women. The findings may be important to women groups in establishing how women are hindered by various factors and hence sought ways of addressing such challenges. The results of the study also important to students who may wish to take up an academic research in this area. A better understanding of enterprises and entrepreneurs which was brought out by this work which can make a major contribution to the development of improved approaches for promotion of efficient and equitable growth of small-scale business. From policy perspective, in the long run, effective policies and programmes to support the development of small-scale enterprises depend critically on adequate knowledge of characteristics and constraints of small-scale business operators. Such an understanding of the pre-requisites for Mandera township women entrepreneurs to succeed in their businesses is of critical importance especially in today's competitive environment.

1.7 Limitations of the Study

One limitation of the study is that it was not possible to control the attitude of the respondents during data collection. The researcher however explained the purpose of the study to the respondents so as to get valid data. The study took into account that time and financial constraints may affect Geographical coverage of the study. The researcher also made use of secondary data from the field.

1.8 Delimitations of the Study

The study was conducted in Mandera Township which is an urban environment which implies that the findings of the study may not be generalized to rural set up. Data accuracy depended on respondents' honesty in answering all the questions. However, to minimize any effect, complete instructions were given in each section of the questionnaire. An interview guide was also used to enhance consistency in interviewing the respondents. The data was sought from the women themselves since the issues influencing women in entrepreneurship are specific to them. The researcher informed the respondents of the intended exercise early in advance.

1.9 Definition of Significant Terms

Culture refers to the set of shared attitudes, values, goals, and practices that characterizes an institution, organization or group.

Barriers to entrepreneurship refer to the conditions that stand on the way of an entrepreneur making his /her efforts to create a successful entrepreneur fail.

Credit access refers to a situation whereby an entrepreneur or a potential entrepreneur is timely offered capital with or without collateral and on favorable terms by available financial institutions.

Economic development activities encompassing but not limited to trade and industry towards increasing resources for access by majority of the society for their well-being.

Entrepreneurial framework refers to the conditions that include the availability of financial resources for starting new business ventures, government policies and programs to support new business ventures, level of education and training who wish to be or already are entrepreneurs, access to professional support service and physical infrastructure, internal market openness, as well as cultural and social norms.

Entrepreneurship refers to a process through which individuals identify opportunities, allocate resources, and create value. This creation of

value is often through the identification of unmet needs or through the identification of opportunities for change.

Gender

is a socially constructed experience, not biological imperative. Sociologists distinguish between the terms sex and gender to emphasize this point.

Self-employment;

Self-employment refers to anyone who works for himself or herself but for anyone else except under arm's length contracts (OECD, 2001).

Stereotyping

refers to the community or peoples beliefs about the capabilities of women. Social Cultural Factors refer to societal traditions, beliefs that influence how a certain group of people behave.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter focuses on the definition and concept of women entrepreneurship. It also addresses the factors that influence women participation in entrepreneurial activities which include individual factors, socio-cultural factors, economic factors and security factors on. The chapter also presents the theoretical and conceptual framework of the study.

2.2 Concept of women entrepreneurship

Entrepreneurship is recognized as an integral component of economic development and a crucial element in the effort to lift countries out of poverty (Wolfenson, 2001). Entrepreneurship is a driving force for economic growth, job creation, and poverty reduction in developing countries. They have been the means through which accelerated economic growth and rapid industrialization have been achieved (Harris et al, 2006; Sauser, 2005). Furthermore small scale business has been recognized as a feeder service to large- scale industries (Fabayo, 2009).

Women entrepreneurs around the world contribute numerous ideas and a great deal of energy and capital resources to their communities, and generate jobs as well as create additional work for suppliers and other spin-off business linkages (Common Wealth Secretariat, 2002). Siwadi and Mhangami (2011) adds that it is undeniable that women entrepreneurs are the major actors in that sector and contributors to economic development and are becoming increasingly visible in the local economies of the developing counties. Promoting women's economic and political empowerment has gained greater attention over the last three decades (Yeshiareg, 2007).

Women entrepreneurs in Kenya are the key to economic growth because they are generating employment. But women owned businesses could contribute more than what they are doing today. A growing amount of research shows that countries that fail to address gender barriers are losing out on significant economic growth. Without increased attention to the gender dimensions of economic development, Kenya is therefore unlikely

to meet its growth targets. This therefore demonstrates that addressing gender barriers in Kenya could generate significant economic growth for the country. Women entrepreneurs in Kenya are generating employment and economic growth but women-owned businesses could contribute more. The Kenyan government recognizes that women entrepreneurs have not been on an equal footing when it comes to their access to opportunities and assets but it has yet to effectively address the barriers facing women in business (Athanne, 2011).

2.3 Factors that influence women participation in entrepreneurial activities

Women entrepreneurs face a series of challenges right from the beginning till the end of enterprise functions. Being a woman itself poses various problems to a woman entrepreneur. Women face challenges which are as an effect of their individual factors, socio-cultural factors, economic factors and security factors. The following section discusses the above factors that influence women participation in entrepreneurial activities.

2.3.1 Influence of individual factors on women participation in entrepreneurial activities

Women being the backbone of rural economies in developing countries and specifically in Africa, play a significant role to ensure their families' well being. This is seen in terms of providing food, shelter, health and education for the children. Being the majority (about 55%) of the rural population, their role is crucial in bringing about change in their communities. Most of the rural women provide for their families through subsistence farming and other agricultural activities supplemented by petty trade or micro enterprises. Agriculture, which is practiced mainly for home use, takes various forms such as, keeping chicken, growing vegetables, tending the family garden and small-scale horticulture for the market place, among others (Antal & Israeli, 2003).

Several factors may influence the decision for or against women entrepreneurship. Literature cites amongst others, personal characteristics, finance, and business characteristics as the most important ones (Naser et al., 2009). These factors are reviewed in the following sections.

One of the main factors affecting women entrepreneurship and that is widely documented in the literature concerns their personal characteristics. In general, women embrace entrepreneurship between the age range of 31- 44 (Nearchou-Ellinas & Kountouris, 2004) indicating that women start running their businesses at an older age. This late entry may be explained by several factors including, family obligations (Trihopoulou & Sarri, 1997) and glass ceiling factors (Kephart & Schumacher 2005). However, other studies indicate that more women are now starting business at a much earlier age. In a recent study on Nigerian women entrepreneurs, the authors found that nearly half of their sample of women entrepreneurs started their business between 19-24 years old (Mordi et al., 2010). It is observed that age has an impact on how one approaches his environments and activities. Young people are very aggressive, impatient, and ready to take risks, may influence on business practice of the entrepreneurs. Individuals are socialized to behave in ways that meet with the approval of their role set, example, a young person with business owning parents may well be expected to join family business and not to do so would create a vacuum in the business. If we accept entrepreneurs requires ideas, opportunities, resources, skills, and motivation for success then the social structures and situations to which they are expected will impact on the choice process. Simon (1998) found that age has an impact and perceived entrepreneurial skills are acquired overtime and consequently age has an impact on the entrepreneurship e.g. it has been suggested that many aged thirty or less may not have acquired sufficient organizational experience while those aged forty five years or more may no longer possess the required energy. However, Longenelker (1999) said that there are no hard or fast rules concerning the right age for starting business.

Regarding education, most studies are inconsistent about education and women business owners. Findings from various studies researching women entrepreneurs indicate that the level of education of women entrepreneurs is high. In the study conducted in Greece, Sarri and Trihopoulou (2005) indicate that the level of education is quite high and the authors pointed out that at least 42% of women entrepreneurs in Greece are graduates. However, during a conference organized by the Organization for Economic Cooperation and Development (OECD) in July 2004 participants reported that well-educated women

are less likely to become entrepreneurs (Naser et al., 2009) suggesting that women entrepreneurs have a low education level.

Lack of sufficient education and training for women is an impediment to women participation in entrepreneurial activities. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tended to affect effective performance in later life. Most of the women in rural areas and marginalized areas such as Manderla are isolated socially; lack previous work experience, and access to enterprise information and marketing facilities which the men entrepreneurs acquire. The excessive demand on their time as wives, mothers and 'managers' of the home front due to their chores, make it nearly impossible to successfully operate an enterprise. This is besides their position in the family and the structure of power relations (Carter, 2000).

