

**FACTORS INFLUENCING THE PERFORMANCE OF WOMEN ENTREPRENEURIAL
VENTURES IN KONGOWEA MARKET, MOMBASA COUNTY, KENYA**

BY

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DECLARATION

I hereby declare that this research project report is my original work that has not been presented for an academic award in any university.

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DEDICATION

This research proposal is dedicated to my dear parents Mr. and Mrs. Mwanja Juma and my siblings Thomas, Kaka and Shadrack for their prayers, encouragement and support throughout my studies.

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ABBREVIATIONS AND ACRONYMS

GDP: Gross domestic product

GEM: Global entrepreneurship monitor

ILO: International Labor Organization

MSE: Micro and Small Enterprises

UNECE: United Nations Economic Commission for Europe

SME: Small and medium enterprises

ABSTRACT

This study was designed to assess the determinants success of women entrepreneurial ventures in small and medium enterprises in Kongowea market Mombasa. In particular the study explored how business networking, domestic chores, entrepreneurial training and financial accessibility affect women entrepreneurs in small businesses. The researcher relied on both direct observation and questionnaires to collect data. The study is deemed beneficial to different stakeholders since it provides pertinent information useful in hypothesis formulation. The study provides relevant literature for future researchers on other related topics; it would also of help to scholars who undertake research on the same topic. A sample of 200 women entrepreneurs was chosen for the study by means of stratified and simple random sampling. The design for the study was descriptive survey. Information from the participants was analyzed and translated into important information with the help of percentages and statistical package for social sciences (SPSS). Both tables and frequency distributions and were utilized to draw valid conclusions. From the study, the major economic factors affecting women small and medium enterprises are inadequate financial accessibility, elevated interest and insufficient savings. It was found out that many women entrepreneurs did not member themselves professional organizations or other networks hence often found it complex to access information. Educational training is seen as major variable influencing the performance of women entrepreneurial ventures where women lacked entrepreneurial training and management skills. Domestic commitment was a major challenge where women on average spent more than five hours in household chores only at the expense of their businesses. Many women lacked house helps to assist at home and only few women had supportive spouses who could assist at home. Based on the key results, the researcher recommends that financial service providers should come up with products and services tailor made for women to bridge the gap of financial accessibility among women entrepreneurs. There is also a need to boast our technical and vocational training institutes so that they are able to equip women with relevant skills and professional entrepreneurship. The researcher also recommended on the need to boast women networks through creation of women trade association, women groups, mentorship programmes and integrating women in the existing male dominated networks

LIST OF ABBREVIATIONS AND ACRONYMS

PRIMO	Public Risk Management Organization
PRIMA	Public Risk Management Association
KEBS	Kenya Bureau of Standards

CHAPTER ONE

INTRODUCTION

1.1 Background of the study

Women are the pillars of economic expansion in many developing states. Global entrepreneurship monitor (GEM) reports that women entrepreneurs generate jobs, wealth and innovation across 37 countries surveyed. In many of these countries the rate of growth of women creating new business is greater than the rate of growth for men entrepreneurs. (Reynolds, et al 2002).

Women constitute more than half of the total world population. While in the traditional societies, they were confined to performing household activities in modern societies, they have come out to participate in all sorts of activities. Women have ventured in different spheres of activities such as academics, politics, social work and they have started running their own enterprises. Therefore, it is appropriate to study the causes of poor performance among women entrepreneurs.

Generally, women entrepreneurial ventures are smaller than that of their male counterparts in terms of sales, revenue and assets. Recent evidence from the United States suggests that on average men entrepreneurial ventures are twice as large as women entrepreneurial ventures in terms of both sales and assets (Coleman 2007). It has also been shown that on average employer-firms owned by women generate only 78 percent of the profits generated by comparable male owned businesses (Robb and Wolken 2002). Also, women have been found to generate less sales turnover relative to men, even in same industry comparisons (Loscocco and Robinson 1991).

For example in Nigeria in spite of the support and incentive programs to micro business, Akabueze, (2002) briefly stated that it would seem reasonable to suppose that small businesses would grow and boom, but the speed of business breakdown continues to raise because of the shortcomings influencing business performance which are: inadequate financial resources, poor location, insufficient management experience, poor laws and regulations, general economic situation, together with critical factors such as poor infrastructure, little demand for products and services, corruption, and poverty.

Others include: shortage of raw materials, handicap in obtaining finance, inadequate competent and motivated personnel, lack of ability to control costs and cheap foreign products dumped in the market

Notwithstanding the intrinsic problems related to the growth of micro - scale businesses, women entrepreneurs are increasingly venturing into ownership of small-scale enterprises either on their own or in partnership with male entrepreneurs (ILO 2005). This has been made possible primarily because of ease of entry, limited access to other enterprises and lack of employment opportunities in formal sector of the economy. In addition, given the expansion of entrepreneurship amongst women, understanding the social, cultural and economic factors influencing their success is of vital importance.

In Ethiopia the idea and practice of women entrepreneurship is a recent trend. In the 1970's very little was known about women entrepreneurship in practice and research, focusing purely on men enterprises. Scientific dissertation about women entrepreneurship and women owned organizations is just a recent development of 1970s (ILO, 2006). Amha and Admassie (2008), argues that more than 50% of all Ethiopian women entrepreneurs often face gender related setback related to establishing fresh businesses together with operating or expanding existing ones. Women are underprivileged due to retrogressive culture, and traditions. For instance, many women face difficulty in accessing credit from banks together with challenges of borrowing via informal networking.

Kenyan women entrepreneurs are recently generating employment and giving input to economic development in Micro and medium enterprises which contribute a high percentage of Kenya's GDP. In spite of their input to the economic improvement, their freedom to manage and make strategic business decisions is greatly hampered by among other things culture, domestic commitment, financial status and lack of entrepreneurial training.

Many researches indicate that countries that do not address gender disparity among entrepreneurs are trailing down on noteworthy economic growth (World Bank).

Though there are differs research on the factors undermining performance of women entrepreneurs there has been insignificant attempt to come with real solutions from the research especially on issues of inadequate skills and capital which calls for better strategies, (Jennifer 2013). There are several

collapses enterprises in the city calling for immediate solution if we need to achieve economic sustainability in small and medium enterprises projects. Solving the challenges facing these projects is a critical area for in-depth investigation since such failures leads to loss of a lot of resources. Kenya economy has been represented by regional inequality in terms of small and medium enterprises distribution as they tend to be concentrated in big cities only.

Self-employment has proved to be the magic bullet, to solve the ever increasing problem of unemployment, low pay and job insecurity. The current huge international interest in entrepreneurship as a magic bullet to end poverty reflects awareness of the success of large-scale initiatives in the developing countries. The small business sector is recognized as an integral component of economic development and a crucial element in the effort to lift countries out of poverty (wolfenson, 2001). Small- Scale businesses are driving force for economic growth, job creation, and poverty reduction in developing countries. They have been the means through which accelerated economic growth and rapid industrialization have been achieved (Harris et al, 2006; Sauaser, 2005). Furthermore small scale business has been recognized as a feeder service to large- scale industries (Fabayo, 2009)

(Schuler and Hashemi 1994) indicated various benefits of entrepreneurship to women such as restoration of women's confidence and dignity, raising their economic security, involvement in major household decisions, ability to make purchases, decline in domestic violence and more usage of contraceptives. Punitha et al(2007) examined the problems and constraints faced by women entrepreneurs in the Pondicherry region. It is worth examining the factors influencing the performance of women small and medium enterprises and finding solutions so that women can benefit more from their enterprises.

