

**INFLUENCE OF WOMEN ENTREPRISE FUND ON
PERFORMANCE OF SMALL AND MEDIUM ENTERPRISES: A
CASE STUDY OF WOMEN ENTERPRENEURS IN KISASI SUB-
COUNTY, KITUI COUNTY- KENYA**

BY

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DECLARATION

This research project is my original work and has not been submitted or presented for academic award in any other university, either in part or as a whole.

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DEDICATION

I dedicate this work to my parents, Mr. Jeremiah Ndivo and Mrs. Pamela Jeremiah who kept on reminding me to work hard in everything I undertake, to my brothers; Johnstone, Augustus, Stephen and Stanlus, sisters; Magdaline and purity who encouraged me to undertake further studies and for their moral and financial support.

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ABBREVIATIONS AND ACRONYMS

ASALs	Arid and Semi-Arid Lands
AMFI	Association of Micro-finance Institute
CEO	Chief Executive Officer
DGSS	Department of gender and social services
DWES	District Women Enterprise Committees
GDP	Gross Domestic Product
KIPPRA	Kenya Institute for Public Policy Research
KNBS	Kenya National Bureau of Statistics
LDCs	Least Developed Countries
MDG	Millennium Development Goals
MFI	Micro-finance Institutions
MPNDV 2030	Ministry of Planning and Development Vision 2030
NGO's	Non-governmental Organization
SACCO	Saving and Credit Cooperation Organization
SME	Small and Medium Enterprises
UNDFEM	United Nation Development Fund for Women
US	United States
WG	Women Group
WEF	Women Enterprise Fund

ABSTRACT

This study attempts to investigate the influence of Women Enterprise Fund (WEF) on the performance of Small and Medium Enterprises (SMEs) among women entrepreneurs in Kisasi Sub-County, Kitui County, Kenya. The study was guided by the following objectives: To establish how accessibility to credit offered by Women Enterprise Fund influences performance of SMEs among women; to assess to what extent training offered by WEF influences the performance of SMEs among women; to analyze how sourcing of market by WEF influences the performance of SMEs among women and to establish how networking opportunities provided by WEF influences the performance of SMEs among women in Kisasi Sub - County, Kitui County. This study utilized a descriptive survey research design and targets all the 96 women groups in Kisasi Sub - County which have benefited from WEF. Simple random sampling was used to select 30% of the women groups giving a sample size of 30 women groups. Thus a sample size of 30% of the Target population was adequate representative of the study population. A questionnaire with closed-ended items was used. The questionnaire items were five-point Likert rating scale of the range of (1-5 for example 1- strongly agree; 2 agree; 3- undecided; 4-disagree; 5- strongly disagree). Questionnaire was administered personally by the researcher, with the help of a research assistant to the selected women groups who filled the data and then collected the filled in questionnaires before leaving each selected group participants. Data was analyzed using descriptive statistics that involved frequent distribution, percentages and average values. The findings were presented in frequency distribution tables, mean and standard deviation values followed by explanation of the study results per table. This study concluded that there was poor access and utilization of WEF loans, inadequacy of WEF loans, training about WEF, unreliable markets and limited networks among the women groups which negatively influenced the performance of the women owned SMEs in Kisasi Sub-County. The study recommends that there should be some enhanced and standardized training for all the members who intend to initiate women owned retail enterprises. The maximum loan amount should be increased since the amounts of funds allocated to borrowers fall far below the actual financial business initiation needs. It also recommended that marketing and networking opportunities be enhanced to improve the performance of the women owned SMEs. Finally the suggestions for further related studies on women entrepreneurship through the State initiative in providing Women Enterprise Fund loan facilities were recommended in this study.

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Entrepreneurship has become a major avenue for creating job opportunities in the face of persistent unemployment. It has been also a proven means of helping women to assert themselves in the world of work and a way of improving both their economic and social status and participate in improving the economy of a country. Small and medium enterprises (SMEs) are viewed as the driving force for economic and social development in many countries. SMEs represents a large number of businesses in many countries the world over, generating much wealth and employment and are also hailed for their pivotal role in promoting grassroots' economic growth and equitable sustainable development (Pelham 2000).

Empowering women worldwide and investing in their future can help drive growth in the global economy and promote economic vitality and security. According to the World Economic Forum Gender Gap report (2014), the U.S. has experienced 11 percent growth over the last 40 years as a direct result of the increased participation of women, which has translated into \$3.5 trillion. The report further eludes that if the barriers to female labour force participation were reduced, the Gross Domestic Product (GDP) of a country like Japan would grow by 16 percent. Investing in women as observed by world economic forum, promotes economic and social development as women reinvest in their communities and homes. In both developed and developing economies, savings rise and spending shifts toward food, health, and education as women gain power over household income (World Economic Forum, 2014).

Women entrepreneurship is essential for any country's growth and development. Some scholars even argue that women entrepreneurs' contribution tends to be higher than that resulting from entrepreneurial activity of men (Minniti, 2010). In recent year, according to, Minniti et al, the general attention to women and entrepreneurship in developing countries has increased to a great extent and the focus on this 'untapped source' of growth seems to be indispensable for development practitioners and policy makers (Minniti et al, 2010).

A study by Stevenson and St-Onge, (2005) reveals that many women entrepreneurs are operating in more difficult conditions than their male counterparts. The constraints that impede all entrepreneurs such as political instability, poor infrastructure, high production costs and non-conducive business environment tend to impact more on businesswomen than businessmen. In addition, women's entrepreneurial development is impeded by specific constraints such as limited access to key resources (including land and credit), the legal and regulatory framework and the social-cultural environment. Further, the combined impact of globalization, changing patterns of trade and evolving technologies calls for skills that most women entrepreneurs in many regions do not have, as more women than men lack the requisite level of education and training, including business and technical skills and entrepreneurship training (Stevenson et al, 2005b). On the same, Kantor, noted that many entrepreneurs, particularly women are located in low value markets where there are few barriers to entry, consequently this leads to saturated markets and little room for growth. He also observed that, without innovation through new products development and access to higher value markets, the potential for success for SMEs is relatively low (Kantor, 2001).

One of the major United Nations Millennium Development Goals (MDG) is the realization of Gender equality and empowerment of women. The concern of gender equality and empowerment of women became a global agenda in order to address the existing differences arising from the socially constructed relationship between men and women which affect the distribution of resources between them and cause many disparities in social and economic development. In many parts of the world- for example, sub-Saharan Africa and South Asia, 75% of agricultural producers are women. Women also play active roles as traders, processors and entrepreneurs despite facing many obstacles as compared to their male counterparts (World Bank, 2008). The World Bank report (2001) documented that ignoring gender inequalities comes at a great cost to people's well-being and countries abilities to grow sustainably and thereby reduce poverty.

The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Donors, international public institutions, national and local governments, NGOs, private companies, charities, knowledge institutes and business associations have initiated programs or policies to promote and develop women's entrepreneurship. Through initiated programs for capacity-building of entrepreneurial skills, strengthening women's networks, provision of finance and trainings, or design policies that enable more and stronger start-ups and business growth. However, despite this growing number of initiatives and resources made available to promote and develop women's entrepreneurship in developing countries, women still earn less money in their businesses that have a slow growth, are more likely to fail and tend to be more necessity entrepreneurs.

A study by Lois notes that the Indian and Bangladesh governments have established home grown microfinance system that works for poor people majority of whom are women. In Bangladesh,

the government created a national apex finance institution that provides low-cost capital as a measure to combat the challenges faced by women as they try to establish themselves in SMEs. (Lois,2004).

Similar efforts have been made in Ethiopia, according to Stevenson et al (2005), the government introduced microfinance regulation focused on reduction of poverty and promotion of service delivery to the poorest, especially the rural poor woman. Even though such efforts have been established in many developing countries Kenya included, less impact has been achieved in establishing women as potential entrepreneurs.

In Kenya the small business sector has both potential and historic task of bringing millions of people including informal economy to the mainstream economy. The Kenyan Government through Kenya Vision 2030 envisages industries of tomorrow by improving SMEs productivity and innovation (MPNDV2030). In Kenya, women constitute 51% of the total population and they play very crucial roles in economic development as small scale entrepreneurs, but face some key challenges like limited access to finance, inadequate entrepreneurial skills, lack of reliable networks and market for their SMEs. (Wanjohi et al 2008). To address these challenges the Government of Kenya (GOK) has established a special kit by name Women Enterprise Fund to empower women in their efforts to become viable small scale entrepreneurs. Kisasi Sub- County within Kitui County is an ASAL with low and unreliable rainfall. Most women turn to small and medium enterprise (SMEs) to support their families. Like all other entrepreneurs and especially women entrepreneurs they face a lot of challenges which forces their businesses to stagnate or fail altogether. Studies show that most women in the country have benefitted from Women Enterprise Fund although there are disparities from region to region. It is against this background that this study will seek to investigate the influence of Women Enterprise Fund on

the performance of small and medium enterprises among women in Kisasi Sub-County, Kitui County.

1.2 Statement of the problem

Small and medium enterprises (SMEs) play an important role in the Kenyan Economy. According to the Economic Survey (2006), the sector contributed over 50 percent of new jobs created in the year 2005(Kenya National Bureau of Statistics, 2007). Despite their significance, past statistics indicate that three out of five businesses fail within the first few months of operation, as they are held back by tough local conditions, such as inability to raise huge collaterals demanded by banks as a condition to access loans. Women owned businesses are well known for their low start up and working capital, and under normal circumstances they have low growth rate and limited potential partially due to the type of business activities they undertake.