Lack of accurate information on the new markets and market segments, and the ever increasing demands by clients for variety pose challenges to the women entrepreneur. This, coupled with lack of knowledge on business management, inadequate resources and support mechanisms from spouses are adverse limitations (Woldie & Adersua, 2004). The other factors that influence women participation in entrepreneurs includes need for effective communication to negotiate/bargain favorably, management of debtors, proper record keeping and issues to do with domestic matters such as balancing a woman's role in the home and the enterprise expectations (Woldie & Adersua, 2004).

Women have limited access to vocational and technical training in South Asia. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. South Asia is characterized by low enrolment among women in education, high dropout rates and poor quality of education.

As far as marital status is concerned, women entrepreneurs tend to be married with children (Nearchou- Ellinas & Kountouris, 2004), which also explains to some extent their late entry in entrepreneurial activities. Women in many parts of the world are very emotionally attached to their family responsibilities. They are supposed to attend to all the domestic work, to look after the children and other members of the family. They are over burdened with family responsibilities like extra attention to husband, children and in

laws which take away lots of their time and energy (Schein & Mueller, 1992). In such situation, it will be very difficult to concentrate and run the enterprise successfully (Schein & Mueller, 1992).

Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business (Starcher, 1996). The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again. The result is that they are forced to rely on their own savings, and loan from relatives and family friends. For example in India women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations.

Pressure to run a home, look after children and care for the husband and family limit women. Negative economic development impacts negatively on women as they have to cope with taking care of children, often as single parents (Morris & Brenan, 2003). One other challenge is the responsibility of providing for the extended family and relatives. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide (Powell & Graves, 2003).

According to Capowski (1992) women entrepreneurs are predominant in the service industry, which is attributed to the “traditional” female upbringing. Similarly, Kepler and Shane (2007) and Brush et al., (2006) suggest that female-led businesses are more likely to be found in personal services and retail trade and less likely to be found in manufacturing and high technology. Since their young age women are expected to help in

the home and have been educated to be service-oriented, which explains why entrepreneurial activities are concentrated in the services sector. Thus, the choice of industry is based on their previous life experiences which reflect their personality and values. In addition, due to social factors, women tend to choose specific sectors that are considered to be acceptable for women, and because they face certain barriers in other sectors (Mirchandani, 1999). With regards to the relationship between choice of sector and previous experience, studies carried out seem to suggest that there is a positive relationship since it is viewed as less risky to enter into a business in which the entrepreneur has prior knowledge. Bosma et al., (2004) found that the industry experience of the entrepreneur increases firm survival, firm profits, and firm employment. Likewise, (Gimeno et al., 1997) also found that experience in related businesses had a positive effect on performance.

Previous research indicates that several factors influence business performance which includes among many others: their professional background, their entrepreneurship capabilities and preferences, cultural and religious beliefs, as well as the technology and micro –environment (Makhbul, 2011).

Entrepreneurship involves some level of risk taking. For women in the rural areas and in marginalized areas such as Mandera, gender stereotyping, perception of self, lack of confidence and assertiveness appeared to be major barriers. The fear to risk was a big hindrance. The status of women in a patriarchal social structure made women dependent on males in their lives –husbands or fathers –and family resistance was a major disincentive to business start-up. Other close male family members often made decisions for women hence going against the independent spirit of entrepreneurship (Watson, 2001).

Motivation refers to those forces operating within an individual which compel him to act in a certain manner (Monnappa, 2008). Work has different connotations to different people. Some people will consider some types of work as hobbies or play while others will not participate in a play unless for pay. Mostly, the motives that drive people to work are intrinsic. They have a need for achievement which is the desire to accomplish a task or goal which then gives them satisfaction. Among the early proponents of motivations, Maslow's Hierarchy of needs is of special significance in work related issues. It has five

progressive needs structure that explains individuals drive, that is physiological, social, ego, and self-actualization (Monnapa, 2008).

Satisfaction is encouragement that leads to graduates and later workers to display significant improvements as it forms a great deal of self-perception (Child, 1997). Self-perception is what one brings to a specific event. The attributing factors are both environmental and personal. These attributors are for example aptitude effort, chance, mood, fatigue, health, teaching methods, research methods among others. Monnapa (2008) explains the effects of good self-perception on business entrepreneurship.

2.3.2 Effect of socio-cultural factors on women participation in entrepreneurial activities

Cultural values play a role in shaping the institutions in a country. Values and beliefs shape behavior and, accordingly, may be assumed also to influence the decision to become self-employed (Mueller & Thomas, 2000). More deeply rooted cultural values can also be linked to entrepreneurship. Hofstede (2001) distinguishes between several cultural indicators, including power distance, individualism, masculinity, uncertainty avoidance and long-term versus short-term orientation. Of these dimensions, in particular power distance, individualism and uncertainty avoidance have been studied in relationship to entrepreneurship (Wennekers et al., 2002).

Gender differences in entrepreneurial activity are well documented in the literature (Brush, 2007). Though in recent years the number of women entrepreneurs has increased dramatically (De Bruin, Brush and Welter, 2006), empirical evidence indicates that still almost twice as many men as women become entrepreneurs, and that these differences are consistent across countries (Watkins & Watkins, 2001). However, entrepreneurship scholars have limited understanding of the factors and decision processes that influence men and women differently to pursue (or not) entrepreneurship and become self-employed (Lituchy & Reavly, 2004).

Discussions in the entrepreneurship literature suggest that glaring and persistent differences between men and women's entrepreneurial activity may be associated with gender characterization (Carter, Anderson, & Shaw, 2001). More specifically, scholars argue that socially constructed and learned ideas about gender and entrepreneurship limit

women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to generate personal savings, have credit histories attractive to resource providers, or engage the interest of loan officers, angel investors, and venture capitalists (Gatewood, 2005). These factors are believed to interact to influence the kinds of ventures men and women entrepreneurs start as well as its subsequent development. For example, women entrepreneurs are more likely than men to have businesses (often in the service or retail sector) that are smaller, slower-growing, and less profitable (Carter et al.), which in turn then reinforces the stereotypical image of men and women in self-employment (Carter & Williams, 2003).

The stereotypical characteristics attributed to men and women in society influence the classification of various occupations as masculine or feminine, which tends to affect people's aspiration and inclination toward such jobs (Cejka & Eagly, 1999). For example, men, compared with women, are assumed to and tend to be more inclined to participate and excel in mathematics and science, while women, compared with men, are more inclined toward arts and languages (Nosek, Banaji & Greenwald, 2002). Scholars interested in the relationship between gender and career choices contend that men and women's preferences are a reflection of their knowledge about gender-related characteristics associated with the task (gender-role stereotypes) as well as their identification with masculine or feminine characteristics (gender identification).

In the organizational literature, upper management is believed to be a "manly business" while secretarial jobs are seen as "woman's work" (Heilman, 2001). These stereotypical representations and valuations of what is "men's work and women's work" reflect and promote sex segregation in employment (Marlow & Carter, 2004). Thus, occupations dominated by members of either sex are seen as predominantly masculine or feminine and success in these occupations is believed to require correspondingly stereotypical characteristics. More often than not, the jobs that carry with them power, prestige, and authority in a society are stereotyped as masculine (Marlow, Carter & Mirchandani, 2004).

While many women are succeeding in business, they are still constrained by the gender values, norms and stereotypes in the environment in which they operate. Because of their reproductive roles they tend to be responsible for business as well as for most of the

unpaid work in the household (domestic responsibilities such as cooking, cleaning and caring for children and other household members). They have less time to devote to their work and they are less mobile. Women also face social and cultural barriers, because the overall perception in society is that a woman's main duty is to be a good housewife and mother. Women are also often perceived as weak, passive and irrational (Schein and Mueller, 1992).

Religious orientation is another factor that influences women participation in entrepreneurial activities. Both male and female can respectively work in or outside the home and in any suitable area which is required in order to survive. Many Ulama (Islamic clergy) refer to verse 34 of An-Nisa as an argument for backing up male superiority over women and as a reason, why women should not be involved in public activities and why they cannot be leaders: "Men are the protectors and maintainers of women, because God has given the one more (strength) than the other, and because they support them from their means". In "Surat al-Ahzab", it is stated that women should stay at home. However, in other verses of the koran and "hadiths, it is stated that women and men share equal rights and opportunities in the public sphere (At-Taubah 71).