1.2 Statement of the problem

Whilst, women entrepreneurs in SMEs accounts for more than half of total entrepreneurs in the country as a whole and in Kongowea in particular, there is an heightened shortage of studies conducted with a specific objective of analyzing the influences of performance of entrepreneurial in relation to domestic commitment, financial constraints, lack entrepreneurial training and networking.

There is a need to study women entrepreneurship separately for some reasons. The first reason is that women entrepreneurship has been acknowledged during the preceding decade as an important

unexploited spring of economic growth. Businesswomen create jobs for themselves and others through providing society with different solutions to organization, management and business problems as well as to the exploitation of entrepreneurial opportunities. However, they still represent a minority of all entrepreneurs. Therefore, there exists gender gap discriminating against women's prospect to become entrepreneurs and their opportunity to become successful entrepreneurs. This market breakdown against women needs to be sorted out by government and policy makers so that the economic possibility of this important group can be fully used.

Whilst without a doubt the economic impact of women is substantial, we still lack a reliable picture, describing in detail that specific impact. Recent efforts initiated by the OECD (1997, 2000) are responses to this lack of knowledge and have focused the attention of policy makers and researchers on this important topic. In order to effectively and efficiently address this topic, policy makers need more knowledge about women entrepreneurs. The aim of this study is to enhance knowledge about the causes of poor performance among women entrepreneurs.

In addition, women in entrepreneurship has been largely neglected both in society in general and in the social sciences (Brush & Hisrich, 1999). Not only have women lower participation rate in entrepreneurship than men but they also generally choose to start and manage firms in different industries than men tend to do (Franco & Winqvist, 2002; Reynolds & White, 1997). The industries (teaching, primarily retail, and other service industries) chosen by businesswomen are often or have until just recently been perceived as being less important to economic development and growth than the high-technology and manufacturing. As a end result, gender parity between men and women from the perspective of entrepreneurship is still a nightmare.

According to Hisrich & Brush (1999) many women entrepreneurial ventures have failed to grow from small to medium and have stagnated because of lack of many shortcomings faced by Women entrepreneurs. He adds that Unequal access to land and property means that women are incapable of securing loans for their enterprises. Without financing, women are unable to grow their businesses, and they remain stuck at the micro-enterprise level. Thus, in this study it is thought to assess the different factors that influence the performance of women entrepreneurial ventures in Kongowea.

Whilst the outcome of small enterprises to development is generally accepted, women entrepreneurs in this sector face numerous obstacles that hinder their long-term continued existence and development. Many Scholars have pointed out that starting a business is a risky venture and advise that the probability of micro business making it past the five-year birthday are very thin (ILO 2005). Some researchers have also argued that the velocity of failure of entrepreneurial ventures owned by women is higher than that of men since they have various barriers (Marlow, 2009).

Women's entrepreneurship is mutually about women's place in society and the responsibility of entrepreneurship in the same society. Women entrepreneurs are faced with precise obstacles (such as family responsibilities) that have to be overcome in order to give them access to the same opportunities as men. Also, in some countries, women may experience obstacles with respect to holding property and entering contracts. Increased participation of women in the labour force is a prerequisite for improving the position of women in society and self-employed women. Hence there is need for this study that aims to provide holistic view through empirical study on the factors influencing the performance of women entrepreneurial ventures in Kongowea, Kenya

1.3 Purpose of the study

The purpose of this study was to investigate the influences of performance of women entrepreneurial ventures in SMES in Kongowea market, Mombasa Kenya.

1.4 Objective of the study

The objective of the study were to:

1. Assess the extent to which entrepreneurial training influence the performance of women entrepreneurial ventures.
2. To determine whether business networking influence the performance of women entrepreneurial ventures
3. To establish whether domestic chores influence the performance of women entrepreneurs in small and medium enterprises.
4. To determine whether financial accessibility influence the performance of women entrepreneurial ventures.

1.5 Research questions

The study attempted to answer the following questions

1. How does entrepreneurial training affect the performance of women entrepreneurs in small and medium enterprises?
2. How does business networking affect the performance of women entrepreneurial ventures
3. What is the contribution of domestic commitment on the performance of women entrepreneurs in Small and medium enterprises?
4. What is the role of financial accessibility on the performance of women entrepreneurial ventures?

1.6 Research Hypothesis

The researcher attempted to test the following hypothesis:

1. H1: there is significant relationship between entrepreneurial training and performance of women small and medium enterprises.
2. H1: Business networking have significant influence on the performance of women small and medium enterprises
3. H1: there is a significant relationship between sources of funding and the performance of women small and medium enterprises.
4. H1: there is a significant relationship between domestic commitment and the performance of women small and medium enterprises.

1.7 Significance of the study

This study is of immense significance to women entrepreneurs as it has outline factors influencing the performance women entrepreneurial ventures. The study will be useful to alleviate the problems that women entrepreneurs face in Kongowea and other parts of world.

To researchers and academicians, the study will be a supply reference material for future researchers on other related topics. In addition it will help other academicians who undertake research on related topics. The study covers a very essential area in economic development and hence it will be of

importance since it will provide information that can be used to formulate policy. The financial institutions will come up with products which are tailor made to fit into woman financial needs. In addition through the financial institutions corporate social responsibilities they will factor in woman groups.

1.8 Basic assumption

The study was built on the following assumptions:

The respondents were honest in answering questions. The women were willing to participate in the study and provide answers to the research questions for the study

The sample size was representative and useful in drawing valid conclusions. The sample of 200 women was used which enabled the researcher to come up with accurate conclusion.

1.9 Limitation of the study

The study was limited in the following ways:

Financial constraints: the research study required a lot of money to take of all logistic issues like purchase of stationery, printing, travel and many others. The money was not available hence the sample size was small. The budget did not allow the research to hire a qualified and highly motivated research assistant.

Time limitation: a lot of time was required to collect data, data analysis and presentation. Some of the respondents required a lot of time to answer questions leading to delay.

1.10 Delimitation of the study

This study only covered Kongowea market in Mombasa and focused on women entrepreneurs. There are different issues that can be researched in relation to women entrepreneurs. But, this study is delimited to the key socio-cultural, financial accessibility, level of entrepreneurial training and domestic commitment on the performance of women entrepreneurs in SMEs. In addition, the study focuses only on assessing the major personal and organizational characteristics of women entrepreneurs in MSEs to check whether these characteristics affect their performance.

1.11 Definition of Significant terms

Women entrepreneur: women entrepreneurs are those women who think of a business enterprise, initiate it, organize and combine the factors of production, operate the enterprise and undertake risks and handle economic uncertainty involved in running a business enterprise.

Characteristics: key personal and organizational features of women entrepreneurs in SMEs.

Culture: the sum total of ways of living built up by a group of human beings and transmitted from one generation to another.

Performance: overall quality of activities and operations done by women entrepreneurs in consolidating their enterprises to make a higher profit.

Entrepreneurial training: the acquisition of relevant skills and competencies from institutions of higher learning which are essential in improving the performance of women entrepreneurs in SMEs.

Factors: personal, organizational, economic, socio-cultural, legal/administrative influences that affect women entrepreneurs overall activities and operations in SMEs.