Kenya sessional paper No. 2 of 2005 recommended that the government pursue policies to empower women, increase their access to credit by encouraging them to form SACCOs, promote networking with formal banks and micro-finance institutions(MFIs) to aid women in grassroots economic development and enhance entrepreneurship. The government of Kenya introduced the Women Enterprise Fund to empower women so that they are able to engage more in self development and enhancing the country's economic development, distribute wealth across various social groups and allow them borrow money to engage in businesses and other activities at reasonable interest rates without the restrictions like collaterals and guarantors. This the government envisioned would contribute to the growth of the SMEs. (WEF 2009)

Several years after the official launch of the Fund, it is not well understood as to what extent the provision of the Fund is contributing to the performance of SMEs and equally improving the

livelihood of women in Kenya. However, several studies that have been carried on the implementation of the fund in various constituencies point out some key challenges that need to be addressed urgently if the fund is to achieve its stated purpose of empowering economically-challenged women in the country. Therefore this study is assessing the influence of Women Enterprise Fund on the performance of women owned SMEs in Kisasi Sub-County, Kitui County, Kenya.

1.3 Objectives of the study

The main objective of the study was to investigate the influence of Women Enterprise Fund on the performance of Small and medium enterprises among women in Kisasi Sub- County, Kitui County. To achieve this, four specific objectives were identified, they included:-

- i. To establish how accessibility to credit offered by Women Enterprise Fund influences performance of small and medium enterprise among women in Kisasi Sub-County.
- ii. To assess to what extent training offered by Women Enterprise Fund influences the performance of SMES among women in Kisasi Sub- County.
- iii. To analyze how sourcing of market by women enterprise Fund influences the performance of SMEs among women in Kisasi Sub- County.
- iv. To establish how networking opportunities provided by Women Enterprise Fund influences the performance of SMEs among women in Kisasi Sub-County,

1.4 Research questions

- i. How does accessibility of credit facilities offered of by Women Enterprise Fund influence the performance of SMEs among women in Kisasi Sub-County?
- ii. To what extent does training offered by Women Enterprise Fund influence the performance of SMEs among women in Kisasi Sub-County?
- iii. How does sourcing of market by Women Enterprise Fund influence the performance of small and medium enterprises among women in Kisasi Sub-County?
- iv. How do the networking opportunities offered by Women Enterprise Fund influence the performance of SMEs among women in Kisasi Sub-county?

1.5 Significance of the study

The result of this study will yield information that will bring a deeper understanding on how the services offered by Women Enterprise Fund have influenced the performance of SMEs among women entrepreneurs who are the beneficiaries of the fund. Actors in Women Enterprise Fund will use the research results and recommendations as learnt lessons to review their plans and activities with the objectives of coming up with the best practices in their various roles in providing Women Enterprise Fund services.

The DGSS will use the result of the research to address its challenges in the delivery of its services to the poor and the vulnerable women in order to achieve its objectives in facilitating equitable access to the financial and other social services. The result of the research will generate information that will contribute towards achieving some of the key pillars in the Kenya's Vision 2030 and MDGs of eradication of extreme poverty and issues to do with gender and women empowerment.

The findings from the study will be of great importance to the Women Enterprise Fund National Secretariat and its Advisory Board in establishing the successes of the Women Enterprise Fund and set strategies that may be employed to improve the situation. United Nations Development Fund For Women (UNDFEM) will also obtain valuable information on the milestone of the MDG as an output using the Women Enterprise Fund model, the Parliament of the Republic of Kenya which legislated the fund laws and mandated the ministry of Gender, Children and Social Development to administer the management of the fund will gain valuable information on the status of the fund.

The research information will also act as literature review for the future academicians who may write further research papers on related topics. Other development practitioners will be able to use the recommendations provided to either initiate or improve on similar programs like Women Enterprise Fund. Lastly the general public will benefit from the findings of the study for their general awareness and understanding on the operations of the WEF.

1.6 Limitation of the study

The researcher foresaw some unavoidable challenges which would be managed. The researcher had no control over the responses by respondents who may have given responses which were not genuine to please the researcher.

The respondent may have concealed some confidential information due to the feeling that there may be intrusion. This was solved by the assurance of anonymity and that all information would be treated with confidence.

Lack of reliable library in Kisasi Sub-County was another challenge, and was solved by use of internet. Most of the women groups are in the interior where public transport is not available; this problem was solved by use of BodaBoda.

1.7 Delimitations of the Study

The research was carried in Kisasi Sub-County of Kitui County and focused on womenGroup leaders of sampled women groups spread throughout the Sub-County who have benefitted from the Women Enterprise Fund in one way or another. The study covered only the influence of Women Enterprise Fund on the performance of women owned SMEs.

1.8 Assumption of the Study

The study was carried out with the assumptions that the sample that was selected would represent the population and that the respondents would answer the questions truthfully. It was also assumed that the data that was collected would be reliable enough to necessitate generalizations to the entire population. There was also an assumption that women in Kisasi Sub-County were conversant with Women Enterprise Fund, the services offered by the Fund and the requirements for the accessibility for the services.

1.9 Definition of Significant Terms Used in the Study

Access – Opportunity of women to be given the services and make use of them.

Entrepreneurship: innovative process involved in the creation of an economic enterprise based on a new product or service which differs significantly from other products or services in the way its production is organized, or in its marketing.

Influence – The capacity to have an effect on the operations of an enterprise.

Gender Equality -Refers to the equal treatment of women and men, girls and boys so that they can enjoy the benefits of development including equal access to and control of opportunities and resources.

Loan size -This is the amount of money a borrower can borrow.

Microfinance -Refers to small scale financial services primarily credit and savings to people who operate small enterprises. It is a development intervention that has evolved over time to operate a commercially viable basis which aims at providing banking and financial services to the low income and poor people (K-REP Bank). Micro- insurance and Micro-Savings also fall under this category as components of microfinance.

Network– Mutually beneficial relationships with other entrepreneurs, potential clients and or customers.

Performance – Commercial or professional operations of an enterprise involving purchase and sale of goods and services.

Small and Medium Enterprises - Enterprises with between 1 to 30 full-time employees excluding the technology/knowledge based enterprises) that are registered and/or licensed.

Training – Building of knowledge and skills in preparation for starting and running a business.

Women empowerment - The process of ensuring that women gain full control of their own lives.

Women entrepreneurs - Women in SMEs running their own business rather than been employed in other organizations.

Women enterprises -Enterprises fully owned by women.

Women Enterprise Fund -An agency that provides accessible and affordable credit to support women to start or expand business for wealth and employment creation.

1.10 Organization of the study

Chapter two comprises of literature review that supports the study topic, which is; influence of Women Enterprise Fund on the performance of women owned SMEs. It comprises of introduction of the chapter's content; the literature review presented according to the objectives of the study; the theoretical and conceptual frameworks are presented at the end of the chapter.

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

Chapter four presents data analysis, interpretation and presentation arranged according to the objectives. Finally chapter five presents the summary of the main findings, discussions, conclusions, recommendations and suggestions for further studies on Women Enterprise Fund.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews literature relevant to the research problem. It is based on several research papers and contributions of various authors, National Development plans, Government sessional papers and other policy documents in the development of entrepreneurs and small business enterprises. The chapter relates to the topic and focuses on areas such as the accessibility and utilization of the women enterprise fund and its influence on the performance of women SMEs.

2.2 The role of the Women Enterprise Fund Kenya

According to Kenya vision 2030 (2011), Women Enterprise Fund is a revolving fund which was conceived by the Government of Kenya in 2006 and launched in 2007 with an aim of providing alternative financial services to women who are excluded from the formal and informal financial sectors. The fund provides accessible and affordable credit to support women start and/or expand business for wealth and employment creation. The fund has been identified as a flagship project under the social pillar in Kenya's Vision 2030 and also a means to the realization of the Millennium Development Goal (MDG) on gender equality and women empowerment. As such, the fund targets Kenyan women aged 18 years and above, who may be organized in registered Self Help Groups or as individuals or companies owned by women. In some instances, men can be members in women groups or companies supported by the fund provided that 70% of members are women who also hold all leadership positions (Kenya vision 2030, 2007).

Kihara et al (2012), observes that the fund is aimed at facilitating enterprise and development initiatives among women through a revolving loan disbursement to individuals and groups. The fund disbursement process is done through Financial Intermediaries and the District/Divisional Women Enterprise Committees (DWEC). They also asserted that, the purpose of the Fund is to Provide loans to existing micro-finance institutions (MFIs), registered non-governmental organizations (NGOs) involved in micro financing, and savings and credit co-operative societies (SACCOs) for on lending to women enterprises, attract and facilitate investment in small and medium enterprises oriented commercial infrastructure such as business markets or business incubators that will be beneficial to women enterprises, Support women oriented small and medium enterprises to develop linkages with large enterprises and Facilitate marketing of products and services of women enterprises in both domestic and international market. (Kihara et al, 2012)

2.3 Influence of accessibility of credit on performance of the SMEs

Various evidence from literature support the fact that women entrepreneurs' lack of business capital and inability to access credit for business are occasioned by factors such as poverty, unemployment, low household and business income, lack of asset collateral and societal discriminations mostly in the developing countries (Peter, 2001).

In Kenya, among the factors that affect performance of enterprises in the country is inaccessibility to credit (Helen, 2002). Women entrepreneurs lack adequate physical capital such as credit and savings for business which force them into quest for financial assistance (Kuzilwa, 2005). Macharia and Wanjiru (1998), in their study of NGOs and Women small scale entrepreneurs in the garment manufacturing sector in Nyeri and Nairobi found that factors that

inhibit credit to women include: lack of start-up capital; lack of awareness of existing credit schemes; high interest rates; lengthy and vigorous procedures for loan applications; and lack of collateral security for finance. Sessional paper No. 2 of 2005 also cites lack of access to credit as a major constraint inhibiting growth of SME sector and more so for women entrepreneurs. It further groups problems limiting SMEs acquisition of financial services as: lack of tangible security coupled with an inappropriate legal and regulatory framework that does not recognize innovative ways for lending to SMEs and the limited access to formal finance due to poor and insufficient capacity to deliver financial services to SMEs.