Abubakar (2005), head of the Syari'at Office in Banda Aceh, argues within the "Syari'at" regulations in Aceh women are authorised in the same way as men to take action in the public sphere as well as in politics. However, he assumes that women because of their family responsibilities feel safer, if they can stay at home and avoid public activities. He follows the same line as Muhammad (2004), when he says that in his understanding Islam provides equal opportunities for men and women. Furthermore, he states that, if in daily life the space for public activities (in politics, the economy, etc.) given to women is smaller than for men, this is not in coherence with Islam, but related to the perception and habits of the population.

Discrimination is another social cultural factor that may hinder women participation in entrepreneurial activities. Even when women entrepreneurs do approach banks for financing, they tend to face discrimination. Women report that bank officials tend to ignore them in meetings and prefer speaking to their husbands or male business partners. The fact that banks engage in gender bias prevents many women from even approaching them. Some women get so discouraged that they do not bother to seek bank financing and

turn instead to informal savings groups. Gray (1996) adds that the women's major problem during the start-up is the credit discrimination. A woman is not allowed own land without her husband's or father cosignatory. Although inheritance laws were revised with the succession Act of 1981, women have rarely inherited land and other property in their own right. This means that they lack title deeds which are still the most commonly used form of security for borrowing money, Women own only 1 percent of Kenya's land (5-6 percent) is held under joint names usually with husband. (World Bank report)

Entrepreneurship always involves some level of risk taking. For women in the rural areas, gender stereotyped perception of self, lack of confidence and assertiveness appear to be major barriers. The fear to risk is a big hindrance. The status of women in a patriarchal social structure makes women dependent on males in their lives –husbands or fathers – and family resistance is a major disincentive to business start-up. Other close male family members often make decisions for women hence going against the independent spirit of entrepreneurship. In addition, women are usually less educated than men, making them less well equipped to manage a business Common Wealth Secretariat (2002).

2.3.3 Influence of economic factors on women participation in entrepreneurial activities

The experiences the women entrepreneurs have in running their businesses include such problems as lack of enough capital, difficulties in transportation and marketing, the perishability of some commodities and competing demand related to household chores, difficulties in licensing procedures, finding staff with the right skills, willing to work for a small firm can be a problem, as is ensuring they have the time to update their skills and keep up with developments in the field.

(<http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/crafts-micro-enterprises/>)

Inadequate access to finance is another factor that influences women participation in entrepreneurial activities. The greatest barrier facing women entrepreneurs in Kenya is access to finance is an issue because of requirements of collateral. In Kenya only 1% of women own property and that makes it very difficult for women to provide collateral for banks. Most women who venture into businesses in the rural areas and need financing

lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification Athanne (2011). The financial aspects of setting up a business are without doubt the biggest obstacles to women (Zororo, 2011).

Access to finance is a key issue for women. Accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers (Mahbub, 2000).

The ability to tap into new markets requires expertise, knowledge and contacts. Women often lack access to training and experience in on how to participate in the market place and are therefore unable to market goods and services strategically. Thus, women-owned SMEs are often unable to take on both the production and marketing of their goods. In addition, they have often not been exposed to the international market, and therefore lack knowledge about what is internationally acceptable. The high cost of developing new business contacts and relationships in a new country or market is a big deterrent and obstacle for many SMEs, in particular women-owned businesses. Women may also fear or face prejudice or sexual harassment, and may be restricted in their ability to travel to make contacts (UNECE, 2004).

Women entrepreneurs often lack information about how to get a loan, lack the necessary collateral to obtain one and /or face discriminatory laws or practices related to finance and credit Common wealth secretariat (2002) Finding the finance to get a new business going, or to grow an existing one is a difficult challenge.

(<http://ec.europa.eu/enterprise/policies/sme/promoting-entrepreneurship/crafts-micro-enterprises/>)

Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a

woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or women-majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

Most women have little access to policymakers or representation on policymaking bodies. Large companies and men can more easily influence policy and have access to policymakers, who are seen more as their peers. Women tend not to belong to, and even less reach leadership positions in, mainstream business organizations, limiting their input into policymaking through lobbying. Women's lack of access to information also limits their knowledgeable input into policymaking (UNECE, 2004).

ILO (2008) added that the key factors that affect women entrepreneurs' performance especially in developing continents like Africa are: vulnerability of women to adverse effects of trade reform; restraints with regard to assets (land); lack of information to exploit opportunities; and Poor mobilization of women entrepreneurs; lack of management skills; lack of awareness among young women of entrepreneurship as a career option; conflicting gender roles; gender inequality inappropriate technology; and constraints at the legal, institutional and policy levels .

Makokha (2006) adds that women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. Kinyanjui (2006) records that some entrepreneurs felt that it was difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans. Loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Consequently, most women entrepreneurs are likely to have multiple short-term loans to cater for both businesses and social needs. Studies have shown that loans to MSE entrepreneurs only satisfy a fraction of their financial needs (Women Entrepreneurs in Kenya, 2008). Formal financial support is seen to be too expensive for

many women entrepreneurs and hence they treat this as a last resort. (Stevenson & Stonge, 2005). Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification (Farartri, 2006).

2.3.4 Effects of security factors on women participation in entrepreneurial activities

Insecurity has many negative social and economic implications that can erode a society's social capital by increasing fear, reducing the quality of life, and contributing to vigilantism. In Kenya, the pastoralist communities occupy the largest percentage (over 70%) of the country's total land area. The population of the livestock keeping (pastoralist) communities in Kenya is estimated at about 20% of the total population of the country (i.e. about 7.5 million people out of the total 38,610,097 million) (Kenya Population and Housing Census, 1999) Most of these people occupy the vast Arid and Semi-Arid region of Northern Kenya. They keep cattle, camel, goat, sheep and donkeys (Kratli, & Swift, 1999). The Northern Kenyan pastoralists are nomadic ethnic groups that are highly mobile. These are mainly Turkana, Samburu, Pokot, Borana, Rendille, Orma and Somali clans. They move from one area to another in search of pasture and water for their livestock. Their movements are not restricted to one area or even country as they move into and out of neighboring countries such as Somalia, Ethiopia, Sudan and Uganda. These movements are one of the major sources of misunderstanding and conflict between them and their neighbors (Kratli, & Swift, 1999).

According to Khadiagala, (2003), Conflicts and banditry are common across much of the arid lands of northern Kenya, where firearms are increasingly common among pastoralist communities. In 2009 alone, such violence claimed more than 354 lives, according to the UN Office for the Coordination of Humanitarian Affairs (OCHA), Kenya. In the northeastern Isiolo region, drought management officer Paul Kimeu told IRIN: "People are no longer attacked using spears and arrows. Sometimes very sophisticated guns are used, increasing fatalities." According to OCHA, the onset of the short rains, from mid-October to December, tends to increase the likelihood of cattle raids and thus conflict, because this is when pastoralists restock their herds and it also when rites of passage take place, increasing the demand for livestock.

Weapons entering Kenya from neighboring war-torn countries are making raids increasingly dangerous and sophisticated. In addition to the traditional raiding, conflicts in the region have now taken an economic and political perspective. The above factors have compounded and complicated the whole conflict management process, especially when remoteness and the nomadic nature of the pastoralists are taken into account. With this kind of scenario, the positive impacts made by women in business enterprises in these areas are being affected negatively (Mburugu, & Hussein, 2002).