1.12 Organization of the study

The research project report is organized in five chapters excluding the preliminary pages which contains the title, declaration, dedication, abstract, acknowledgement, table of contents, list of figures, list of tables, abbreviations and acronyms. it will contain the references. The appendices will contain letter of transmittal and the questionnaires used for the study. Chapter one presents the background of performance of women entrepreneurs in SMEs, problem statement, purpose and objective of the study, and the research questions as highlighted in the four independent variables. In addition, research hypothesis, significance, delimitations, limitations and basic assumptions will be presented in the same chapter. Chapter two contains a review of relevant literature with a particular focus on overall factors undermining the performance of women entrepreneurs in SMEs in Africa and other developing countries. The chapter will present a conceptual framework outlining the relationship between dependent and the independent variables and the interceding and moderating variables. Chapter three contains the research methodology. This includes the research design, target population, sampling procedure and sample size. The chapter also contains methods of data collection, data validity, data

reliability, data analysis techniques, ethical issues taken into consideration. Chapter four presents the data analysis and finally chapter five presents the summary of the research findings, discussion of the findings, conclusion, recommendation and finally suggestions for further studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviews the different literatures written in the areas of entrepreneurship, women entrepreneurs; women entrepreneurs in SMEs; the problems of entrepreneurship; and factors affecting the performance of women entrepreneurs in SMEs.

2.2 *An overview to entrepreneurship*

The dynamics of entrepreneurship is believed to contribute immensely to the economic growth and thereby helps to meet economic, social and environmental challenges. As society moves gradually from under development to the phase of development, market opportunities widen and individuals acquire more finance, purchasing power, skills, abilities and motives. As a result, the social and economic environments tend to become more conducive to the growth as well as further expansion of entrepreneurship.

Governments are increasingly considering entrepreneurship and innovation to be the foundation of a competitive national economy, and in most countries entrepreneurship policies are in fact closely connected to innovation policies, with which they share many characteristics and challenges. While many countries are making serious efforts to support entrepreneurship, results appear to vary. Countries want to understand the determinants of and obstacles to entrepreneurship, and they need to analyze the effectiveness of different policy approaches

Schumpeter (2005) stated, that In some countries, entrepreneurship is linked to regional development programs and the creation of new firms is stimulated to boost employment and output in depressed regions. In others, entrepreneurship is a key element of strategies designed to facilitate the participation of certain target groups, such as women or minorities, in the economy.

Countries want to understand the determinants of and obstacles to entrepreneurship, and they need to analyze the effectiveness of different policy approaches. The lack of internationally comparable empirical evidence has however constrained our understanding of entrepreneurship and many questions

remain unanswered. Ultimately, policy making must be guided, as far as possible, by evidence and facts.

2.3 Understanding the factors affecting entrepreneurship

Even though entrepreneurship has its own advantages, it is not free of problems. For this there are a number of factors. Samiti (2006), Tan (2000) classified the basic factors that affect entrepreneurs in to two broad categories –economic and social.

The economic factors include competition in the market; lack of access to the market, lack of access to raw material, lack of capital or finance, lack of marketing knowledge; lack of production/ storage space; poor infrastructure; inadequate power supply and lack of business training. The social factors include lack of social acceptability; having limited contacts outside prejudice and class bias; society looks down upon; attitude of other employees; and relations with the work force.

2.4 Women entrepreneurship

Women's industrious undertakings empower them economically and enable them to contribute more to overall development. They venture either in small or medium scale production activities, or in the informal or formal sectors and their activities are not only a means of winning bread but more importantly a way creating sustainable development United Nations Industrial Development Organization (UNIDO, 2001).

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

2.4.1 Nature of women entrepreneurs

Different researchers have argued differently on the characteristics of male and female entrepreneurs. Some groups of researchers agree that there are no differences. But some others state differences. For example Green & Cohen (1995) stated, "An entrepreneur is an entrepreneur is an entrepreneur," and it should not matter what size, shape, color, or sex the entrepreneur might be. If so, good research on

entrepreneurs should generate theory applicable to all. While research shows similarities in the personal demographics of men and women entrepreneurs, there are differences in business and industry choices, financing strategies, growth patterns, and governance structures of female led ventures.

On the other hand there are those who give compelling reasons to study female entrepreneurship – looking specifically at women founders, their ventures, and their entrepreneurial behaviors as a unique subset of entrepreneurship. Just as we have found that clinical trials conducted on an all-male population do not necessarily provide accurate information about the diagnosis or treatment of female patients, we see that scholarly research focused only on male entrepreneurial ventures leaves many questions unanswered for their female counterparts. Some argue that it is important to look at female entrepreneurs who, though they share many characteristics with their male colleagues, are unique in many aspects.

Observable differences in their enterprises reflect underlying differences in their motivations and goals, preparation, organization, strategic orientation, and access to resources. Birley (1987) stressed on the differences even in their background and personal characteristics. He found the female entrepreneurs to be the first born; from a middle or upper class family; the daughter of a self employed father; educated to degree level; married with children; forty to forty-five at start-up; and with relevant experience in their desire in starting new businesses, researchers identified a number of reasons for women to become entrepreneurs.

2.4.2 Differences between women and men entrepreneurs

While gender was shown not to affect new venture performance when preferences, motivation, and expectations were controlled for, the differences observed among men and women entrepreneurs were observed by different researchers. Among these Shane (1997) identified that men had more business experience prior to opening the business and higher expectations; women entrepreneurs had a larger average household size; the educational backgrounds of male and female entrepreneurs were similar; women were less likely than men to purchase their business; women were more likely to have positive revenues; men were more likely to own an employer firm; female owners were more likely to prefer low risk/return businesses; men spent slightly more time on their new ventures than women; male owners were more likely to start a business to make money, had higher expectations for their business, and did more research to identify business opportunities; male entrepreneurs were more likely to found

technologically intensive businesses, businesses that lose their competitive advantage more quickly, and businesses that have a less geographically localized customer base; male owners spent more effort searching for business opportunities and this held up when other factors were controlled for. Besides to this, Malaya (2006) tried to distinguish male and female entrepreneurs with respect to their success indicators arranged in a sequential order from very important to least important.

2.4.3 Factors affecting women entrepreneurs' performance

Although Women Entrepreneurs have grown in large number across the globe this does not mean that the obstacles facing women in entrepreneurship have been done away with (Mahbub,2000).

In support of this The Centre for Women's Business Research in the United States as cited in UNECE (2004) and (Mahbub,2000).identified the following factors that affect women entrepreneurs.

2.5 Understating financial accessibility as a factor of performance

Capital is a very important factor of production and without it no business can succeed. Access to finance is one of the obstacles hindering the development of women entrepreneurs. There are various financial constraints facing women entrepreneurs which include high cost of credit, inflated bank charges, lack of collateral and poor family background. Credit inaccessibility and has hugely affected the growth of women entrepreneurs in Kongowea and other parts of the world. The credit constraint has a gender perspective(Areuis and Minniti 2005).

2.5.1 Access to credit from financial institutions

Women are more likely to be constrained than men in terms of accessing to capital. Fletscher (2008) has identified some factors that contribute towards credit constraints for women. These factors include collateral requirement, the difficulty in finding a guarantor, the requirement of the authorization by the husband or a male relative, financing preference for the activities that are operated by male by financial institutions, risk averse characteristics for women, household work involvement, high illiteracy rate and lack of confidence about applying a loan. Women entrepreneurs experience a challenge in negotiating with banks and other financial institutions They lack of financial confidence to argue for what they are entitled to, particularly for starting an enterprise. Women often have fewer opportunities than men to gain access to credit for various reasons, including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of female entrepreneurs by loan officers

(Mahbub, 2000). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 2008.) The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again . Differential access to credit may of course be a reflection of differences in the choice of sector, educational level or the amount of loan requested.