Evidences from literature show that adequate credit aids entrepreneurship performance. The results of such credit assistance to entrepreneurs especially women is often seen in improved income, output, employment and welfare of entrepreneurs (Peter, 2001; and Kuzilwa, 2005). Credit assistance has been found to have positive impact on business performance in Kenya (Peter, 2001), Tanzania (Kuzilwa, 2005), Uganda (Samiha, 2007). The importance of credit access especially to women in Kenya has led to the establishment of Women Enterprise Fund to address the credit gap and support business development for women (KIPPRA, 2010).

All business ventures regardless of size require finances from inception and throughout their life cycles. The amount invested influences greatly the size of the venture, which in turn determines the early survival of an enterprise if other factors are held constant. An entrepreneur will require capital to start the business, to operate and manage the major problems facing the enterprise. Mambula (2004) singled out lack of access to finances as the main bottleneck facing SMEs' performance. This was similarly echoed by several other scholars who found that start-up

capital is a barrier to entry in most entrepreneurial activities and that lack of capital was cited as the greatest start-up problem.

Studies reveal that one of the biggest obstacles facing women entrepreneurs is the discrimination they suffer from the banking and finance communities (Mutuku et al., 2006). Many women entrepreneurs feel that there is a huge barrier for them to obtain debt capital at banks and lending agencies. It is therefore crucial for the government agencies, banks and lending agencies and women associations especially Women Enterprise Fund to assist the women entrepreneurs in terms of financial problems.

According to KIPPRA (2010), there are some women groups in some counties in Kenya that have successfully benefited from the women enterprise fund: Mutheu Self Help Group in Kitui County are experts in commercialization of indigenous chicken rearing and Marketing at village level with the aim of improved income and food security. The group says that Women Enterprise Fund has empowered her members and this is evidenced through improved poultry shelters and construction of a water Kiosk through cost sharing with the Ministry of Water and Irrigation to a tune of Ksh. 15,000/= as profit from improved table banking boosted by Women Enterprise Fund loan and the ease of access to loans through table banking. Boarder Labalu is a Women Group in Homabay County which focuses on dairy goat rearing and table banking. Women Enterprise Fund loan has enabled them to purchase more goats for all her members who are widows, up to 71 goats from the initial of 2 goats. The returns from the milk has enabled them focus on educating orphans, paying dowry for their daughters in law and better still providing better shelter for all the aged members in the group. Nyariginu Project in Laikipia County specializes in tie and dye, batik, screen printing materials, liquid soap, shampoo, juice and fireless jiko.

“Before the Women Enterprise Fund loan, they were unable to meet the market demand since the customers ordered more than the resources could support.” According to the Chairperson members of the group acknowledged that Women Enterprise Fund has seen them grow in leaps and bounds. They acknowledged that the returns from the business have assisted them in educating their children and providing for their daily essential household needs. Kavogoi Women Group-Kakamega County started the project of mushroom planting farming when they got their first loan from Women Enterprise Fund. From the proceeds and a little boost from the table banking they invested in a green house where they have planted tomatoes for sale. So far the two projects have given them a good return that has enabled them to comfortably educate their children and meet other financial obligations. Their plan is to expand the green house with the third loan of Ksh. 200,000 to meet the market demand of their products. Thus the women enterprise fund has had some positive impact on the performance of some women SMEs.

2.4 Influence of training offered by Women Enterprise Fund on the performance of SMEs

Entrepreneurship training has been highlighted as a key necessity to development and growth of the small enterprise sector in many countries of the world. It has been recognized as an important tool for changing the attitude and transfer of skills to people with entrepreneurial traits.

Studies have reviewed a problem pertinent to women entrepreneurs as generally lack of entrepreneurship training and skills development in Kenya where most women entrepreneurs acquire their skills and experience through their family members, friends and previous experiences (Republic of Kenya, 2005).

Successful business operation depends on the ability to compete; the ability to compete depends largely on the quality of the product. This will therefore require that an entrepreneurial organization works towards product/service improvement on a continuous basis. This calls for entrepreneurial talent that is capable of harnessing organizational resources –human, material, physical and informational resources- efficiently and effectively toward meeting the organizational objectives and goals. Most organizations objectives are to make profit; which is partly realized through the provision of competitive and quality products or services(Lin et al2007).

Training programs are designed to impart skills and attitude that enable entrepreneurs to start a new business or expand an existing one. These entrepreneurship training programs have effect on performance of small and medium enterprises. In 2012 Mr. Samuel Wainaina, the CEO of the Women Enterprise Fund, asserted that the fund intended to recruited 210 volunteers, one for each constituency to train women in entrepreneurship skills with a view to increase the loan uptake as well as maximize returns on their investments.

A well trained entrepreneur portrays most of entrepreneurial traits, which include: Adequate knowledge about customer needs which keep on changing and a business must closely monitor these changes to remain abreast. Business record keeping is also a good business practice, Biggs (1995) defines book keeping as “the art of recording all money transactions so that financial position of an undertaking and its relationship to proprietors and outside persons can be readily ascertained”. Every enterprise, however simple requires written records. These are used by managers as guides to routine action, taking of decisions, formulation of general rules and maintaining relationships with other organizations or with individuals (Lee, 2001). Keeping business records; help in calculating business profits or losses, reveal debtors, amount due and

when payments are due so as to avoid heavy costs of bad debts they reveal fast moving goods, slow moving goods, those about to expire and other vital information in business, help in business planning, are needed by lenders of business finance, help in business control and taking appropriate action, such as laying off an ineffective worker or expanding the business (Lee, 2001)

The measure of survival and success-solvency, net income, growth in assets and employment creation, are all measured in monetary terms and therefore, financial management is a good trait to behold here. Financial management has the dual function, that of maximizing utilization of funds employed by the enterprise and minimizing the burdens imposed by recourse to external sources. Thus the central feature of financial management is its formulation of the enterprise's strategy. This is seen in the way the firm determines the most effective use of funds currently at its disposal. The enterprise's financial capability is also used in selecting the most favorable sources of additional funds that the enterprise will need in the foreseeable future (Pelham, 2002)

The above traits as provided for by Women Enterprise Fund should translate into effective performance of SMEs with the following results; satisfied customers demonstrated by repeat buying, customer royalty and increase in sales volume, well kept business records, satisfied workers and reduced labour turnover, and finally increase in capital investment and employment creation.

2.5 Influence of relevant networks offered by Women Enterprise Fund on the performance of SMEs.

Networks have long been hailed as essential to the survival of female-run establishments (Boyd, 2005). It is acritical element for entrepreneurs in gaining access to capital/loans, advice and

information needed for initiating and operating a new venture easily (Carter et al., 2006). Entrepreneurs make use of social relations and social contacts as channels to gain access to information, customers, and suppliers and to the sources of finance. It has been found that support from personal network improves survival, growth and performance chances of new ventures.

De Tienne et al (2007), observes that women entrepreneurs faced a shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences as well as to conduct training programmes, seminars and workshops on motivation, leadership and entrepreneur development and to provide other means of support. This is due to the fact that women may not join these associations as they might be overloaded with business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and financing as well as the information networks needed for survival and growth. This might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses (De Tienne, D. R. & Chandler, G. N. (2007).

According to Lin et al (2007), women have in general a lower social position than men, which affects the kind of networks they can access or are part of. Lin argues that, there is evidence to prove that women are less involved in networks than men are, and their type of network is different. The strong and personal networks that women traditionally engage in are well suited to purposes linked to the family related tasks that may prove to be a hindrance in the marketplace. He further asserts that women entrepreneur networks have been found to be a major source of knowledge about women's entrepreneurship and they are increasingly recognized as valuable

tools in its development and promotion. Thus, because women differ to men in the kind of networks they use and in the social capital available to them through the network, they have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men. This is because the social network provides different useful resources for both the aspiring and practicing entrepreneur in the form of instrumental and financial assistance; such as experience, know-how, encouragement, and financing and idea generation. Women Enterprise Fund provides networking for women SMEs to enhance their performance.

2.6 Influence of sourcing for market by Women Enterprise Fund on the performance of SMEs

Many researchers have explored the relationship between market access and enterprise's performance. Previous researches conducted have conceptually and empirically supported the notion that market access has positive correlations with the performance of enterprise Kara et al, (2005). Research has also shown that most SMEs face a lot of challenges in accessing market for their product. Limited market access constraint in Kenyan SMEs is indicated by narrow product range, limited participation by the sector in the international markets, dwindling income, limited linkages with other enterprises, restricted market penetration, lack of physical market spaces to sell their goods and limited access to market information. This has restricted the SMEs to local markets that are overcrowded. Globalization has opened up markets and removed trade barriers opening them up to competition from large enterprises, multinational companies. Several factors are identified as limiting market access to SMEs in Kenya and include; lack of market information, poor access to physical markets, market premises and spaces, poor linkages with export markets, weak advertising and promotional capacities, poor quality products and services

that restrict entry in some markets, limited market research and analysis, narrow product diversity, weak capacity for e-commerce and imperfect markets. Stiff competition due to globalization, high transaction costs due to inefficiency, distance to markets, poor systems and concentration of activities in a few sectors making them vulnerable to risks and competition (GOK, 2005, KIPPRA, 2010).

Many SMEs lack the necessary information on market opportunities limiting them to narrow local markets; on customers and market demand due to lack of market research leading to saturated markets with goods whose demand is low. Many SMEs produce goods and services without considering the market and customer needs and consequently they are not able to penetrate the market(GOK, 2005).Lack of physical market structures to sell is another challenge for Kenyan SMEs resulting in illegal hawking of their goods. Transaction costs have also been identified as a major problem affecting market access in SMEs. According to the Transactional cost theory, reduced transactional costs are important in marketing and in enhancing market access. The high costs arise due to market inefficiencies, poor infrastructure and information asymmetry. Stiff competition due to globalization and liberalization bar SMEs from accessing most of the local and international markets. SMEs are not able to compete effectively due to poor quality products, skewed customer preference, unconducive pricing and limited product diversity (KIPPRA, 2010).