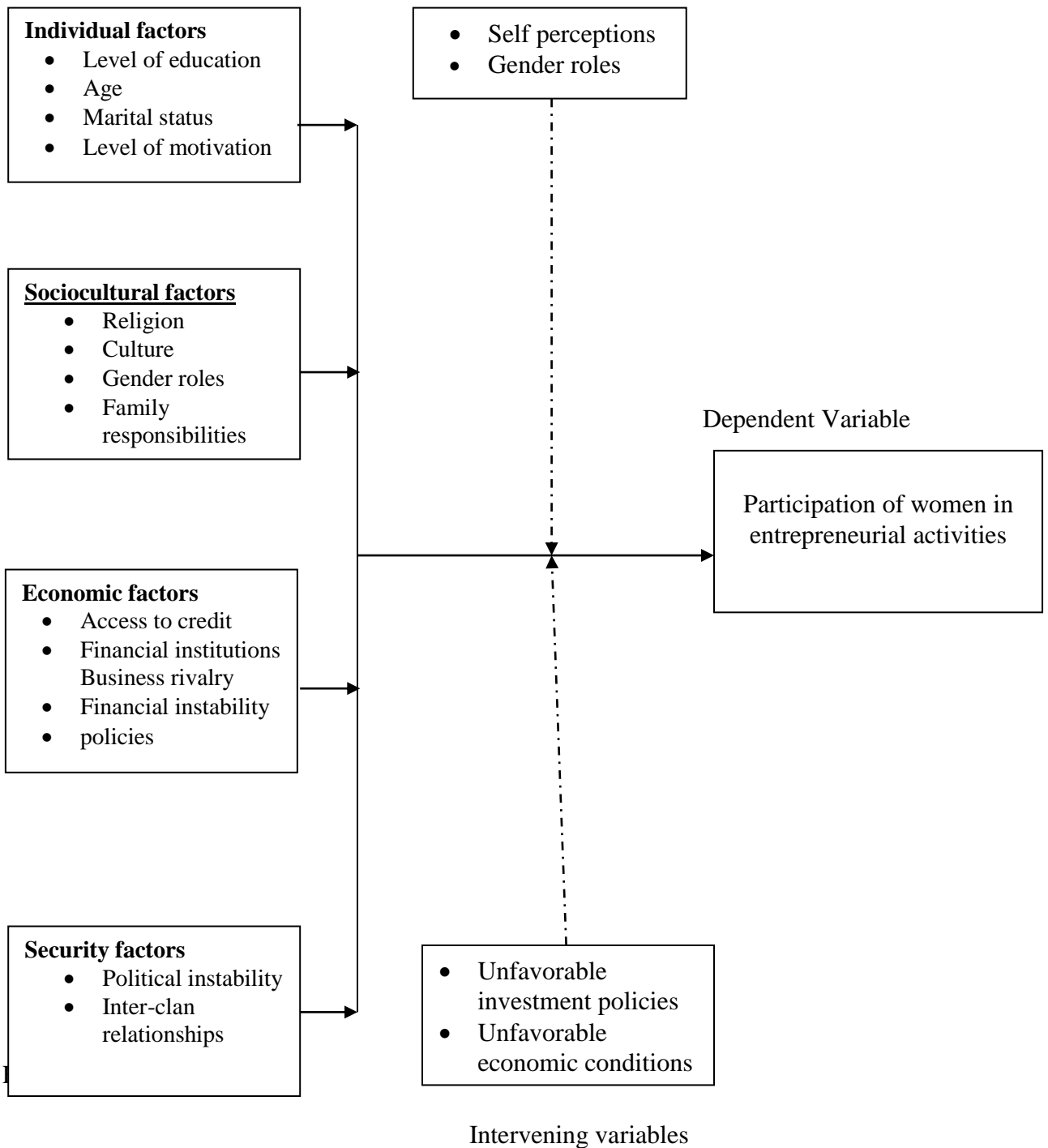
According to Coalition for Women's Human Rights in Conflict Situations (2003) in many cultures, moreover, it is women who have the most to gain from economic development, and are thus particularly disadvantaged when these resources are diverted during armed conflict. Evacuation, although desirable in many ways, can lead to considerable hardship. Evacuees are generally exposed to foreign-and often inadequate-living conditions and, consequently, tend to be more prone to accidents, injuries, and disease. There may also be an increased risk of pregnancy as contraception is generally not readily available, and women are likely to be dislocated from many basic health services.

When there is insecurity it will be difficult for women to participate in entrepreneurship. Loss of human life, property, displacements of large segments of the communities, disruption of socio-economic activities and livelihoods, increased hatred between communities, environmental degradation and threat to water catchments areas, increased economic hardships as a result of loss of business. Insecurity shatters the comfort of predictable daily routines and expectations (United Nations, 2000).

2.5 Conceptual framework

Independent variables

moderating variables



The conceptual framework presented in figure above shows the diagrammatical representation of the interrelationship among variables of the study. The figure presents the factors that are perceived to influence women participation in entrepreneurial activities in Mandera Township, Mandera central division. The framework shows that women participation in entrepreneurial activities is affected by several perceived factors which include Individual factors such as level of education, age, marital status and level of motivation; sociocultural factors such as religion, culture, gender roles and family responsibilities; economic factors such as access to credit, business rivalry, financial instability and financial institutions policies; and lastly security factors which include political instability and inter-clan relationships. These are the independent variables which, when manipulated had an impact on how women participate in entrepreneurial activities. The moderating factors between the independent variables and the dependent variable are women self perceptions and their gender roles while the extraneous variables are the unfavorable investment policies and unfavorable economic conditions. These were the variables which the researcher has not control over but have an impact on the dependent variables. For example it was not possible to control the government investment policies and economic conditions but these had an impact on women participation in entrepreneurial activities.

CHAPTER THREE

RESEARH METHODOLOGY

3.1 Introduction

This chapter presents the research methodology for the study under the following headings: research design, target population, sampling techniques and sample size, research instruments, validity of instruments, reliability of instruments, data collection procedures and data analysis techniques.

3.2 Research Design

Descriptive survey research design method was used to carry out the study. The study employed both qualitative and quantitative approaches. Descriptive survey research sought to obtain information that describes existing phenomena by asking individuals about their perceptions, attitudes, behavior or values (Mugenda & Mugenda, 2006). Descriptive research design is a scientific method which involves observing and describing the behavior of a subject without influencing it in any way. Descriptive research design was a valid method for researching specific subjects and as a precursor to more quantitative studies. Descriptive survey suited this study because the populations in question are large and it was difficult to observe the characteristics of each individual. It also helped in collecting original data on women entrepreneurship since the data in this area is scare. This design allowed the researcher to generate both numerical and descriptive data that was used in measuring relationships between variables. Qualitative research allowed the researcher to exercise judgment and do appraisal and interpretation of the relationships that reveal themselves as a constitutive of various human activities. Such activities allowed the research determine and attach meaning and significance within wider paradigm of knowledge. Quantitative research was used in this study in order to obtain statistical data that which enabled comparison and analysis of information using statistical methods. The researcher used both qualitative and quantitative research methods in order to reduce bias.

3.3 Target Population

Population consists of a group that share common characteristics from which individuals or units of analysis are then chosen out of the population for the study, i.e. such a sample consists of a small portion of the total group that made up the study (Fox and Bayat, 2007). The target population of this study was 138 women entrepreneurs in retail shops, clothes business, service rendering businesses and women engaged in livestock businesses.

3.4 Sample and Sampling Procedures

3.4.1 Sample and Sample Size

Sampling means selecting a given number of subjects from a defined population as representative of that population. Gay (2003) recommends that when the target population is small (less than 1000 members), a minimum sample of 20% is adequate for educational research. A sample is a portion of large population, which is thought to be representative of the larger population. Sampling is that part of statistical practice concerned with the selection of individual observations intended to yield some knowledge about a population of concern, especially for the purposes of statistical inference (Mugenda and Mugenda, 2006). The study employed combination of cluster and simple random sampling; the study area was clustered based on their geographical location, in each location, businesses owned by women was clustered based on business types i.e. retail shops, cloth businesses, Service rendering businesses and livestock businesses. The sample comprised of 138 respondents drawn from Hardware business, clothes, Livestock, Retail shops and from service rendering businesses.

3.5 Data Collection instruments

Various methods was used to collect all the relevant data for this study, including; questionnaires, interviews and focus group discussions. The main data collection tools used in this study was questionnaires.

3.5.1 Questionnaire

Data was collected using questionnaires because they allowed the researcher to reach a large sample within a limited time. Borg and Gall (1989) observes that questionnaires are

used to obtain descriptive information from a larger sample. It also ensures objective replies due to its confidentiality. They also helped the researcher to compare responses given to different items and hence minimize subjectivity and makes possible to use quantitative analysis. (Mugenda & Mugenda 2006).

The researcher used both open ended and structured questionnaire, open ended allowed respondent to respond in depth information using their own words, while structured questionnaire are easy to complete and do not put off respondents. The questionnaire collected both quantitative and qualitative data. Qualitative data was collected through close ended (structured) while quantitative data was collected through the open ended (unstructured items in the questionnaires).

3.6 Data collection Procedures

Data collection started with acquiring permission from the University of Nairobi through Academic Supervisor. The researcher proceeded to the field to administer the research instruments. The researcher undertook some reconnaissance prior to the actual study to familiarize himself with the study area and build rapport with the respondents. He thereafter visited the township of the study and sampled respondents. During the study the questionnaires was administered to the respondents and collected the same day or the following day. For the case of respondents who were illiterate, the questionnaire were explained to them in the language that they understand and assisted to fill appropriately. During the study primary and secondary sources was collected and used in making various recommendations and conclusions. Primary data for the study was gathered using a structured questionnaire. Secondary data was obtained from secondary sources such as books, academic journals, magazines, newspapers and internet.