2.5.2 Family funding and its effects on women small and medium enterprises

Women who are supported financially to start up business tend to do well that those who are not. The family usually provides advice and support to them on the start of a business enterprise, running and growth and growth of the business in their early stages of their life. However, many families prefer to support men in business than women and only well established families will be able to offer financial support for women. Many families in Kenya are struggling to meet the high cost of living and may only give limited support to women in businesses (Brush et al, 2009).

It is likely that people whose family and communities have lower earning power will be less able to access informal source of support. The support can in terms of money of or any other form that can help the entrepreneur in times of need (Mahbub, 2000).

Moreover, women who are used to internal funding may be fear to taking loans from financial institutions who charge interest and this may disadvantage the business. The business is likely to stagnate since internal funds are limited.

2.5.3 Personal savings in women's small and medium enterprises

Women find a barrier in raising their own capital through personal savings especially young women. They do not have access to any form of financing as a result of not owning any assets and having a limited credit history hence barring them from starting an enterprise.

Many women in remote areas rarely save money in bank accounts due to poor living conditions. The problem has been exacerbated by lack of awareness on the importance of saving. The challenges

women face when growing up deprives them of any idea on the importance of saving, hence weakening foundation of starting and running an enterprise (Brush et al, 2009).

Women are disadvantaged compared to their male counterparts given their nature they spent more. Information asymmetry is a key factor contributing to poor saving by women. Inadequate saving continues to be a barrier to women in small and medium enterprises hence affecting them negatively.

2.6 Domestic commitments as a factor influencing performance of women in SME.

Balancing a woman's role in the home and enterprise expectations is a major challenge especially for women in traditional societies. Women are expected to perform all domestic duties including taking care of children, washing, cooking among others leaving no time for them to manage their own enterprise. Women's domestic responsibilities and status make it difficult to commit themselves in their businesses and sometimes they may be forced to close their business.

Kenyan women give more emphasis to family ties and relationships. Married women have to make a fine balance between business and home. More over the business success is depends on the support the family members extended to women in the business process and management. The interest of the family members is a determinant factor in the realization of women folk business aspirations (Stevenson and Jarillo, 2003).

2.6.1 Work-Life Balance (WLB) Issues of Women Entrepreneurs

After overcoming many inherent disadvantages related to the deeply embedded traditional mindset and stringent etiquette, today we find Indian women engaged in different types of traditional (e.g., garment-making, beauty care, fashion design) as well as non-traditional (e.g., founding financial institutions, educational institutions, entertainment companies) entrepreneurial activities. In addition to their challenging entrepreneurial work, many of these women must also perform several roles in their families. These roles include being a spouse, caretaker and parent; managing daily household chores; and providing services to the community and society. Women also must take care of their own health and other personal activities, which are often neglected because of role overload as well as time limitations.

In contrast, a study by CIBC (2004) revealed that women entrepreneurs in such developed countries as Canada are able to better balance their family life with work than those employed by someone else. The demands originating from the work and personal life of women are quite often mutually exclusive, rendering it very difficult to strike a balance between the role demands. Presently, even though the topic of WLB issues among female entrepreneurs commands urgent attention, studies pertaining to the WLB of entrepreneurial women in India are extremely scarce (Mathew & Panchanatham, 2009). In this context, the current work is a step towards analyzing the WLB issues confronted by the women entrepreneurs of South India.

2.7 Understanding entrepreneurial training as a factor of performance

Women have limited access to vocational and technical training in the developing countries. In fact, women on average have less access to education than men, and technical and vocational skills can only be developed on a strong foundation of basic primary and secondary education. Many African countries are characterized by low enrolment among women in education, high dropout rates and poor quality of education. This puts Kenyan women entrepreneurs at a disadvantage compared to men. While the gender disparity in primary education has decreased since the introduction of free primary education, the gap remains large at the tertiary education levels.

Adequate skills are very important for the growth of small and medium enterprises. Both formal and informal sector require practical skills which many women are lacking and these has led to stagnation of many business. Professional training is very important for the success of small and medium enterprises. Studies have indicated that women has higher labour burden than men (Dejene, 2006), a big limitation of access of professional skill require in the business world.

Although statistical data are not available on the share of children attending early childhood education, there is greater shortage of affordable child care and preschool programs even in the urban settings of Africa. Women responsibilities for child care are often cited as reasons for women low participation in skilled training and literacy programs which are essential for building management for female entrepreneur. In addition the curriculum does not emphasize entrepreneurship skills and therefore does not give women the requisite skills to venture into business.

2.7.1 Professional training as a factor in small and medium enterprises.

Today's business environment requires great wealth of knowledge and skills that related to their type of business and flexible to the changing business environment. Business education is a key tool towards

solidifying the performance of women in small and medium enterprises and their economic empowerment.

Amin et al, (2010) argues that in the developing countries, young women and girls face various challenges which affect their ability to acquire the requisite skills for entrepreneurship. They need to be prepared through education in meeting life events activities such as marriage and birth to cope with emergencies and take advantage of opportunity when they present themselves.

Continuous improvement and innovation are paramount to success of business. Inefficient business processes are expensive as they can bring business down, limiting ability to compete against more established competitor. Men are more privileged to more sources of information by virtue of their network and position in the society. Skills shortage emerges as significant variable to affect the innovation decisions of women small and medium enterprises (Demirbas & Matlay, 2011).

2.7.2 Management training as a determinant of performance of women Small and medium enterprises

Management ability is one of the most influential factors in the successful growth of new ventures (Park & Bae, 2004). The ability to manage can be achieved through experience or training both on the job and in classrooms. Lack of access to training and advisory services is one of the main reasons often used to explain the underperformance of women in small and medium enterprises (Brown et al., 2002; Brush et al, 2009).

Heilbrunn, (2004) adds that most women owned enterprises show slow or no growth due to lack of business managerial skills. Acquisition of business managerial skills is very essential to the success of any business enterprises. It is considered as a building block for successful entrepreneurial venture (Brush et al, 2009).

Training and capacity development in the management of business helps individual women entrepreneur to develop key competencies essential for the growth of the enterprises. Bridge et al (1998) describe the importance of technical and management skills in adapting to and coping with the changing environment, and identifying such learned skills as key determining factor for growth.

The nature of entrepreneurial training has a gender perspective (Sign & Vannicombe, 2003). Women need more training to get the same business skills as men since we are living in a competitive world with scarce resource and everyone fighting for their share. Educational system for secondary, tertiary

and after school programs should meet the gap between the skills required for small and medium enterprises and women job seekers.

2.8 Access to networks as a factor of performance on women small and medium enterprises.

According to UNECE (2004) and Mahbub (2000) access to network is major factor affecting women enterprises. Having a good network with people who matter is key in success of any business which is lacking in many women entrepreneurs. Women have fewer business contacts, less knowledge of how to deal with the governmental bureaucracy and less bargaining power, all of which further limit their growth. Since most women entrepreneurs operate on a small scale, and are generally not members of professional organizations or part of other networks, they often find it difficult to access information. Most existing networks are male dominated and sometimes not particularly welcoming to women but prefer to be exclusive. Even when a woman does venture into these networks, her task is often difficult because most network activities take place after regular working hours. There are hardly any women-only or -majority networks where a woman could enter, gain confidence and move further. Lack of networks also deprives women of awareness and exposure to good role models. Few women are invited to join trade missions or delegations, due to the combined invisibility of women-dominated sectors or sub sectors and of women as individuals within any given sector (Mahbub, 2000).