Demand for a product establishes a market for it, if the demand is high, the market becomes vibrant. The converse also applies. A decline in demand may result to shrinking market. Demand for different products will affect other products depending on the nature of their relationship whether complimentary or substitute. If they are complimentary, then an increase in demand for one product will cause an increase demand for the other. If they are substitutes, an increase in

demand for one causes a decline in the other. (Kotler,2003), emphasizes that, the purpose of marketing today is not to find the right customers for your product but the right product for your customers.

2.7 Theoretical Frame work

Casson, (2003) is of the view that entrepreneurship theories try to explain characteristics which differentiate successful entrepreneurs from less successful or unsuccessful ones. It is however acknowledged that among the factors that affect entrepreneurship development in the country is inaccessibility to credit (Hellen, 2002). This could be due to various factors. Casson (2003) says that it is the function of entrepreneur to rationally combine forces of production into a new producing organization which include capital for business start off and development.

This study is underpinned on the entrepreneurship theory of (Shane 2003). The theory consists of opportunity discovery, evaluation of the opportunity and the decision to exploit the opportunity. Opportunities are created by the institutional or external environment of those entrepreneurs who could identify them to start or improve their businesses and subsequently their welfare. Entrepreneur's ability to identify and tap such opportunities differs from one entrepreneur to another and depends on their ability to access information and willingness to act upon the information in terms of risks. Individual attributes also affects discovery of entrepreneurial opportunity.

Changes in business environment such as economic, financial, political, legal and socio-cultural factors also affect discovery of opportunities. For example, discovery of business opportunity could be affected by capital availability, income level of the entrepreneur, political stability, laws governing private enterprise and property rights and the desire for enhanced social status by the

entrepreneur. Decision to exploit the opportunity depends on the entrepreneur's level of education, skills, social networks, and credit (Shane, 2003). The decision to exploit opportunity leads to quest for micro- finance which in turn leads to entrepreneurial activity. Kuzilwa (2005) however says that environment plays a greater role in opportunity exploitation than individual attributes.

2.8 Conceptual Framework

According to Mugenda (2008), a conceptual framework is a hypothesized model portraying the relationship between variables graphically or diagrammatically. Conceptual framework helps in quickly seeing the proposed relationship and is put to test in order to establish the significance of the proposed relationship. The conceptual framework depicts the relationship of accessibility of funds, training opportunities, networking facilities and market opportunities as influencing performance of women SMEs.

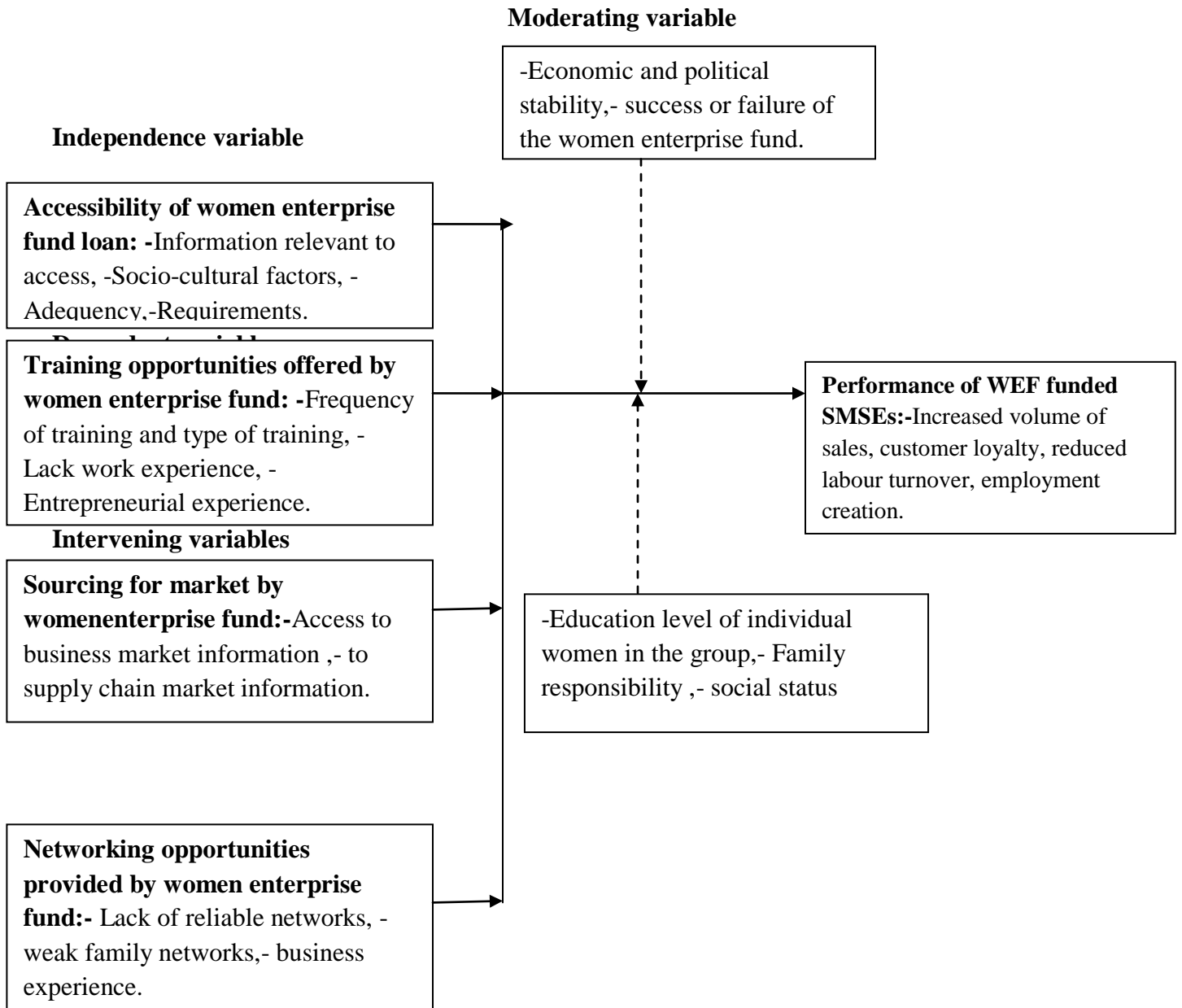


Figure 1 Conceptual Framework

As shown in the Figure 1, the independent variables are: accessibility of women enterprise fund as indicated by information source, socio-cultural factors, skills relevant to access the fund, and other requirements like Group's bank account.

The second independent variable was on the training opportunities offered by women enterprise fund indicated by frequency of training and type of training, lack work experience, entrepreneurial experience.

The other independent variable is sourcing for market by women enterprise fund as indicated by inadequate access to business market information and to supply chain market information. Networking opportunities provided by women enterprise fund indicated by Lack of reliable networks, weak family networks, business experience. Moderating variables are economic and political stability and success or failure of the women enterprise fund. Intervening variables are education level of individual women in the group, Family responsibility and social status of the women in the group.

As illustrated in the Figure 1, which is the conceptual framework diagram, the dependent variable of this study was the performance of women owned SMEs funded by Women Enterprise Fund, which indicated by increased volume of sales, customer loyalty, reduced labour turn over and employment creation.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research design that was used in the study, the target population, sample size and sampling procedures, data collection instruments together with how their validity and reliability was determined, data collection procedures, data analysis techniques and ethical considerations in the research process.

3.2 Research design

Kothari (2008) describes a research design as a plan or strategy for conducting research. Research design refers to the procedures used by the researcher to explore the relationship between variables, form subjects into groups, administer measures, apply treatment to the groups and analyze the data.

Descriptive survey research design was adopted in this study. A survey is a process of collecting data from existing population units with no particular control over factors that may affect the population characteristics of interest in the study (Gupta, 2008). A descriptive research design determines and reports the way things are and uses a pre-planned design for analysis (Mugenda and Mugenda, 2003). Cochran (2007) observes that a descriptive research design is used when data is collected to describe persons, organizations, settings, or phenomena. This design was used because the researcher collected the data through interview schedule and questionnaire hence the design was appropriate. The design also has enough provision for protection of bias and maximizes reliability of data (Kothari, 2008).

According to Kumar (2005), descriptive research design studies all the design information to obtain pertinent and precise information concerning the status of the phenomena and draws conclusions from the facts discovered. Using this design the researcher attempts to find answers to questions by analyzing specific variables whereby in this case relates the influence of the women enterprise fund on performance of women owned SMEs. The design was chosen because the study did not purpose to manipulate variables but to describe things as they were at the time of the study. Also, the design was considered appropriate because it would assist in collecting original quantifiable data which would be used to describe the population under study, which would be too large to observe directly.

3.3 Target population

Borg and Gall (1989) defines population as all the members of a real or hypothetical set of people, event or object to which a researcher wishes to generalize the results of the study. This study targeted the 96 registered women groups in Kisasi Sub-County who have benefited from the Women Enterprise Fund. Source: Kitui rural constituency WEF loan book (2008 – 2014)

3.4 Sample size and sampling procedures

A sample can be defined as a finite part of a statistical population whose properties are used to make estimates about the population as a whole. It can also be defined as a subgroup carefully selected to represent the whole population with relevant characteristics. Sampling is of individuals for a study in such a way that the individuals selected represent the large population from which they were selected (Mugenda and Mugenda, (2003). Singh (2007) defines a sampling frame as a list of entities from which sampling units are selected for observation in the study.

Simple random sampling was used to select 30 percent of the Women Group for the sample size of the study. Thus the sample size will be $30/100 \times 96 = 28.8$; hence 30 women groups formed the sample size for the study, in line with (Mugenda and Mugenda, 2003) who have recommended 30 percent of a small target population to be representative sample size for a study. In each of the selected women group one of the three officials either Chairman; Secretary or Treasurer was be interviewed.