3.7 Validity and Reliability of Research Instruments

3.7.1 Validity

Validity is the degree to which the research instruments was appropriately and accurately measure what they were supposed to measure (Orodho, 2005). In this study, piloting of the instruments was done in ten business units owned by women that were not to be included in the study to validate them and to determine their accuracy, clarity and

suitability. Piloting of the instruments helped check how far the measuring instruments was a representative of the full content of the concept being studied. Based on the analysis of the piloting, modification and removal of ambiguous questions, inaccurate responses or indicated weaknesses were done to attract appropriate responses from the respondents. Content validity was established through consultations and discussions with the research supervisor in the University of Nairobi.

3.7.2 Reliability

Reliability is the degree of consistency to which a research instrument measures whatever it is intended to measure or how it yields similar results over a number of repeated trials (Orodho, 2005). The reliability of questionnaires was established through the test-retest procedure. Questionnaire was first tested in ten randomly selected women owned businesses in Mandera Township not in the study sample. A period of two weeks was allowed before the tools were administered again for a retest. Sampled responses from the test and the retest were analyzed using means, frequencies and percentages that produced scores which helped check whether the two processes give similar results. The scores were then correlated using Pearson's Product Moment Correlation Coefficient as an estimate of reliability. A correlation coefficient of above 0.7 implied that the items in the instruments correlated highly among themselves hence consistent. The procedure helped in modifying and removing a few ambiguous responses or weaknesses and hence produced revised instruments used in the actual study.

3.8 Methods of Data Analysis

Data analysis followed after the data had been collected. The research yield both qualitative and quantitative data from the structured and the unstructured items. Coding was done for the structured items. Coding was usually done through which categories of data are transformed into symbols that was tabulated and counted (Kothari, 2004). The analysis of the coded data was done using the Statistical Package for Social Sciences (SPSS) software. The data were analyzed using appropriate descriptive statistics and inferential statistics. The responses were then summarized and presented in frequency distribution tables while frequencies (f), percentages (%) were used to present the findings.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the analysis of data that was gathered from the field. The chapter is divided into several sections. These include the response rate of the respondents, demographic data of the respondents and the analysis of data based on the research objectives. The items in the questionnaires were grouped into themes on the research objectives.

4.2 Response rate

This section of the chapter presents the response rate of the targeted population namely the women entrepreneurs in Mandera Township. Out of the 138 questionnaires administered to the women entrepreneurs in Mandera Township., 132 (95.0%) were returned. The return rate was above 80% and hence was deemed adequate for data analysis.

4.3 Demographic data of the respondents

This section presented the demographic information of women. The demographic information of the women was based on, age, marital status, highest level of education, income, the number of children and their occupation. Table 4.1 shows age of the women.

Table 4. 1 : Distribution of women according to age

Age	F	%
Below 25 years	17	12.9
26 – 30 years	33	25.0
31 – 35 years	41	31.1
36 – 40 years	21	15.9
41-45 years	9	6.8
Above 46 years	11	8.3
Total	132	100.0

Data shows that 41(31.1%) of women were aged between 31 and 35 years, 17(12.9%) of women were below 25 years, 33(25.0%) of women were aged between 26 and 30 years. The data further indicates that 21(15.9%) of women were in the age bracket of 36 and 40 years while 11(8.3%) of women were above 46 years. The data shows that majority of the women were relatively old and hence could have been in enterprises for longer duration and hence were able to provide information on the factors that influence Women participation in entrepreneurial activities. This agrees with (Nearchou-Ellinas & Kountouris, 2004) who indicated that women embrace entrepreneurship between the age range of 31-44. This also indicates that women start running their businesses at an older age. This late entry may be explained by several factors including, family obligations.

Table 4.2 shows the level of education of the women.

Table 4. 2: Distribution of women respondents according to the level of education

Education level	F	%
None	63	47.72
Primary	32	24.24
Secondary	29	21.96
College	8	6.06
University level	0	0
Total	132	100.0

Data shows that 63 (47.72%) of women had no education, 32 (24.24%) of women had primary education, 29 (21.96%) of women had secondary education. Data further shows that 8 (6.06%) of women had college education while none of women respondents had university education level. This implies that the women lacked adequate knowledge which is significant factor in contributing to business economic growth. Lack of sufficient education and training for women is an impediment to women participation in entrepreneurial activities. Asked to indicate their marital status, they responded as Table 4.3.

Table 4. 3: Distribution of women respondents according to marital status

Marital status	F	%
Single	18	13.7
Married	91	68.9
Divorced	10	7.6
Widow/widowed	13	9.8
Total	132	100.0

Majority 91 (68.9%) of women were married, 18 (13.7%) of women were singles, 10 (7.6%) were divorced while 13 (9.8%) of women were widowed. The study further sought to establish the women occupation. Table 4.4 tabulates the findings.

Table 4. 4: Distribution of women respondents according to occupation

Business category	F	%
Clothes	23	17.4
Livestock	3	0.2
Retail shops	84	63.6
Service rendering businesses	22	16.6
Total	132	100

Table 4.4 shows that majority 84 (63.6%) of women had retail shop, 23 (17.4%) of women had clothes business, 22 (16.6%) of women had service rendering business while a significant number 3 (0.2%) of women owned livestock business. Table 4.5 tabulates the number of children of women in the study.

Table 4. 5: Distribution of women respondents according to number of children

Number	F	%
0	18	13.6
1-2 Children	21	16.0
2-4 Children	46	34.8
4-6 Children	39	29.5
More than 6 children	8	6.1
Total	132	100.0

Data shows that 18 (13.6%) of women had no children, 21 (16.0%) of women had between 1 and 2 children, 46 (34.8%) of women had between 2 and 4 children, 39 (29.5%) of women had between 4 and 6 children while 8 (6.1%) of women had more than 6 children.

This indicates the women had to carry out business to provide for their families through micro enterprises.

Table 4. 6: Distribution of women according to income per month

Amount	F	%
Below 1000ksh	3	2.3
1001-2000	13	9.8
2001-3000	2	1.5
3001 – 4000	19	14.4
4001- 5000	10	7.6
5001 and above	85	64.4
Total	132	100.0

Findings shows that 3 (2.3%) of women earned below ksh1000, 13 (9.8%) of women earned between ksh1001 and 2000, 2 (1.5%) of women earned between 2001 and 3000, 19 (14.4%) of women earned between ksh 3001 and 4000. Data further indicates that 10

(7.6%) of women earned between 4001 and 5000 while majority 85 (64.4%) of women earned above Ksh 5001.

4.4 Individual factors

To establish the effect of individual factors on women participation in entrepreneurial activities, the women were asked to respond to items that sought the same. For example, women respondents were asked whether individual factors have an influence on women participation in entrepreneurial activities. Table 4.7 tabulates the findings.

Table 4. 7: Women responses on whether individual factors have an influence on women participation in entrepreneurial activities

Response	F	%
Yes	125	94.7
No	7	5.3
Total	132	100.0

Majority 125 (94.7%) of women indicated that individual factors have an influence on women participation in entrepreneurial activities while a significant number 7 (5.3%) of women indicated that individual factors does not have an influence on women participation in entrepreneurial activities. These factors may include age where young women are very aggressive, impatient, and ready to take risks which may have an influence on business practice of the enterprises.

Table 4. 8 : Women responses on the influence of individual factors on women participation in entrepreneurial activities

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
	Family assistance influence women participation in enterprises.	76	57.6	35	26.5	8	6.1	10	7.6	3
Business improve quality of family life	61	46.2	54	40.9	7	5.3	7	5.3	3	2.3
I have specific budget for the enterprise	12	9.1	44	33.3	55	41.7	17	12.9	4	3.0
I use the business income sometimes for family needs	35	26.5	53	40.2	26	19.7	16	12.1	2	1.5
I make decisions for time I spend in the household	14	10.6	48	36.4	45	34.1	19	14.4	6	4.5
I make decisions on the source of capital for the business	31	23.5	55	41.7	24	18.2	18	13.6	4	3.0
Marital status influence your business	35	26.5	46	34.8	22	16.7	23	17.4	6	4.5
I have received business training to start, maintain and/or improve my business	21	15.9	28	21.2	15	11.4	43	32.6	25	18.9

Data shows that majority 76 (57.6%) of women strongly agreed that family assistance influence women participation in entrepreneurial activities, 61 (46.2%) of women strongly agreed that business improve quality of family life, 55 (41.7%) of women were undecided on whether they had specific budget for the enterprise. Data shows that 53 (40.2%) of women agreed that they use the business income sometimes for family needs, 48 (36.4%) of women agreed that they made decisions on the time spent in household, 55 (41.7%) of women agreed that they made decisions on the source of capital for the

business while 46 (34.8%) of women agreed that marital status influence your business. The data further shows that 68 (51.5%) of women had not received business training to start, maintain and/or improve their business.