Networking has long been praised as indispensable factor towards the survival of female-run ventures (Boyd, 2005). Through networks women entrepreneurs gain access to guidance and information required for initiating and operating start-ups easily. They also get information on where they can get cheap capital (Carter et al., 2006). Entrepreneurs put together both social relations and social contacts as a conduit to gain access to customers, information, and suppliers and to the sources of funding. They utilize family networks to access emotional support and voluntary family work as well as. Literature has it that support from personal network helps to improve growth, survival, and performance chances of start-ups. Moreover, support from significant others (parents, spouse, relatives and friends) is more significant than support from other people in the network for example business collaborators, former employers, former co-workers, and acquaintances) which have add weight on the success of new business projects. Help and emotional support from spouse are more important for success in case of the women entrepreneurs (Mutuku, et al, 2006). Women and men have dissimilar priorities in establishing and maintaining networking relationships. A Man's motives is more helpful (looking for personal gain) while on the other hand women have more affective considerations in social

relationships. Their management style is not seen as being relevant and thus, women are tools, assets, and chances than men in the small business arena. When confronted by a problem related to business, women entrepreneurs look for help first from family, then from friends and lastly from knowledgeable industry sources while men look for advice from their business networks. This can be explained as due to lack of specialized experience in diverse social network needed for female entrepreneurs to fully use the information and resources provided (Mutuku, et al, 2006).. This phenomenon appears to be relate to women entrepreneurs in Kenya and other developing economies. It was reported that female entrepreneurs had a shortage of peer support networks in contrast to men although various women entrepreneurs and industry links 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 capacity building programmes, seminars and workshops on leadership, entrepreneur development, motivation, and to offer other way 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 peer 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, 2007).

With respect to the impacts of social network structures on business start-up, both strong and weak social network ties affect business start-up by providing scarce but necessary information (Davidsson, 2003; Wagner, 2004). Weak ties stimulate entrepreneurship and facilitate the discovery of opportunities by exposing nascent entrepreneurs to new and different ideas, worldviews, and advice Strong ties also assist nascent entrepreneurs by providing unpaid family work and emotional support . For example, inexperienced nascent entrepreneurs are more likely to depend on the advice of their close friends than someone unknown or not trusted, and their friends may offer opportunities or resources that influence the nascent entrepreneurs' choices (Casson, 2007). Micro-entrepreneurs rely on the advice of friends and relatives in order to maintain confidentiality and control of the business.

There is enough evidence to prove that businesswomen are less involved in networks than their male counterparts, and that they have different network. For trade it is as imperative to have both weak-tie networks and strong-ties (Burt, 2000). 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 (Lin, 1999). Thus, women differ to men in the kind of networks they use

and in the social capital available to them through the network. Women have therefore less access to critical resources, support and information needed to successfully start and manage a new firm compared to men.

The person's social position determines and is determined by the social networks she has access to. Social networks are both *structures* and *processes*; structures that describe how individuals are connected to each other and processes describing the interaction between the individuals in the network (Larson & Starr, 1993). The role of networks is that of providers of information, possibilities and support (cf. Granovetter, 1973). The network structure is defined by the information and resources that are available, but also by the interpersonal structures mediating the information and the resources. The importance of the entrepreneur's social network structure has been increasingly acknowledged as one of the most important factors explaining the creation and the success of a new venture.

Moreover, networks are important because our actions are shaped by our social context, consisting of the system of individuals with whom we interact. Research has shown the importance of social support through role models and close private relationships with people in the small business community (Hansen, 2010) and through case studies has tried to describe the process leading to new venture creation (Birley, 1985; Hansen, 1995; Larson *et al.*, 1993). Hence, the individual's network provides the emotional support, social persuasion and vicarious experience, which are central to whether or not a person engages in entrepreneurship and does so successfully. For example, some of the most important impacts of the social network are the socialization process, the ability to practice and observe small business activities at close range and the provision of positive (or negative) role models with regard to entrepreneurial behaviour. These can serve to strengthen the sense of self-confidence in behaviours related to the entrepreneurial domain. Furthermore, 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, financing and idea generation.

Social network theory has tried to explain how class is attained in the community or how social capital can be used to achieve individual goals (Adler & Kwon, 2002; Lin, 1999). The process by which people mobilise and invest capital defines status attainment. This theory gives two essential types of resources namely; personal resources enjoyed by the individual which they have freedom to use and social resources, where ones accesses through direct and indirect network affiliations. combines they form a individual's social capital which *is* the sum of resources available to a individual through either directly by use strong ties and indirectly by use weak ties.

The theory explains that two processes determine the relationship between the status attainment of an individual (*e.g.* succeeding in becoming an entrepreneur) and his or her social resources. The first process focuses on the *access* to social capital. The individual's human capital (experience, education), initial position (parental status, prior jobs) and the individual's social ties (*e.g.* extent of ties) are supposed to determine the extent of the resource available to the individual through his or her network. The second process focuses on the *mobilisation* of the social capital in the process of status attainment, in this case becoming an entrepreneur; the use of social contacts and the resources provided by the network. The combination of access to social capital and the willingness to mobilise those resources will determine the status of the individual

Networks are major sources of knowledge about women's entrepreneurship and are increasingly recognized as a valuable tool for its development and promotion. Policy makers must foster the networking of associations and encourage co-operation and partnerships among national and international networks and facilitate entrepreneurial endeavours by women in the economy. One major reason, networks is that they provide a platform for women to meet entrepreneurs (both women and men) and to learn and gain knowledge about becoming and being an entrepreneur. By network we refer here to exchange of valuable information in order to become a more competent entrepreneur. That is a person with a higher probability to identify and exploit a valuable entrepreneurial opportunity.

2.8.1 Mentoring Women Entrepreneurs

Mentoring is a relationship, in which the more knowledgeable person (mentor) provides business guidance and support to the inexperienced person (Ncube & Washburn, 2010). Dragoo, National Chair and Interim CEO of the National Association of Women Business Owners (NAWBO) (2014), advises choosing a mentor that the mentee looks up to, someone who inspires them, offers smart solutions and

fresh perspectives. It is equally important that mentors hold the mentee accountable for their actions or indecisiveness to act.

According to Sandberg (2013), a women entrepreneur mentor needs to be confident in her skills to serve the mentee. The key function of mentors is to be role models for women entrepreneurs (Kickel & Gundry, 2006). Soliciting the help of a mentor provides women entrepreneurs the opportunity and personal growth experience of identifying and acknowledging their need for help. Many of these new mentees may not be able to articulate the type of help they need in building and growth of their business when speaking with a potential mentor (Krotz, 2011). Learning from the expertise of a mentor can help mentees avoid making errors in decisions (Krotz, 2011). Mentors as role models are valuable because they counsel women entrepreneurs where they are and help them decide where they want to be in the future. Mentoring enables women entrepreneurs to realize what is possible and attainable (Aubert, 2014). Research conducted by Jandeska and Kraimer (2005) confirmed role-modeling, by women mentors, resulted in a higher level of career satisfaction for women.

Through the mentoring relationship, women entrepreneurs expect to develop as both business owners and individuals (St-Jean, Audet, 2009). Cope & Watts (2000), posited how important mentor support is in helping entrepreneurs to commit to learning from experience. These learning experiences may help them avoid or mitigate issues in the future (Cope & Watts, 2000). Through mentoring, women entrepreneurs can learn to be more objective while managing their company through a leadership position.