3.5 Research Instruments

Data was collected using a well constructed questionnaire. A questionnaire was constructed with closed- ended items only, the selected women filled in the questionnaires. The questionnaires have three sections; section I introduction section, section II general information and section III the questions in groups of various study variables; Accessibility of women enterprise fund, Training opportunities offered by women enterprise fund, sourcing for market by women enterprise fund and networking opportunities provided by women enterprise fund. This was to ensure that all the necessary information required to answer the research questions was obtained. The questionnaire has Closed- ended questions which are easier to analyze, administer and helps to ascertain the consistency of the data collected from the selected women. Most of the questionnaire items were of the five-likert rating scale of the range of 1-5 for example 1-strongly agree; 2-agree; 3- undecided; 4-disagree; 5- strongly disagree. The questionnaire as a data collecting instrument was chosen because unlike interviews, is easy to use and requires limited time, free from bias of the interviewer and respondents would have adequate time to give well thought out answers. It was also appropriate for the study because it would produce a descriptive data that would be used to describe the current status of the population under study.

3.5.1 Validity of the instrument

Validity in research refers to the degree to which results obtained from the analysis of the data accurately represent the phenomenon under study. It has to do with how accurately the data obtained in the study represents the variables of the study (Mugenda and Mugenda,2003).An instrument is valid if it actually measures what the researcher intends it to measure. Research tools are valid depending on how the data collected is related in terms of how effective the items have sampled significant aspects of the general objectives of the study (Kasomo, 2006). Validity in this study was determined using content validity which is defined as the measure of degree to which data collected using a particular instrument represents a specific domain of indicators or content of a particular concept. To ensure that the instrument had validity,all the possible indicators that were used to measure the variables were identified and a representative sample of the domain of indicators selected. Then, the questionnaire was developed to measure the selected indicators. Apilot test with a small set of women from the target population, who would not otherwise be involved in the study was conducted. Experts in the University of Nairobi were also consulted who looked at the measuring technique and coverage of the objectives under study. The experts ascertainedthe validity of the research instruments, and then corrections identified were incorporated in the instrument so as to increase the validity (Mugenda and Mugenda, 2003).

3.5.2 Reliability of the instrument

Reliability is a measure of the degree to which a research instrument yields consistent results or data after repeated trials (Mugenda and Mugenda, 2003).To establish the reliability of instrument, a split-half method was used by a means of a pilot study. During the pretest the questionnaire was administered on a random sample of 20 sampled women. The participants in

the pilot study were not to be included in the actual sampling for the study. The data values was operationalized and split into two halves using the odd/ even item numbers' half- divide. A correlation coefficient calculated using Pearson Product- Moment Correlation formula. The correlation coefficient calculated was 0.82 which is greater than 0.75 so the questionnaire had a sufficient high pre-test reliability (Orodho, 2005).

3.6 Data collection procedures

The women groups were pre-visited by the researcher to establish rapport with them before the actual data collection date, also to allow familiarity with the respondents. Questionnaires to the sampled women group leaders were administered by the researcher and a competent research assistant to ensure correct interpretation of questions asked in cases where the respondents were illiterate or had low educational levels. The researcher collected the filled in questionnaire before leaving each of the selected women participants.

3.7 Data analysis techniques

Collected data was analyzed using descriptive statistics, utilizing the frequency distribution; percentages and averages. According to Mugenda and Mugenda (2003), the purpose of descriptive statistics is to allow for meaningful description of a distribution of scores or measurements using a few indices or statistics. Statistical tally system was used to generate frequency counts from the responses so as to prepare frequency distributions. Percentages in the 5-point rating likert scale response out of the total study sample response per item were calculated. Averages were calculated in respective items. As a measure of central tendency, average was used to decide the concentration of responses within the 5-point likert rating scale

range. Averages supported the calculated percentages in depicting the general trend of the study findings and a correlation coefficient between Women Enterprise Fund loans awarded and the expected improved performance of women owned small and medium enterprises. The findings were presented in frequency distribution tables. Each table was followed by brief explanations, inferences and interpretations of the findings from the earlier related reviewed literature with the aim of bridging the research gaps through seeking for the solutions of the study problem (Orodho, 2005).

3.8 Ethical considerations

Study participants were assured that their identity would remain confidential. Research authorization permit was obtained from the relevant offices, so as to get permission for collection of data. Information consent was fulfilled by seeking participant's permission before administering the questionnaires to the sampled women groups to ensure that the participants were responsible and the data given for the study was valid and reliable due to build- in confidence. The researcher with her assistants pre-visited the various women groups in order to establish a rapport before the actual data collection date.

3.9 Operationalization of the study variables

Operational definitions are specific ways in which real cases can be classified into categories of the concept one wants to use in research. The operational definition of variables helps the researcher to measure variables appropriately; it is a description of a variable, term or object in terms of the specific process or set of validation tests used to determine its presence and quantity.

To achieve the objectives of the study, study variables were operationalized and represented as shown in Table 3.1.

Table 3.1 Operationalization of the study variables

Objectives	variables		Indicators	Measurement	Level of scale	Tools of analysis
	Independent	Dependent				
To establish how accessibility offered by WEF influence the performance of SMEs	Accessibility of WEF loans	Performance of SMEs	-Loan application -availability of resources -improved output -Loan repayment -Culture orient	-No. of times loan applied. -No of business started. -Increased output -Impact of culture	Nominal Ordinal	Descriptive statistics -Tables Mean -Percentages -Standard deviation
To assess to what extent training offered by WEF influence performance of SMEs	Training offered by WEF	Performance of SMEs	-Seminars and training programs. -Awareness of WEF sources -New technology and skills	-Business skills. -Entrepreneurial skills and knowledge. -Level of awareness of WEF	Nominal Ordinal	Descriptive statistics -Tables -Mean -Percentages
To analyze how sourcing of market by WEF influence the performance of MSEs	Sourcing for market by WEF	Performance of SMEs	-New market opportunities -New/diversified products/services	-No of opportunities use for business -No of new businesses.	Nominal Ordinal	Descriptive statistics Tables, Mean -Percentages
To establish how networking opportunities provided by WEF influences the performance of SMEs	Network opportunities provided by WEF	Performance of SMEs	-New social relation. -social contacts -New technology/skills. -New markets	- No of business networks -expansion of business market.	Nominal Ordinal	Descriptive statistics -Tables -Mean -Percentages

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.1 Introduction

Content in chapter four is data analysis; presentation and interpretation of the study findings. The subtitles in the chapter are arranged according to the objectives of this study. The study findings have been presented in frequency distribution tables, mean values, percentages and explanations of the findings in between the frequency tables for further elaboration as well the interpretation of the study results have been given alongside the findings.

The subheadings in this chapter were arranged according to research questions: how accessibility of credit facilities offered by women enterprise fund influence the performance of SMEs among women; extend to which training offered by women enterprise fund influence the performance of SMEs owned by women; how sourcing of market by women enterprise fund influence the performance of SMEs owned by women, and how networking opportunities provided by women enterprise fund influences the performance of SMEs among women.

4.2 Questionnaire return rate

The questionnaire return rate, based on the respondents that participated in the study, is shown in Table 4.1:

Table 4.1: Return rate

Respondent	Questionnaires Administered	Questionnaires filled	Return Rate
Leaders of the sampled W.G	30	29	96.7%

The field responses were that 29 out of the 30 women group officials surveyed responded to the questionnaires. Thus the return rate was 96.7 percent for the women groups studied. This

response rate can be attributed to the fact that the researcher with her research assistant personally administered the research instrument.

4.3 Influence of accessibility of Women Enterprise Fund on the performance of women owned SMEs

The first research question in this study sought for the answer of how accessibility of credit facilities offered by Women Enterprise Fund had influenced the performance of women owned SMEs in Kisasi Sub-County, Kitui County. The officials of the selected women groups were asked how much of the women enterprise fund loan they had obtained from the Fund. All of them, that is 100% of the sampled women group officials indicated that the maximum loan they received for the first disbursement was KShs. 50,000. They were asked to state in their opinion if the amount of WEF loan received was adequate for all the members in the women group to start a competitive business. All 100% of the sample women group officials had declined to the fact that the amount of the WEF loan was adequate for all the members; whom they stated were 20 to 25 members at average. They were also asked if they thought that the amount of WEF loan allocated was inadequate for all the members in the women group, how much did they think would be adequate for the group so as to make each of them competitive in business enterprises, 29 out of the 30 selected women group officials; on average almost all 96.7% indicated KShs 1,000,000, where each of the members will get about KShs50,000.

The selected women groups officials were asked to rate the following indicator of the influence of the inadequacy of the loan allocations from the WEF in enhancing effective performance of business enterprise. The sampled women group officials were asked to use a 5- point likert rating scale as shown in Table 4:2. Since the 5-point likert scale used was ranked from 1-2-3-4-5, a

theoretical mean value of **3.0** was determined, using the formula $(1+2+3+4+5)/5=15/5=3.0$ to provide a measurement point of judging the results of the calculated mean value. Therefore, a mean equal to or higher than 3.0 indicated to disagree, while a mean less than 3.0 but between 2.5 and 2.99 indicated, neutral or undecided. However a mean less than 2.5 indicated to agree. The responses were analyzed and the results were as given in the Table 4.2

Table 4.2: Distribution of women officials by adequacy of WEF budgetary allocation

The 5-point likert rater scale (1 to 5)	f	x	(fx)	x²	(fx²)	%
Strongly agree	15	1	15	1	15	50.0
Agree	12	2	24	4	48	40.0
Neutral	3	3	9	9	27	10.0
Disagree	0	4	0	16	0	0.0
Strongly disagree	0	5	0	25	0	0.0
Total	30		48		90	100.0

As shown in Table 4.2 majority of the sampled women group officials, 90 percent agreed that the inadequacy of loan allocation from the WEF negatively influenced the performance of their enterprises.

To calculate the mean value of x, the sum of $(fx)=\sum fx=48$ was divided by the sum of $f=\sum f=30$, to get the mean within the 5- point scale value rating to determine the concentration of the response within the 5-point likert rating scale range 1- to-5. The mean value was calculated as

$\sum fx/\sum f=48/30=1.60$. The fact mean was below the theoretical mean value of 3.0 and even less than 2.5, it was interpreted as to denote the fact that most of the sampled women group officials agreed that the amount of WEF loan allocation from the WEF was inadequate and therefore it negatively influenced the performance of women business enterprises in Kisasi Sub – County, this lead to inability to re- invest and reduced sales.