The data indicates that family duties and needs, women marital status and education were the individual factors that influenced the women participation in entrepreneurial activities. This agrees with Carter, (2000) who noted that the excessive demand of women as wives, mothers and ‘managers’ of the home front due to their chores, make it nearly impossible to successfully operate an enterprise. This is besides their position in the family and the structure of power relations.

4.5 Socio-cultural factors

To establish the effect of socio- cultural factors on women participation in entrepreneurial, the women were asked to respond to items that sought the same. For example, the women were asked whether Socio- Cultural factors have an influence on women participation in entrepreneurial activities. Table 4.9 tabulates the findings.

Table 4. 9: Women responses on whether Socio- Cultural factors influence women participation in entrepreneurial activities

Responses	F	%
Yes	125	94.7
No	7	5.3
Total	132	100.0

Majority 125 (94.7%) of women indicated that socio- cultural factors have an influence on women participation in entrepreneurial activities while 7 (5.3%) women indicated that socio- cultural factors does not have an influence on women participation in entrepreneurial activities. This indicates that cultural values play a role in women participation in entrepreneurial activities. Table 4.10 shows women responses on the effect of socio- cultural factors on women participation in entrepreneurial.

Table 4. 10: Women responses on the effect of socio- cultural factors on women participation in entrepreneurial

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
	A woman's job is to stay at home	34	25.8	36	27.3	12	9.1	18	13.6	32
Women should not participate in business	22	16.7	27	20.5	19	14.4	29	22.0	35	26.5
Business should be conducted by men	25	18.9	14	10.6	28	21.2	36	27.3	29	22.0
When a woman ventures into business, her home will not be in order	23	17.4	36	27.3	22	16.7	32	24.2	19	14.4
Women should let men venture into business	18	13.6	29	22.0	37	28.0	31	23.5	17	12.9
A woman should stay at home and look after her family	19	14.4	36	27.3	25	18.9	36	27.3	16	12.1
Entrepreneurship is too demanding for women	19	14.4	51	38.6	26	19.7	24	18.2	12	9.1
At times business makes one work at night and hence may be dangerous for women	36	27.3	44	33.3	18	13.6	24	18.2	10	7.6
Women are not as tough as men to do some businesses	29	22.0	38	28.8	18	13.6	32	24.2	15	11.4

Table 4.10 shows that 34 (25.8%) of women strongly agreed that a woman's job is to stay at home, 35 (26.5%) of women strongly disagreed that a woman should not participate in business, 36 (27.3%) of women disagreed that business should be conducted by men, and that a woman should stay at home and look after her family, the same number of women strongly agreed that at times business makes one work at night and hence may be dangerous for women. Data further shows that 51 (38.6%) of women agreed that entrepreneurship is too demanding for women while 38 (28.8%) of women agreed that

women are not as tough as men to do some businesses. This implies that differences between men and women's entrepreneurial activities were associated with gender characterization. The data further shows that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity.

Table 4. 11: Women responses on the differences between men and women's entrepreneurial activities

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
	Women who involve themselves in business despised by other women	37	28.0	43	32.6	13	9.8	29	22.0	10
Women who join entrepreneurship are said to be competing with men	16	12.1	51	38.6	18	13.6	33	25.0	14	10.6
Women are not able to venture to business since men have already dominate it	20	15.2	39	29.5	31	23.5	29	22.0	13	9.8
Men prevent their wives from going into business	11	8.3	54	40.9	23	17.4	33	25.0	11	8.3
Women are not as tough as men to do some businesses	27	20.5	38	28.8	19	14.4	29	22.0	19	14.4
Men do not give women chance to participate in business	22	16.7	46	34.8	30	22.7	18	13.6	16	12.1

Data shows that 46 (34.8%) of women agreed that men do not give women chance to participate in business, 43 (32.6%) of women agreed that women who involve themselves in business despised by other women, 51 (38.6%) of women agreed that women who join entrepreneurship were said to be competing with men. Data further shows that 39 (29.5%) of women agreed that women were not able to venture to business since men

have already dominate it, 54 (40.9%) of women agreed that men prevent their wives from going into business while 38 (28.8%) of women agreed that women were not as tough as men to do some businesses. This indicates that the stereotypical characteristics attributed to men and women in society influence the classification of various occupations which tends to affect women inclination toward entrepreneurship

4.6 Economic factors

To establish the effect of economic factors on women participation in entrepreneurial, women were asked to respond to items that sought the same. For example, the women were asked if Economic factors influence women participation in entrepreneurial activities. Table 4.12 tabulates the findings.

Table 4. 12: Women responses on whether economic factors have an influence women participation in entrepreneurial activities

Responses	F	%
Yes	122	92.4
No	10	7.6
Total	132	100.0

Data shows that majority 122 (92.4%) of women indicated that economic factors have an influence in women participation in entrepreneurial activities while 10 (7.6%) of women were for the opinion that economic factors does not influence women participation in entrepreneurial activities. Table 4.13 shows women responses on the effect of socio-cultural factors on women participation in entrepreneurial

Table 4. 13: Women responses on the effect of socio- cultural factors on women participation in entrepreneurial

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
	Savings is the main source of financial capital to start my business	55	41.7	46	34.8	14	10.6	15	11.4	2
Inheritance is the main source of financial capital to start my business	4	3.0	43	32.6	31	23.5	47	35.6	7	5.3
Other business activity is the main source of financial capital to start my business	15	11.4	47	35.6	40	30.3	25	18.9	5	3.8
Formal financial institution is the main source of financial capital to start my business	9	6.8	29	22.0	43	32.6	40	30.3	1	8.4
Informal financial institution is the main source of financial capital to start my business	12	9.1	36	27.3	42	31.8	34	25.8	8	6.1
My Spouse is the main source of financial capital to start my business	19	14.4	41	31.1	26	19.7	34	25.8	1	9.1

Table 4.13 shows that 55 (41.7%) of women strongly agreed that savings is the main source of financial capital to start their business, 47 (35.6%) of women disagreed that inheritance was the main source of financial capital to start their business, the same number of women agreed that other business activity was the main source of financial capital to start their business. Data further shows that 43 (32.6%) of women were undecided on whether formal financial institution was the main source of financial capital to start their business while 41 (31.1%) of women agreed that their spouses were the main source of financial capital to start their business. The data shows that most women got their capital through informal ways. This agrees with Athanne (2011) who indicated that

most women who venture into businesses and need finance lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependents also limited opportunities to make savings or undertake business expansion and diversification. There are only two commercial banks in in Mandera Township; there are no micro-finance institutions in Mandera County. The women entrepreneurs rely on the informal financial sector to fulfill their financial service requirements; Merry-go-round (MGR) through which members get fixed cash payments on rotational basis. The money raised through this way is very little and would not be able to adequately finance enterprise requirements.

Table 4. 14: Women responses on the financial capital

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
	My Relatives are the main source of financial capital to start my business	11	8.3	22	16.7	35	26.5	45	34.1	19
I get loan to support my business	13	9.8	29	22.0	28	21.2	32	24.2	30	22.7
Too high interest rate is a challenge of getting a loan	37	28.0	41	31.1	20	15.2	20	15.2	14	10.6
It is too stressful to get a loan	25	18.9	49	37.1	22	16.7	18	13.6	18	13.6
Lack of support from home is a challenge of getting a loan	24	18.2	42	31.8	25	18.9	25	18.9	16	12.1
The Kenya Government have put strategies to support the enterprise	42	31.8	33	25.0	22	16.7	28	21.2	7	5.3

Data shows that 45 (34.1%) of women disagreed that their relatives were the main source of financial capital to start their business, 32 (24.2%) of women disagreed that they got loan to support their business, 41 (31.1%) of women agreed that too high interest rate is a challenge of getting a loan, 49 (37.1%) of women agreed that it was too stressful to get a loan. Data further shows that 42 (31.8%) of women agreed that lack of support from

home was a challenge of getting a loan while the same number of women strongly agreed that the Kenya Government have put strategies to support women enterprise. This implies that the greatest barrier facing women entrepreneurs in Mandera Township is access to finance because of requirements by the banks for collateral when they want to get a loan as well as lack of sharia complaints interest free loans.