2.8.2 Women business association

Business associations and chambers of commerce are relationship organizations engaged in supporting the commerce interest of their members (U.S. Legal 2009). Local Business Associations are distinct from industry based organisations in that they offer specific services to their members rather than collective benefits. They tend to be small, with a fragmented structure, where each business association tended to focus on one or a few services for their members (Bennett 1995; Bennett 1998). In England local business associations were found to bridge the gap between individual firms and the government's business support services (Edwards et al. 2002). Local business associations are recognized as providing their members international, national and local promotion opportunities; a register of premises; general advice; advice for startups; and a business directory . By virtue of building and

maintaining social relationships and networking, local business associations may be able to create relational and social capital and therefore an innovative milieu (Maennig and Ölschläger 2011).

Local business associations work as knowledge distribution nodes, where they provide their members with information about government programs and legislative requirements. Knowledge nodes are defined as “a virtual artifact ... which provides a communication surface within people” (Christiansson 1996). They are a repository of information. These nodes have links to the users of this information (in this case local HBB and other members). Local business associations generate their own knowledge networks by their networking activity as described later in this research. There is a dearth of academic evaluation of the role of local business associations supporting HBB, and no evaluation of their knowledge distribution role in particular. This paper focuses on local business associations through examination of their operation in a particular region, Casey LGA.

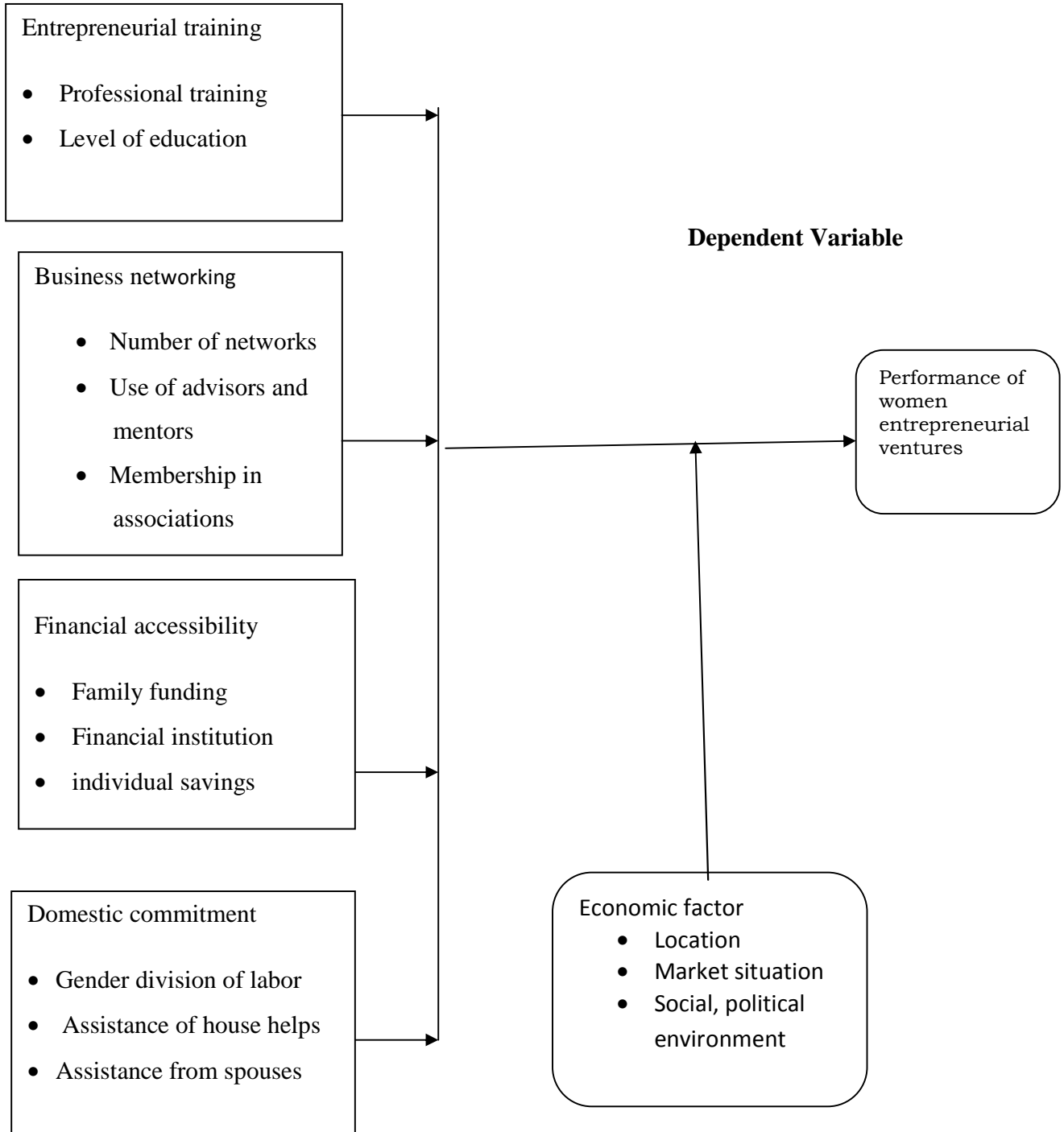
Business associations play significant role not only in assisting in funding, increasing number of working places and decision-making with regard to private enterprises, but also in social policy concerning private businesses. Created by volunteers and governed by professional managers, such associations became the essential institutions of improving economic, political, and social structures of their countries. Business associations of different countries conduct different activities and have different operating procedures depending on existing economic basis. In Kenya, like in other countries with transition economies, private entrepreneurs need to represent their common interests in Government, Parliament, and other state and local authorities and society in general.

2.9 Competition from well established male counterparts and its effects on women SMEs.

Some men are dominated certain areas in business making a niche for themselves. They also have other advantages that women do not have that make them offer women stiff competition. Some of this includes issues like, men can take greater risks, and they are more capable of using uncouth means e.g. bribery, corruption among other which women shy from.

2.10 Conceptual Framework

Independent Variables



Moderating Variables

Figure 1 Conceptual Framework

This conceptual framework is a graphical representation of the causes which are leading to poor performance of women entrepreneurs. The independent variables are entrepreneurial training, cultural practices, financial accessibility and domestic commitment whilst the dependent variable is performance of women entrepreneurs. The relationship between the independent and dependent variables can be moderated by some other variables like economic factors, management skills and knowledge of the market.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

In this chapter the methodology that was used in conducting the study is discussed. It explains the research design chosen for the study, target population, sampling techniques, data research instruments, validity and reliability of research instruments, data collection procedure and data analysis techniques.

3.2 Design of the study

Research design refer to the master plan that is used in the study in order to answer the research questions (Nachmais & nachmais 1996) A descriptive survey research design was used in this study to assess the key factors that affect the performance of women entrepreneurs in SMEs in Kongowea market. A descriptive study design is deemed the best design to fulfill the objectives of the study since it enables to describe different factors that affect the performance of women entrepreneurs in business. A descriptive survey research seeks to obtain information that describes existing phenomena by asking individuals about their perceptions, attitude, behavior or values (Mugenda and Mugenda 2003).

3.3 Target Population

A population can be referred to as the entire set of relevant units of analysis, or data. It can also be defined as aggregates of all cases that conform to some designated set of specification, Isidor Chein, 1982. Ngechu (2004) defined a population as a well defined or set of people, services, elements, events, group of things or households that are being investigated. This study targeted women entrepreneurs and their representatives at Kongowea Market who have small and medium enterprises. Mugenda and Mugenda, (2003), explain that the target population should have some observable characteristics, to which the researcher intends to generalize the results of the study.