Standard deviation is a measure of variability of the responses across the 30 sampled women group officials. To obtain the standard deviation, the value of x were squared to obtain (x^2) and the sum of the product of (f) with(x^2) which gave ($\sum fx^2$)=90 and it was divided by $\sum f=30$ and from the quotient the square of the calculated mean= $(\sum fx/\sum f)^2=(1.6)^2$, was subtracted then the square root of the difference was obtained using formulae= $\sqrt{x^2/f-(fx/\sum f)^2}$, standard deviation obtained was $SD=\sqrt{90/30-(1.6)^2}=0.44$.

The calculated standard deviation indicated that there were no significant variations in the responses among the sampled women group officials. The sampled women group’s official’s responses were in agreement that inadequacy of loan allocations from WEF negatively influenced the performance of women enterprises among the selected women groups in Kisasi Sub- County.

The study also sought to answer how effective repayment of the loan, bureaucratic disbursement of loan and awareness of accessibility influences the performance of their business enterprises. The selected women group officials were also asked to rate the extent to which they related effective repayment of WEF loans with access to further WEF loan and the performance of the women business enterprises, using the 5-point rating scale as 1- very large extent; 2- large extent; 3- some extent; 4- little extent and 5- no extent.

The women officials were also asked to rate the association of bureaucratic disbursement of WEF to effective access to WEF with increased performance of women business enterprises using the 5-point rating scale as 1- very high association; 2- high association; 3-undecided; 4- low association; 5- very low association.

And finally to rate how awareness of accessibility of women enterprise fund has a positive influence on the performance of women business enterprises using the 5-point rating scale as 1- strongly agree; 2- agree; 3- undecided; 4-disagree; 5- strongly disagree.

Table 4.3 Distribution of women by influence of WEF access on business performance

Frequency distribution by 5-point scale values							
Indicators of influence of WEF loan access	1	2	3	4	5	Totals	
Related to effective WEF loan repayment and loan access (f):	14	11	5	1	0	30	
Bureaucratic WEF disbursement and fund loan access (f):	20	5	2	1	1	30	
Accessibility of WEF to positive business performance (f):	26	3	1	0	0	30	
Sum of the Frequencies:	∑(f):	60	19	8	2	1	90

As shown in Table 4.3, in the three indicators of accessibility of WEF loans by the women groups, like effective repayment, bureaucratic disbursement and awareness of accessibility, 79 selected women group officials out of the 90 triple entries of the sampled women group officials, 87.8 percent of all the officials sampled agreed that there is high association of effective repayment, bureaucratic disbursement and awareness to accessibility of WEF loans by women

business enterprises in Kisasi Sub- County and this has greatly affected the performance of women owned SMEs indicated by their inability to re-invest and reduced sales. They also agreed that despite the positive influence associated to WEF loans on their SMEs, bureaucratic disbursement and WEF loan repayment challenges are great impediments to accessibility of the loans which has a negative impact on the success of women owned enterprises in the Sub-County. The interpretation was that there was inadequate access to WEF loans among the women groups in Kisasi Sub- County.

This finding concurred with the reviewed literature according to Hellen (2002) and peter (2001) that inaccessibility of credit has significant effect on the performance of business enterprises. However, unlike the reviewed literature according to KIPPRA (2010, 2012) most of the groups could access the WEF loans once due to disbursement requirements or lack of awareness of further accessibility of the loan.

4.4 Influence of training on WEF loans on performance of women business enterprises

The research question (ii) sought for the answer of the influence of training on WEF loans on performance of women enterprise in Kisasi Sub- County. The sampled women group officials were asked to indicate in years their experiences in business enterprises. Data was analyzed and tabulated in Table 4.4.

Table 4.4: Distribution of women officials by women business experience

Range of women business experience in years	(f)	%
Less than 5 years	24	80.0
Between 6-10 years	5	16.6
Between 11-15 years	1	3.3
Between 16-20 years	0	0.0
Over 21 years	0	0.0
Total	30	100.0

The results indicated in Table 4.4, showed that the majority of the women group officials interviewed, 96.6 percent had less than 10 years of women business experience in Kisasi Sub-County. Although the women business experience had significant influence on the performance of women business enterprises, there were fewer 3.3 percent of the women group's officials with more than 10 years of business background experience in the Sub- County.

Therefore, the performance of women business enterprises in Kisasi Sub- County was partially influenced by the selected women officials' inexperienced background with either the starting of or the entire process of business management which could have been improved significantly by adequate training.

The selected women group officials were asked to use a 5-point likert rating scale that was numerically ranked from 1-2-3-4-5 as in increasing numerical values inversely proportional to the decreasing levels of agreement with the given indicators of the influence of training in

performance of women owned business. The sampled women group officials were asked to rate the women’s background business experience to effective utilization of WEF loan on the performance of women business enterprises, using the 5-point rating scale as 1- very high association, 2- high association, 3- undecided, 4- low association, 5- very low association.

The sampled women group officials also rated the association of women training on utilization of women enterprise fund loan with increased performance of women owned enterprises, using the 5-point rating scale as 1- very high association, 2- high association, 3- undecided, 4- low association, 5- very low association. The results were presented as shown in Table 4.5.

Table 4.5: Distribution of women groups by influence of training on performance

Frequency distribution by 5-point rating scale values							
Utilization of the WEF indicators	1	2	3	4	5	totals	
Business experience/utilization of WEF on performance (f):	15	10	3	1	1	30	
Association of training/utilization of WEF on performance (f):	21	6	3	0	0	30	
Sum of the Frequencies:	$\sum f$	26	16	6	1	1	60

As shown in Table 4.5, in the two indicators of utilization of WEF loan by the women groups, like the business background knowledge experience and association of training in performance of women business enterprises, most 52 women officials out of the 60 double entries had to a high association of the fact that business experience and training influences the utilization of WEF and had a great impact to performance of women business enterprises.

The interpretation was that even though association of training on utilization of WEF had a great positive impact on the performance of the women groups, there were poor skills of the utilization

of WEF loans among women groups in Kisasi Sub- County. Therefore most of them could not enhance the performance of their business enterprises in spite of the fact that they had acquired the loans.

The selected women groups officials were also asked to rate how greatly training seminars or workshops would influence the women’s awareness on the accessibility and hence the utilization of WEF on improving the performance of women business enterprises. The officials were advised to use a 5-point likert scale as 1- greatly agree, 2- agree, 3- neutral 4- disagree, 5-greatly disagree as shown in Table 4.6

Table 4.6: Distribution of women officials by women training seminars/workshops

Impact of women business trainings	(f)	%
Greatly agree	21	70.0
Agree	8	26.6
Neutral	1	3.3
Disagree	0	0.0
Greatly disagree	0	0.0
Total	30	100.0

As shown in the Table 4.6, majority of the sampled women group officials, 96.6 percent agreed that women groups training about the awareness, acquisition and utilization of WEF loans had a positive influence on the performance of women business enterprises in Kisasi Sub- County.

4.5 Influence of marketing opportunities offered by women enterprise fund on the performance of women owned SMEs

The research question (iii) sought for the answer of the influence of marketing opportunities offered by WEF on performance of women enterprise in Kisasi Sub- County. The selected women group officials were asked to use a 5-point likert rating scale that was numerically ranked from 1-to-2-to-3-to-4-to-5 as in increasing numerical values inversely proportional to the decreasing levels of agreement with the given indicators of the influence of marketing opportunities offered by WEF on the performance of women owned business. The sampled women group officials were asked to rate the extent of marketing facilities offered by WEF on the performance of women business enterprises, using the 5-point rating scale as 1- very large extent, 2- large extent, 3- some extent, 4- little extent, 5- no extent.

The sampled women group officials also rated how greatly the marketing opportunities offered by WEF has diversified the market for products and thus increasing performance of women owned enterprises, using the 5-point rating scale as 1- greatly agree, 2- agree, 3- neutral, 4- disagree, 5- greatly disagree. Finally the officials were asked to rate the association of marketing opportunities offered by WEF on meeting market challenges for their SMEs using the 5-point rating scale as 1- very high association, 2- high association, 3- undecided, 4- low association, 5- very low association. The results were presented as shown in Table 4.7.

Table 4.7: distribution of women groups by influence of marketing opportunities by WEF

Frequency distribution by 5-point rating scale values							
Utilization of the WEF indicators	1	2	3	4	5	totals	
Effective marketing by WEF on performance (f):	19	7	3	1	0	30	
Diversification of markets by WEF on performance (f):	21	6	3	0	0	30	
Meeting market challenges with help of WEF on performance (f)	24	3	1	2	0	30	
Sum of the Frequencies:	$\sum f$	64	16	7	3	0	90

As shown in Table 4.7, in the three indicators of influence of marketing opportunities offered by WEF, like the effective marketing facilities, diversification of markets and meeting market challenges of women business enterprises, 64 women officials out of the 90 triple entries (71.1 percent) highly agreed to the fact that effective marketing, diversified markets and meeting of market challenges with the help of WEF would have a great positive impact to performance of women business enterprises. The interpretation was that marketing opportunities by the WEF in the Sub- County has not been effective and this has greatly affected the performance of the women owned businesses. The finding concurs with the reviewed literature according to GOK (2005), that women groups have limited information on market opportunity due to lack of market research, this limits the operations of the women groups as they are narrowed to local and already saturated market for their products and no diversification which leads to reduced sales and low returns for their enterprises.

4.6 Influence of networking opportunities offered by women enterprise fund on the performance of women owned SMEs

The research question (iv) sought for the answer of the networking opportunities offered by WEF on the performance of women enterprises in Kisasi Sub- County. The sampled women group officials were asked to indicate the influence of networking opportunities offered by Women Enterprise Fund on the performance of women business enterprises. Firstly the officials were asked to indicate whether they had any business networks. Data was analyzed and tabulated in Table 4.8.