This agrees with Mahbub, (2000) who notes that accessing credit, particularly for starting an enterprise, is one of the major constraints faced by women entrepreneurs. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers.

4.7 Security factors

To establish the effect of security factors on women participation in entrepreneurial, the women were asked to respond to items that sought the same. For example, the women were asked whether security factors have an influence women participation in entrepreneurial activities. Table 4.14 tabulates the findings.

Table 4. 15: Women responses on whether security factors have an influence women participation in entrepreneurial activities

Responses	F	%
Yes	120	90.9
No	12	9.1
Total	132	100.0

Table 4.14 indicates that majority 120 (90.9%) of women indicated that security factors have an influence women participation in entrepreneurial activities. This indicates that insecurity has many negative social and economic implications.

Table 4. 16: Women responses on the effect of security factors on women participation in entrepreneurial

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
	When there is insecurity it will be difficult for women to participate in entrepreneurship	75	56.8	35	26.5	6	4.5	7	5.3	9
Whenever there is armed conflict women enterprises are the most affected	51	38.6	38	28.8	20	15.2	18	13.6	5	3.8
Conflicts in this area have an impact to women in business enterprises	61	46.2	34	25.8	9	14.4	14	10.6	4	3.0

Data shows that majority 75 (56.8%) of women strongly agreed that when there was insecurity it was difficult for women to participate in entrepreneurship, 51 (38.6%) of women strongly agreed that whenever there was armed conflict women enterprises are the most affected while 61 (46.2%) of women strongly agreed that conflicts in the area have an impact to women in business enterprises. This implies that women who had the most to gain from economic development are particularly disadvantaged when these resources are diverted during armed conflict.

4.8 Participation of Women in Entrepreneurial Activities

To establish the participation of women in entrepreneurial, the women were asked to respond to items that sought the same. Table 4.16 tabulates the findings.

Table 4. 17: Women responses on whether women participation in entrepreneurial activities was low in the region

Responses	F	%
Yes	104	78.8
No	28	21.2
Total	132	100.0

Majority 104 (78.8%) of women indicated that women participation in entrepreneurial activities was low in the region. This could be associated with women being unable to access capital for their business, security and socio- cultural factors.

Table 4. 18 : Women responses on participation of Women in Entrepreneurial Activities

Statement	Strongly agree		Agree		Undecided		Disagree		Strongly disagree	
	F	%	F	%	F	%	F	%	F	%
Only a few women have been able to participate in entrepreneurial activities	55	41.7	54	40.9	5	3.8	13	9.8	5	3.8
Women entrepreneurship has been low in this region	26	19.7	75	56.8	13	9.8	7	5.3	11	8.3
Women in this region rarely put up business enterprises	17	12.9	58	43.9	26	19.7	26	19.7	5	3.8
It has remained a major challenge for women to operate business enterprises in this region	18	13.6	55	41.7	21	15.9	32	24.2	6	4.5
Women are denied the opportunity to do entrepreneurial work freely	22	16.7	34	25.8	26	19.7	38	28.8	12	9.1
Very few businesses are owned by women in this region	25	18.9	59	44.7	15	11.4	24	18.2	9	6.8

Data shows that 55 (41.7%) of women strongly agreed that only a few women have been able to participate in entrepreneurial activities, majority 75 (56.8%) of women agreed that women entrepreneurship has been low in the region, 58 (43.9%) of women agreed that women in the region rarely put up business enterprises, 55 (41.7%) of women agreed that it had remained a major challenge for women to operate business enterprises in the region. Data further shows that 38 (28.8%) of women disagreed that women were denied the opportunity to do entrepreneurial work freely while 59 (44.7%) of women agreed that very few businesses are owned by women in this region. This shows that women participation in entrepreneurial activities is affected by several perceived factors which include Individual factors such as level of education, age, marital status and level of motivation; socio- cultural factors such as religion, culture, gender roles and family responsibilities; economic factors such as access to credit, business rivalry, financial instability and financial institutions policies; and lastly security factors which include political instability and inter-clan relationships.

When the women in the study were asked to list other factors influencing women participation in entrepreneurial activities, they indicated that religion, lack of education, political and government factors affected them to participate in entrepreneurial activities. Findings further shows that marital status, health status, lack of networks and role models, harsh climatic conditions and lack of technological knowhow were other factors that influenced women participation in entrepreneurial activities

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

The chapter presents the summary of the study, conclusions and recommendations. The study also presents the suggestions for further studies.

5.2 Summary

The purpose of the study was to investigate the factors that influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division. Four research objectives guided the study. Research objective one sought to establish how individual factors influence women participation in entrepreneurial activities, research objective two sought to assess how socio-cultural factors influence women participation in entrepreneurial activities, objective three sought to investigate how economic factors influence women participation in entrepreneurial activities while research objective four sought to determine how security factors influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division. The researcher adopted descriptive survey design in carrying out the study. The target population of the study was 138 women from retail shop, clothes business, Service rendering business and women from livestock business.

5.3 Summary of findings

Research objective one: To establish how individual factors influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division.

Findings on how individual factors influence women participation in entrepreneurial activities revealed that individual factors have an influence on women participation in entrepreneurial activities as indicated by majority 125 (94.7%) of women. Majority 76 (57.6%) of women strongly agreed that family assistance influence women participation in entrepreneurial activities, 61 (46.2%) of women strongly agreed that business improve

quality of family life, 55 (41.7%) of women were undecided on whether they had specific budget for the enterprise. Data shows that 53 (40.2%) of women agreed that they use the business income sometimes for family needs.

The above findings agree with Antal and Israeli (2003) who found that women individual factors such as their age have an influence of how they engage in business. The findings are also in line with Mordi et al., (2010) who stated that young people are very aggressive, impatient, and ready to take risks, may influence on business practice of the entrepreneurs. The findings however contradict those of Simon (1998) who found that age has an impact and perceived entrepreneurial skills are acquired overtime and consequently age has an impact on the entrepreneurship e.g. it has been suggested that many aged thirty or less may not have acquired sufficient organizational experience while those aged forty five years or more may no longer possess the required energy.

Research objective two: To assess how socio-cultural factors influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division.

Findings on how socio-cultural factors influence women participation in entrepreneurial activities revealed that socio-cultural factors have an influence on women participation in entrepreneurial activities as indicated by majority 125 (94.7%) of women. Data further shows that 51(38.6%) of women agreed that entrepreneurship is too demanding for women while 38 (28.8%) of women agreed that women are not as tough as men to do some businesses. The data further shows that gender and entrepreneurship limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity. Data shows that 40 (30.3%) of women agreed that men do not give women chance to participate in business, 43 (32.6%) of women agreed that women who involve themselves in business despised by other women, 51 (38.6%) of women agreed that women who join entrepreneurship were said to be competing with men.

The above findings are in line with Mueller & Thomas (2000) who found that social cultural factors influence women participation in entrepreneurship. The findings are also

in line with Cejka and Eagly (1999) who found that stereotypical characteristics attributed to men and women in society influence the classification of various occupations as masculine or feminine, which tends to affect people's aspiration and inclination toward such jobs. The findings are also in line with Nosek, Banaji & Greenwald (2002) who revealed that gender-related characteristics associated with the task (gender-role stereotypes) as well as their identification with masculine or feminine characteristics which they also referred to as gender identification.

Research objective three: To investigate how economic factors influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division.

Findings on how economic factors influence women participation in entrepreneurial activities revealed that majority 122 (92.4%) of women in the study. Data shows that 55 (41.7%) of women strongly agreed that savings is the main source of financial capital to start their business, 47 (35.6%) of women disagreed that inheritance was the main source of financial capital to start their business, the same number of women agreed that other business activity was the main source of financial capital to start their business. Data further shows that 43 (32.6%) of women were undecided on whether formal financial institution was the main source of financial capital to start their business.