The population of the study consisted of 2002 business women who have a business permit from the county government of Mombasa and operating their businesses in Kongowea market. These women were working in 5 sectors of SME namely Retail and wholesale shops, Hardware and construction, Food and beverages, Textile and Services delivery.

3.4 Sample size and sampling procedure

The sampling technique is the process of selecting a specific number of respondents for a study (Ngulube, 2003). A sample is a group in a research study on which information is obtained. In this study, the researcher desires a 95% confidence level. According to Faraday (2006), the acceptable error is generally set at 0.05 /5% probability that a significance difference occur by chance. Kothari (2004) recommends a value estimate of p at 0.5 as that gave a maximum sample value and yield the desired results.

Mugenda and Mugenda (2003) argue that for a sample to be representative enough, it should be at least 10% of the target population. Cooper and Schindler (2000) state that the sample size is the selected element or subset of the population that is to be studied. To ensure that the sample accurately represents the population, Cooper and Schindler (2000) further recommend that the researcher must clearly define the characteristic of the population, determine the required sample size and choose the best method for selecting members of the sample from the larger population. Using this as a guide, a sample size of 200 respondents was selected.

For selecting these samples of entrepreneurs, stratified sampling was used in which the 5 key sectors that woman entrepreneurs were engaged was taken as strata so as to give equal chance to each of the sectors. From each sector, 10% of women entrepreneurs in SMEs were selected randomly using lottery method by taking list of respondents from the Mombasa county government office. The following table summarizes the total population in each sector and the corresponding sample taken from each sector.

Table 3.1 Summary of the population and sample

Strata	population	sample
Retail and wholesale shops	248	24
Hardware and construction	128	12
Food and beverages	1070	110
Textile	132	14
Services delivery	424	42
Total	2002	200

Source Mombasa county financial report (2013)

3.5 Data collection instruments

Data are individual pieces of information. It is a set of values of qualitative or quantitative variables. The term data refers to the kind of information researchers obtain on the subject under study. Researchers use instruments to collect data and it is essential for a researcher to develop correct instruments since wrong data will led to wrong findings and conclusions.

3.5.1 Questionnaires

A questionnaire is research instrument consisting of a series of questions and other prompts for the purpose of gathering information from respondents. As a data collecting instrument, it can be structured or unstructured. Questionnaires are instrumental in collecting data. Descriptive data is best collected using questionnaires (Gay 1996). This study adopted both open- ended and closed-ended types of questionnaires. These questionnaires were administered by the researcher together with his assistants.

3.5.2 Direct observation

Observation is a method of data collection which involves listening, reading, smelling and touching. When used in scientific research, observation includes the full range of monitoring behavioral and non-behavioral activities and conditions. The researcher used direct observation in the study to capture pertinent information regarding the location, size and organization of the project. The information was

guided by structured protocol to ensure gathering of pertinent information only. This technique ensured detailed information was captured.

3.6 Data collection procedure

The researcher sought relevant authorization to collect data from the University of Nairobi. The main instrument in this study is structured questionnaire which forms the basis for data collection to meet the objective of the study. The questions were both open-ended and closed-ended. While the closed ended questions were aimed at collecting quantitative data the open ended questions will provide qualitative data.

Mugenda & Mugenda (2003) notes that questionnaires are commonly closed to obtain important information about a population under study. He added that it was normally easy and convenient to address each item and develop specific themes of the study. The questionnaires were distributed to the selected members of the sample in the overall population. They were administered directly to the respondent to increase the rate of response and at the same time reduce the cost of posting. The researcher had an opportunity to explain the respondents the study and answer any questions which may arise. During the exercise the respondents were assured that strict confidentiality would be maintained in dealing with the respondents

3.7 Validity and reliability of research instruments

The conclusion made the researcher will be based on the instruments. It is very pivotal to ensure that the instruments are of high quality. The instruments thus should be reliable and valid

3.7.1 Validity of research instruments

Validity refers to whether the research truly measures that which was intended to measure or truthful the research results are (Joppe, 2000). Validity is the extent to which the instruments will capture which they were supposed to measure (Dooley, 2003). It means scientific usefulness of findings arising thereof Serakan, 2003: Nachmias 1996). It is validity that ensures accuracy of information gathered. Validity of instruments is critical in all forms of researchers and acceptable level is largely dependent on logical reasoning, experience and professionalism of the researcher.

The researcher conducted a pilot study to measure the validity of the instruments.

3.7.2 Reliability of research instrument

Reliability is the degree to which an assessment tool produces stable and consistent results. It is a measure of the degree to which a research instrument yields consistent results after repeated trials. The tendency towards consistency found in repeated measurement is referred to as reliability (Carmines & Zeller, 1979). Accuracy in measurement is of great importance. Reliability is about stability and equivalence of results, they are consistent after repeated tests of the same object with the same instrument. The researcher intends to improve reliability by standardizing the conditions under which the measurement takes place and using the service of trained and motivated research assistant. The research will use Equivalent – form method where he will give two different but equivalent forms of instruments.

3.8 Data analysis

This study sought to study the extent to which the independent variables influence the dependent variables. The researcher analyzed data using descriptive analysis. Descriptive analysis is the study of distribution of one variable and it provides the researcher with profiles of the study population such as their size, composition, efficiency, preferences and so on (Kothari, 2004).

First the completely filled questionnaires were checked for completeness at two levels. Initially the data collectors verified that the questionnaires are complete before taking them to the researcher where he did the final verification himself. This helped minimize many anomalies and correct mistakes immediately before taking the questionnaires from the respondent.

In this case, data quality control and cleaning commenced in the field by the researcher ensuring that all the information on the questionnaires were properly collected and checked internal consistency.

Data analysis started once all the data has been captured. Closed- ended questions was analyzed using nominal scales into mutually exclusive categories and frequencies by employing descriptive statistics using the statistical package for the social science (SPSS). On the other hand open ended questions were analyzed using conceptual content analysis. Analysis involved the production and interpretation of frequencies counts, tables that describe and summarize the data.

3.9 Ethical Considerations

Ethics has been defined as a branch of philosophy which deals with one's conduct and serves as guide to ones behavior (Mugenda & Mugenda, 1999). In this study the researcher followed ethical guidelines to ensure there is no physical or emotional harm to the participants of the research. The researcher brought in light that the study is made for academic purposes of fulfilling the requirement of the degree. The researcher tried as much as possible to be accurate and avoid plagiarism and falsification of findings while conducting the research.

3.10 Operational definitions of variables

Table 3.2 Types of variables, their indicators and how they will be measured

Variable	Indicator	Measurement	Scale	Data collection	Tools of analysis
Dependent variable Performance of women entrepreneurs in SME		Women in small and medium enterprises	Nominal	Questionnaire and document analysis	Qualitative and quantitative methods
Independent variable Business networking	Role models Membership in clubs	Rate of performance of women entrepreneurs	Ordinal	Questionnaires	Quantitative method
Independent variable Entrepreneurial training	Professional training Education levels	Rate of performance of women entrepreneurs	Ordinal	Questionnaires	Qualitative and quantitative methods
Financial accessibility	Financial institutions Family funding Personal saving	Rate of performance of women entrepreneurs	Nominal	Questionnaires	Qualitative and quantitative methods
Domestic chores	Division of labor House helps	Rate of performance of women entrepreneurs	Ordinal	Questionnaires	Quantitative method

CHAPTER FOUR

DATA ANALYSIS, PRESENTATION AND INTERPRETATION

4.2 Introduction

This chapter presents analysis and findings of the study as set out in the research methodology. The results were presented on factors affecting women entrepreneurs' performance in the Kongowea market in Mombasa. The research sought to answer the following research questions; How does entrepreneurial training affect the performance of women entrepreneurs in SMEs?; How does business networking affect the performance of women entrepreneurs in SMEs; What is the contribution of domestic commitment on the performance of women entrepreneurs in SMEs?; What is the role of lack of financial accessibility on the performance of women entrepreneurs in SMEs?