Table 4.8: Distribution of women officials by women business networking opportunities

Business networking	(f)	%
Yes	4	13.3
No	26	86.7
Total	30	100.0

The results indicated in Table 4.8, showed that majority of the women group officials interviewed, 86.7 had no business networking opportunities to enhance their business enterprises. Although women business networking had significant influence on the performance of women business enterprises, however, there were fewer 13.3 percent of the women group's officials with business networking opportunities in the Sub- County.

The study findings shown in Table 4.8 could be supported by the observation of Chandler that women entrepreneurs face a shortage of peer support which limits them to seek information needed for the growth and survival of the businesses.

The selected women group officials were also asked to use a 5-point likert rating scale that was numerically ranked from 1-2-3-4-5 as in increasing numerical values inversely proportional to the decreasing levels of agreement with the given indicators of the influence of networking in performance of women owned business. The sampled women group officials were asked to rate the how actively was Women Enterprise Fund involved in the formation of the business networks for the women business enterprises, using the 5-point rating scale as 1- greatly agree, 2- agree, 3- neutral, 4- disagree, 5-greatly disagree.

The sampled women group officials also rated the effective business network opportunities by women enterprise fund with increased performance of women owned enterprises, using the 5-point rating scale as 1- very large extent, 2- large extent, 3- some extent, 4- little extent, 5- no extent. The results were presented as shown in Table 4.9.

Table 4.9: Distribution of women groups by influence of networking by WEF indicators

Frequency distribution by 5-point rating scale values						
Networking of the WEF indicators	1	2	3	4	5	totals
Formation of networks/utilization of WEF on performance (f):	2	1	5	10	12	30
Effective networks/utilization of WEF on performance (f):	3	2	4	11	10	30
Sum of the Frequencies:	Σf	5	3	9	21	22
						60

As shown in Table 4.9, in the two indicators of influence of networking by WEF on women groups officials, 22 out of 30 women group officials disagree that WEF has been involved in the formation of networks for the women group and most 43 women group officials out of the 60 double entries that is 71.7 percent supported that WEF has not helped in the formation of business networks and that has negatively affected the performance of their business activities at

Kisasi Sub-County. The interpretation was that even though good business networking opportunities had a great positive impact on the performance of the women groups, there were poor networking efforts by WEF among women groups at the sub-County to enhance their SMEs. Therefore most of them could not link with other market networks for better performance of their business enterprises in spite of the fact that they had acquired the loans.

The study findings of Table 4.9 concurs with the reviewed observation by Carter et al (2006) that networks are crucial element for entrepreneurs in gaining access to capital, advice and information needed for initiating and operating business ventures. Therefore, the performance of women business enterprises in Kisasi Sub- County was partially influenced by the selected women officials' lack of networking opportunities during either the starting of or the entire process of business profitability.

4.7: Summary of chapter four

This chapter has dealt with data analysis, presentation and interpretation. Data was analyzed using descriptive statistics. Data was presented using frequency tables and percentages. The data revealed that WEF has a profound influence on the performance of women owned SMEs in the Sub- County mainly through the provision of credit facilities. It also revealed that the women groups have not adequately accessed trainings, marketing facilities and business networks from WEF and this has affected the performance the businesses negatively.

CHAPTER FIVE

SUMMARY, DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter comprises of and is organized into the following subheadings: summary of the study, discussions of the findings, conclusions of the study, recommendations of the study and suggestions for further study.

5.2 Summary of Findings

The study assessed influence of Women Enterprise Fund on performance of small and medium enterprises among women entrepreneurs in KisasiSub-County, KituiCounty, Kenya by: seeking to establish how accessibility to credit offered by Women Enterprise Fund influences performance of small and mediumenterprise among women in the Sub-County; assessing to what extent training offered by Women Enterprise Fund influences the performance of SMEs among women in Kisasi Sub- County; analyzing how sourcing of market by Women Enterprise Fund influences the performance of SMEs among women in Kisasi Sub- County, and establishing how networking opportunities provided by Women Enterprise Fund influences the performance of SMEs among women in Kisasi Sub-County.

Research instruments used included one questionnaire for the selected women group officials.

Data from the field was collected by the researcher and analyzed for basic descriptive statistics.

The main findings of the study are: inadequacy of the WEF loan allocation for starting and running a successful business, a narrow spectrum of possible entrepreneurial business skills needed to run a successful women business enterprise were taught to some women groups but in

minimal ways that cannot realize any meaningful change to the women business enterprises at the area of study.

An additional problem observed by the researcher was bureaucratic disbursement of WEF loans to the women groups in Kisasi Sub- County. Training equipment and materials were inadequate both in quality and quantity in the few women groups where they were available. Most women in the study utilized their business skills to earn a living and some were able to create jobs for other women. It was also noted that most of the women lacked the necessary information on the market opportunities which limited them to the narrow saturated local markets since they can't link with other market networks and lacks business networks. However, the main problem facing the women groups seemed to be financial in that they lacked adequate capital to start competitive business enterprises or expand existing units to become more viable.

5.3 Discussions of the Study Findings

In the reviewed literature, Women Enterprise Fund (WEF) is a revolving fund which was conceived by the Government of Kenya in 2006 and launched in 2007 with an aim of providing alternative financial services to women who are excluded from the formal and informal financial sectors. The fund provides accessible and affordable credit to support women start and/or expand business for wealth and employment creation (Kenya vision 2030, 2011). Various evidence from literature support the fact that women entrepreneurs' lack of business capital and inability to access credit for business are occasioned by factors such as poverty, unemployment, low household and business income, lack of asset collateral and societal discriminations mostly in the developing countries (Peter,2001).

In research question (i) the study finding pointed out that among the sampled women officials, there was lack of sufficient funds accessibility to run a successful women business enterprises. According to the study findings, a majority 90 percent of the sampled women groups officials had agreed that inaccessibility of the WEF loans facility was negatively influencing the performance of women business enterprises due to lack of enough business capital to start new ventures or support the existing ones to a profitable fruition.

When the officials were asked to quote how much of WEF loan they received, all 100 percent quoted that they were allocated Kshs 50,000 for a group of 20-25 people, where each member would receive about Kshs 2,500. This amount was inadequate to start any meaningful business enterprise. Therefore the inadequacy of the WEF loan allocation negatively influenced the performance of women business enterprises in Kisasi Sub- County. The study also established that effective repayment of the loans, bureaucratic disbursement and lack of awareness of the acquisition of the loans and the number of times the women group could access the loans independent accessibility of the loan.

The findings of this study concur with the literature review gaps that had been identified. In the previous studies it had been noted that, in Kenya among the factors that affect performance of women enterprises in the country is inaccessibility to credit (Hellen, 2002). Women entrepreneurs lack adequate physical capital such as credit and savings for business which force them into quest for financial assistance (Kuzilwa, 2005). The amount invested was also identified to greatly influence the size of the enterprise and determine the early survival of the business.

In research question (ii) the study findings pointed out that there was narrow spectrum of the possible entrepreneurial business skills taught in workshops and seminars organized by the WEF officials for the women groups before acquiring the WEF loans. It was also pointed out that there was a lack of women groups training on the Women Enterprise Fund related business enterprises and inexperienced background with either starting of or the entire process of business management.

According to the study findings, a majority of the sampled women group officials, 96.6 percent agreed that women groups training about the awareness, acquisition and utilization of WEF loans had a positive influence on the performance of women business enterprises in Kisasi Sub-County. This concurred with what had been found out in the reviewed literature.

In the review literature, studies had reviewed a problem pertinent to women entrepreneurs as generally lack of entrepreneurship training and skills development in Kenya where most women entrepreneurs acquire their skills and experience through their family members, friends and previous experiences (Republic of Kenya, 2005).

In research question (iii) the study findings pointed out that there was lack of enough sourcing of markets by WEF to the women groups for the success of their business enterprises. According to the study findings, a majority of the sampled women group officials, 71 percent agreed that though effective marketing was panacea to the marketing challenges affecting their produce, the WEF had not sourced any markets for their products leading to low prices from the local markets which has negatively influenced on the performance of their enterprises.

In the reviewed literature, (Kotler, 2003), he emphasizes that, the purpose of marketing today is not to find the right customers for your product but the right product for your customers and

therefore a great need for diversified markets so as to get the best value for products. The study therefore revealed that if WEF has to meet its objectives, there is need to diversify the market capacity of the area of study for women groups to profitably market their produce.

In research question (iv) the study finding pointed out that among the sampled women officials, there was lack of networks that are vital for business prosperity. Networks support growth of businesses through acquisition of new ideas, skills and markets and therefore an important component in enterprise advancement. According to the study findings majority that is, 86.7 percent of the women group officials interviewed had no business networking opportunities to enhance women business enterprises in Kisasi Sub- County.

The findings of this study concur with the literature review gaps that had been identified as it was observed by Chandler that women entrepreneurs faced a shortage of peer support networks compared with men even though various women entrepreneurs and industry associations have been formed which generally serve as a platform for women entrepreneurs to establish networks and exchange information and experiences as well as to conduct training programmes, seminars and workshops on motivation, leadership and entrepreneur development and to provide other means of support. This is due to the fact that women may not join these associations as they might be overloaded with business and family responsibilities. This limits the women entrepreneurs' ability to seek informal advice and financing as well as the information networks needed for survival and growth. This might pose a challenge to women entrepreneurs in establishing networks which are helpful to the survival of their businesses (DeTienne, D. R. & Chandler, G. N. (2007).

5.4 Conclusionsof the study

Women continue to languish in poverty leaving them at times completely hopeless, despite their attempt to engage in entrepreneurial activities as it has been note in the study. The impact of WEF has not yet been felt in the Sub- County and it really remains to be seen whether the Women Enterprise Fund has achieved its intended objectives among them empowering women to start small scale businesses so as to improve their living standards.