The above findings agree with Zororo (2011) who found that the financial aspects of setting up a business are without doubt the biggest obstacles to women. The findings are also in line with Mahbub (2000) who found that most women have little access to policymakers or representation on policymaking bodies. The findings further agree with Makokha (2006) who found that women entrepreneurs have financial social demands that compete with business capital, leading to a diversion of capital away from business needs. However, they contradict Kinyanjui (2006) who found that women entrepreneurs feel that it is difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans. Loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. However, this contradiction may arise

as a result of the two conventional banks in Mandera Township not providing sharia compliant bank loans as well as cultural factors.

Research objective four: To determine how security factors influence women participation in entrepreneurial activities in Mandera Township, Mandera Central Division.

On the effect of security factors on women participation in entrepreneurial, the study indicated that security factors have an influence on women participation in entrepreneurial activities as indicated by majority of the 120 (90.9%) of women. Data further indicated that majority 75 (56.8%) of women strongly agreed that when there was insecurity it was difficult for women to participate in entrepreneurship, 51(38.6%) of women strongly agreed that whenever there was armed conflict women enterprises are the most affected while 61 (46.2%) of women strongly agreed that conflicts in the area have an impact to women in business enterprises.

The above findings agree with Kratli and Swift (1999) who found that security was a major factors hindering women participation in entrepreneurial activities. The findings also concur with Khadiagala (2003) who found that onflicts and banditry are common across much of the arid lands of northern Kenya, where firearms are increasingly common among pastoralist communities hence hindering wormen who are perceived as at higher risk in engaging in businesses. The findings also concur with United Nations (2000) that when there is insecurity it will be difficult for women to participate in entrepreneurship.

5.4 Conclusions

Based on the findings of the study, individual, social- cultural, economic and security factors have an influence on women participation in entrepreneurial activities. The study concluded that family duties and needs, women marital status and education were the individual factors that influenced the women participation in entrepreneurial activities. Cultural values play a role in women participation in entrepreneurial activities. Differences between men and women's entrepreneurial activities were associated with gender characterization. The study further concludes that gender and entrepreneurship

limit women's ability to accrue social, cultural, human, and financial capital and place limitations upon their ability to be engaged in entrepreneurial activity. The stereotypical characteristics attributed to men and women in society influence the classification of various occupations which tends to affect women inclination toward entrepreneurship as shown by women in the study.

It was also concluded that most women who venture into businesses and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependants has limited opportunities to make savings or undertake business expansion and diversification. Women had fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral.

It was further concluded that women who had the most to gain from economic development are particularly disadvantaged when these resources are diverted during armed conflict.

The study lastly concluded that other factors influencing women participation in entrepreneurial activities included religion, lack of education, political and government factors affected them to participate in entrepreneurial activities. Marital status, healthy status, lack of networks and role models, harsh climatic conditions and lack of technological knowhow were other factors that influenced women participation in entrepreneurial activities

5.5 Recommendations

Based on the findings of the study, the following are the recommendation for the study:

- i. Women in the society especially in the marginalized areas such as Mandera central division made access to enterprise information and marketing facilities which the men entrepreneurs acquire.
- ii. The commercial banks needs to take in to account the women of Mandera Township and the county at large are predominately Muslims hence need to provide Islamic sharia interest free loans.

- iii. Promote community based financial service delivery mechanisms such as Islamic sharia compliant cooperative societies.
- iv. Women entrepreneurs to be made predominant in the service industry
- v. Given the limited business skills of the women entrepreneurs in Mandera Township, it is necessary to put in place business development services for the women entrepreneurs.
- vi. Women fund to have fewer requirements like collateral.

5.6 Suggestions for further study

This researcher takes exception to the fact the study was conducted at Mandera Township, Mandera Central Division and women participation in entrepreneurial activities is a national one. The researcher therefore suggests that the study be conducted in a larger area, or in the whole of Kenya to determine the actual factors that influence women participation in entrepreneurial activities.

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APPENDIX I
TRANSMITTAL LETTER

Abdi Ibrahim Farah
PO Box 55040-00200
Nairobi.
Telephone number: 0722 23 44 59.
24 – Fb - 2014.

Dear participants,

RE: REQUEST TO CARRY OUT RESEARCH

I am Master of Arts (project planning and Management) student at the University of Nairobi. As part of the requirement for the award of the degree, I am expected to undertake a research study on “factors influencing Women participation in entrepreneurial activities in Mandera Township, Mandera Central Division. I am therefore seeking your assistance to fill the questionnaire attached herewith. Kindly complete all the questions.

The research result will be used for academic purposes only and will be treated with confidentiality. The information obtained will be purely for the purpose of this research and the identity of the respondents will be treated as strictly confidential.

Thank you for your cooperation and assistance.

Yours Sincerely,

Abdi Ibrahim Farah

APPENDIX II

QUESTIONNAIRE

(Instruction- Tick where appropriate)

Section 1: Demographic data

1. What is your age?

Below 25 years	[]	26 – 30 years	[]
31 – 35 years	[]	36 – 40	[]
41 – 45 years	[]	Above 46	[]

2. What is your level of education?

None	[]	Primary	[]
Secondary	[]	College	[]
University level	[]	Postgraduate	[]

3. What is your marital status

Single	[]
Married	[]
Divorced	[]
Widow/widowed	[]

4. What is your occupation?

.....
.....

5. How many children do you have?

1-2 Children	[]	3-4 Children	[]
5-6 Children	[]	More than 6 children	[]

6. What is your income per month

Below 1000ksh [] 1001 -2000 []
 2001- 3000 [] 3001 – 4000 []
 4001-5000 [] 5001 and above []

Section 2: Individual factors

1. Do you think individual factors influence women participation in entrepreneurial activities?

Yes [] No []

2. The statement below relate to **individual factors** influencing women participation in entrepreneurial activities. Supplied also are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

Individual factors	SA	A	U	D	SD
Family assistance					
Business improve quality of family life					
I have specific budget for the enterprise					
I use the business income sometimes for family needs					
I make decisions for time I spend in the household					
I make decisions on the source of capital for the business					
Marital status influence your business					
I have received business training to start, maintain and/or improve my business					

Section 3: Socio-cultural factors

1. Do you think socio-cultural factors influence women participation in entrepreneurial activities?

Yes [] No []

2. The statement below relate to **socio-cultural factors** influencing women participation in entrepreneurial activities.. Supplied also are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

Socio-cultural factors	SA	A	U	D	SD
A woman’s job is to stay at home					
Women should not participate in business					
Business should be conducted by men					
When a woman ventures into business, her home will not be in order					
Women should let men venture into business					
A woman should stay at home and look after her family					
Entrepreneurship is too demanding for women					
At times business makes one work at night and hence may be dangerous for women					
Women are not as tough as men to do some businesses					
Men do not give women chance to participate in business					
Women are not able to venture to business since men have already dominate it					
Men prevent their wives from going into business?					
Are women who involve themselves in business despised by other women?					

Section 4: Economic factors o

1. Do you think economic factors influence women participation in entrepreneurial activities?

Yes [] No []

2. The statement below relate to economic **factors** influencing women participation in entrepreneurial activities.. Supplied also are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

Economic factors	SA	A	U	D	DS
Savings is the main source of financial capital to start my business					
Inheritance is the main source of financial capital to start my business					
Other business activity is the main source of financial capital to start my business					
Formal financial institution is the main source of financial capital to start my business					
Informal financial institution is the main source of financial capital to start my business					
My Spouse is the main source of financial capital to start my business					
My Relatives are the main source of financial capital to start my business					
I get loan to support my business					
Lack of collateral is a challenge of getting a loan					
Too high interest rate is a challenge of getting a loan					
It is too stressful to get a loan					
Lack of support from home is a challenge of getting a loan					
The Kenya Government have put strategies to support the enterprise					

Section 6: Participation of Women in Entrepreneurial Activities

1. Do you think women participation in entrepreneurial activities is low in this region?

Yes [] No []

2. The statement below relate to **women participation** in entrepreneurial activities.

Supplied also are five options corresponding to these statements: Strongly agree(SA)=5, Agree(A)=4, Undecided(U)=3, Disagree(D)=2, and Strongly Disagree(SD)=1.

Please tick the option that best suits your opinion on the statement given

Participation of Women in Entrepreneurial Activities	SA	A	U	D	SD
Only a few women have been able to participate in entrepreneurial activities					
Women entrepreneurship has been low in this region					
Women in this region rarely put up business enterprises					
It has remained a major challenge for women to operate business enterprises in this region					
Women are denied the opportunity to do entrepreneurial work freely					
Very few businesses are owned by women in this region					

THANK YOU FOR YOUR TIME