Some of the hurdles in the acquisition of the Women Enterprise Fund loans in militating against the unemployment of women and low standards of living found out in the study were: the women were required to be in women groups in order to access the loans. However, many women entrepreneurs develop their ideas individually, thus requiring them to join women groups before accessing the WEF loan was quite a challenge to many. Other women group members had no entrepreneurial ideas becoming passive members and joy riders to the group.

According to the findings what the women really needed was access to adequate capital not attached to so many bureaucracies, acquisition of some business management skills, market for the products and reliable business networks which will help them to succeed in their business enterprises. Experience shows that, it's the entrepreneurs ability that leads to success of business and therefore it is imperative to develop the capacity of many women in Kenya to help them raise above the poverty level that will as well enhance the grow of the economy.

5.5 Recommendations of the study

Based on the study literature review and findings after the data analysis, the following recommendations were made:

- i. The WEF programme should be improved so that it can benefit more women by starting or enhancing small scale businesses to provide self-employment. Such improvements of the WEF program required include provision of better equipped workshops, adequate supplies of training materials and greater emphasis on practical business management for the women.
- ii. Loan allocation ceilings should be significantly increased. In most instances, the amounts of funds allocated to borrowers fall far below the actual financial needs for initiating and running and enterprise. WEF funding should also be remodeled towards more individual lending. It should change the practice of “group lending system” since members in a group cannot have the same thinking level, attitude and commitment during the business enterprise initiation stage as there are personal differences.
- iii. The implementation of the WEF program should have been preceded by a better women group training approach on how they would run their businesses once they start their women business enterprises. The training should also be standardized with room for customization to unique borrower’s needs. This will enhance efficiency and effectiveness in starting and running the business.
- iv. The government to create more opportunities for acquisition of technical skills by training the women where the training institutions should be accessible, friendly and affordable to all women without discrimination.

- v. Allocation of the WEF should not be couple with a lot of bureaucracies like having to be approved by the local authorities as a preliquisite to accessing the WEF loans.
- vi. Women Enterprise Fund to enhance business networks for the women entrepreneurs as they are imperative link between the less developed areas and the more developed areas thus accelerating the development of the marginalized parts.
- vii. Women groups to be assisted to source for market for their products, this will help in diversification and reduce high concentrations in the local markets.

5.6 Suggestions for further study

The researcher suggested further studies on the influence of Women Enterprise Fund on the performance of Micro and Small enterprises among women which would add to the findings of this study on the need for background business knowledge in the start-up of the women business enterprises using the women enterprise development fund loan funded capital from the government.

To enhance effective utilization of the Women Enterprise Fund loan, further research should be done on the modality of accessibility to suggest ways that will enhance easy accessibility

Further studies on the influence of training on women enterprise fund and the performance of women business enterprises and on the influence of adequate allocations of women enterprise fund on performance of women business enterprises is also recommended.

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APPENDICES

APPENDIX 1

LETTER OF INTRODUCTION

MirriamKivinyaMatheka

P.O Box 86-90204

Kisasi - Kitui

For Women groups- Kisasi Sub-County

Dear respondent,

Ref: Transmittal Letter

I am a post- graduate student in university of Nairobi pursuing a master degree in project planning and management. I am carrying out a research for my final year which is a requirement for the degree program. The topic is **influence of Women Enterprise Fund on the performance of women owned small and medium enterprises**. The study is expected to be of use to all the actors in the Women Enterprise Fund, social services policy makers, stakeholders in social development and community in making decisions concerning provision and utilization of services provided by women enterprise fund. I kindly request that you consider sparing some few minutes and provide responses to the questionnaires provided. Please note that you should not write your name in the questionnaire. All responses will be treated with uttermost confidentiality. Thanks in advance for your cooperation and assistance.

Yours faithfully,

Mirriam K. Matheka.

APPENDIX II

SURVEY QUESTIONNAIRE

QUESTIONNAIRE FOR THE WOMEN GROUP OFFICIALS AND MEMBERS

SECTION I: Introduction and guidelines

This questionnaire is made to collect information for assistance in conducting a study on the influence of women enterprise fund on the performance of women owned enterprises in Kisasi Sub-County, Kitui County. I kindly request you to complete the questionnaire diligently. Use a tick (✓) to select your appropriate answer for the questions given and a brief explanation where necessary.

SECTION II: General Information

1. Name of the women group _____
2. How many members does the group have _____
3. When was the group started (year) _____

SECTION III: Influence of Women Enterprise Fund on the performance of women owned SMEs.

Influence of accessibility of Women Enterprise Fund on the performance of women owned SMEs

- A. State how much of the Women Enterprise Fund (WEF) loan you get from the Women Enterprise Fund in Ksh

B. In your opinion is this amount of Women Enterprise Fund loan adequate for all the members in your women groups to start a competitive business?

- 1) Yes ()
- 2) No ()

C. If No in (B. above), how much of the Women Enterprise Fund would be adequate for all the members in your women group to be in competitive business in Ksh

D. Rate how the allocation of WEF loan is inadequate for women group members' application for effective performance of SMEs?

- 1) Strongly agree ()
- 2) Agree ()
- 3) Undecided ()
- 4) Disagree ()
- 5) Strongly disagree ()

E. To what extent do you relate effective repayment of Women Enterprise Fund loan with access to further Women Enterprise Fund and performance of the SMEs?

- 1) Very large extent ()
- 2) Large extent ()
- 3) Some extent ()
- 4) Little extent ()
- 5) No extent ()

F. How is the association of bureaucratic disbursement of Women Enterprise Fund to effective accessibility to loans with increased performance of your business enterprise?

- 1) Very high association ()
- 2) High association ()
- 3) Undecided ()
- 4) Low association ()
- 5) Very low association ()

G. Rate how accessibility of Women Enterprise Fund has a positive influence on the performance of your business enterprise.

- 1) Strongly agree ()
- 2) Agree ()
- 3) Undecided ()
- 4) Disagree ()
- 5) Strongly disagree ()

Influence of Training by Women Enterprise Fund on the performance of women owned SMEs

H. What is the highest business work experience of the women group members before starting this enterprise under the Women Enterprise Fund government financing?

- 1) Less than 5 years ()
- 2) Between 6-10 years ()
- 3) Between 11-15 ()
- 4) Between 16-20 ()
- 5) Over 21 years ()

I. How do you associate past business work experience to effective utilization of Women Enterprise Fund loan for improved performance of the SMEs?

- 1) Very high association ()
- 2) High association ()
- 3) Undecided ()
- 4) Low association ()
- 5) Very low association ()

J. Rate the association of women training on utilization of Women Enterprise Fund with increased performance of the SMEs?

- 1) Very high association ()
- 2) High association ()
- 3) Undecided ()
- 4) Low association ()
- 5) Very low association ()

K. How greatly would women groups' training seminars/workshops influence the awareness of Women Enterprise Fund to improve the performance of SMEs?

- 1) Greatly agree ()
- 2) Agree ()
- 3) Neutral ()
- 4) Disagree ()
- 5) Greatly disagree ()

Influence of marketing opportunities offered by Women Enterprise Fund on the performance of women owned SMEs

L. To what extent do you relate effective marketing facilities by Women Enterprise Fund to the performance of the SMEs?

- 1) Very large extent ()
- 2) Large extent ()
- 3) Some extent ()
- 4) Little extent ()
- 5) No extent ()

M. Rate how greatly has marketing opportunities offered by Women Enterprise Fund diversified the market for your product?

- 1) Greatly agree ()
- 2) Agree ()
- 3) Neutral ()
- 4) Disagree ()
- 5) Greatly disagree ()

N. Rate the association of marketing opportunities by Women Enterprise Fund on meeting the market challenges your SMEs faces?

- 1) Very high association ()
- 2) High association ()
- 3) Undecided ()
- 4) Low association ()
- 5) Very low association ()

Influence of networking opportunities offered by Women Enterprise Fund on the performance of women owned SMEs

O. Do you have any business networks?

1) Yes ()

2) No ()

P. How greatly has Women Enterprise Fund been actively involved in the formation of the business networks for the SMEs?

1) Greatly agree ()

2) Agree ()

3) Neutral ()

4) Disagree ()

5) Greatly disagree ()

Q. To what extent do you relate effective business networks opportunities by Women Enterprise Fund on the performance of the SMEs?

1) Very large extent ()

2) Large extent ()

3) Some extent ()

4) Little extent ()

5) No extent ()

Thank you for your cooperation

APPENDIX III

LIST OF WOMEN GROUPS WHICH PARTICIPATED IN THE STUDY

1. EETU MA MWEII SELP HELP GROUP
2. MWIWANO MBUSYANI WOMEN GROUP
3. MUKILYE SELF HELP GROUP
4. MAENDELEO YA WANAWAKE MOSA SUB- LOCATION
5. MUTHEU SELF HELP GROUP
6. KUWETA NA KWIKA SELP HELP GROUP
7. KYUMIISYO WOMEN GROUP
8. KISASI GREEN GROWERS SELP HELP GROUP
9. MALEO WOMEN GROUP
10. KANINI KASEO WOMEN GROUP
11. EETU MA USINI WOMEN GROUP
12. KASEVI WOMEN GROUP
13. MOSA VISION WOMEN GROUP
14. TUMAINI WIDOWS SELF HELP GROUP
15. THOME WA IVETI MBUSYANI WOMEN GROUP
16. KANZAU SELP HELP GROUP
17. MAENDELEO UTONYI NGANGANI WOMEN GROUP
18. KOMESHA SELP HELP GROUP
19. KITUNGA STOCK TRADERS GROUP
20. WUMISYO WA AKA WELFARE GROUP
21. MUNYEVU SELP HELP GROUP

22. WENDO WA KITUNGATI SELP HELP GROUP
23. KIFARU SELP HELP GROUP
24. SYOMAMAE SELP HELP GROUP
25. WENDO WA KANGAATU WOMEN GROUP
26. KAMPALA WOMEN GROUP
27. KATANU WOMEN GROUP
28. MUTHI MUSEO WOMEN GROUP
29. KITUTI WOMEN GROUP
30. WASYA WA W'O WOMEN GROUP