The data was analyzed using the statistical package of social science (SPSS). In this analysis every question addressing each objective has been separately analyzed. The information provided was analyzed in order to form the basis for building relationships among categories.

4.2 Rate of response

The study had initially targeted a sample of 200 women in small and medium enterprises and particularly from the five sectors but only 185 respondents were Able to answer the questionnaires. This indicates a response rate of 92.5%. This response rates were sufficient and representative and conforms to Mugenda and Mugenda (1999) stipulation that a response rate of 50% is adequate for analysis and reporting; a rate of 60% is good and a response rate of 70% and over is excellent. This commendable response rate was due to extra efforts that were made via personal calls and visits to remind the respondent to fill-in and return the questionnaires.

4.4 Demographic Information

The chapter covers the demographic information, and the findings are based on the objectives.

4.3.1: Age category

The study sought to enquire the age of the respondents. The findings are indicated in the figure below

Table 4.1 Age category

Age range	Frequency	Percentage
Under 18	6	3.24
18-25	24	12.97
26-35	35	18.92
36-45	33	17.84
46-55	68	36.76
Above 55	19	10.27
Total	185	100

The table above indicates that 36.75% of the respondents were of an age category 46-55, 18.92% were aged between 26-35, 10.27% of the respondents were of an age category of 55 and above. 12.97% were of age category 18-25 and also 36-45, followed by those aged below 18 with only 3.24%. These findings deduce that most of women entrepreneurs in Kongowea Market are of an age category 46-55 which shows that they have been entrepreneurs for long period of time.

4.3.2 Marital status of the respondents

The table below shows the marital status of the respondents. Majority of the respondent (75.13%) indicated that they were married while separated couples accounted for 4.32% of the total population. The singles were 15.67% while the remaining 4.86 were widowed.

Table 4.2 marital status of the respondents

Respondent's marital status	Number of respondents	Percentage
Single	29	15.67
Married	139	75.13
Separated	8	4.32
Widowed	9	4.86
Total	185	100

From the above analysis it is clear that some of the respondent lived under restricted lives and could not make independent decisions concerning their businesses. Moreover many married women were supposed to take care of their husbands and children which took most of their time hence negatively affecting their small and medium enterprises.

4.3.3 Family size of the respondents

The table below shows the family size of respondents

Table 4.3 Family sizes of respondent

Respondents family size	No of respondents	Percentage
less than 3	44	23.78
4-5	66	35.68
More than 5	75	40.54
TOTAL	185	100

From the table above it is clear that majority of the respondents 40.54% were coming from families of more than five members. Many of women in small and medium enterprises have been negatively affected by large family size where they spent most of their profits to take of the family at the expense of the enterprises.

4.3.4 Business experience of the respondents

The respondents were requested to indicate the number of years they have engaged in small and medium enterprises. The findings are shown in the table below.

Table 4.4 Business experience of the respondents

Duration of existence of the enterprise	Frequency	Percentage
Less than 3	102	55.14
4-5	50	27.02
6-10	22	11.89
More than 10	11	5.96
Total	185	100

A further examination of the length of time the business has been in existence revealed that 55.14% of the businesses have existed for 3 years or less. This is an indication that most of the female operated enterprises are still in the formation stage. The pressure of hard economic times could partly have led to the mushrooming of small and medium enterprises operated by women

4.4 Education/ training as a factor of performance of women entrepreneurs in SMEs

Education and training in entrepreneurship is one of the factors that would greatly influence the performance of women entrepreneurs. It was for this reason that the study sought to enquire the level of education of women respondents in Kongowea market. All respondents agreed to have ever gone to school. The findings are indicated in the table below.

Table 4.5 Distribution for Level of education

Education level	No of respondents	Percentage
Primary school level	26	14.05
Secondary school	87	47.03
Diploma	44	23.78
Bachelor's Degree	20	10.81
Master's degree	5	2.70
PHD	3	1.62
TOTAL	185	100

From the findings, majority of the respondents (47.03%) had secondary education while 23.78% had Diplomas. 14.05% had primary school education, 10.81% had bachelor degree and 2.70% had master degree while only 1.62% had PHD. This is an indication that most of the women entrepreneurs turn to business when they fail to continue with education to a diploma or degree level. Lack of educational training among women is the reason why many small and medium enterprises have stagnated as compared to their male counterparts who perform better.

Professional training in entrepreneurship was a key factor that would influence the performance of women entrepreneurs to a great extent. That is why the study sought to find out if women in Kongowea market had been trained in professional entrepreneurship and the findings were summarized in the table below.

Table 4.6 Training in professional entrepreneurship

Trained in professional entrepreneurship	Number of respondents	Percentage
Yes	56	30.27
No	129	69.73
Total	185	100

On regard to professional training a big percentage had no professional training, a limitation in the success of small and medium enterprises. It denotes the likelihood of the collapse of the enterprises. Further analysis revealed that many women were of the opinion that the curriculum of entrepreneurial training was very shallow and hence they needed deeper trainings to lay a strong foundation for the success of their small and medium enterprises.

Those who had been trained as professional entrepreneurs the researcher sought to find out the kind of business training women in small and medium enterprises were being trained on. This was summarized in the table below.

Table 4.7 Kind of training received by the respondents

Kind of training	Frequency	Percentage
None	129	69.73
Sales & marketing	22	11.89
Bookkeeping	14	7.58
Management	7	3.78
Production	9	4.86
Others	4	2.16
Total	185	100

Bookkeeping is an essential entrepreneurial skill for a successful enterprise. The inability to keep records and difficulties in accounting inhibits the success of businesses. Therefore the study sought to establish whether or not record keeping was carried out by small and medium entrepreneurs in Kongowea market. The results revealed that 93.1 % of the respondent kept records while 3.24% did not any keep records.

Table 4.8 Who keeps record for the enterprise

Record keeping	Number of respondents	Percentage
Myself	172	92.97
An employee	4	2.16
A relative	3	1.62
They are not kept	6	3.24
Total	185	100

From the above table it is clear that majority of the respondents not only keep records but they do so themselves. Further cross tabulation of record keeping and average monthly sales reveals that those enterprise that high sales volumes have their books kept by their owners.

4.4.1 Hypothesis testing on entrepreneurial training and performance of women in SME

The researcher sought to study the following hypothesis:

Ho: there is no significant relationship between entrepreneurial training and performance of women small and medium enterprises

H1: there is no significant relationship between entrepreneurial training and performance of women small and medium enterprises. Chi-Square was used in the study in measuring the relationship between the levels of entrepreneurial training and the performance of women small and medium enterprises.

The table below summarizes the Chi-Square test

Table 4.9 Chi-square test on entrepreneurial training and performance of women small and medium enterprises

	Chi Square value	Df	Asymp. sig 2 sided	Monte carlo sig 2 sided	Cramer's V value
Level of skills in management of SME Projects	55.468	30	0.003	0.024	0.250
Training support of management skills in business	25.434	24	0.000	0.005	0.262

In both cases the results gave a less than 0.05 and as a result the null hypothesis is rejected. The researcher therefore computed the Monte Carlo statistic at the 95% confidence interval in place of the exact statistic since the data sets were too large for the exact value to be calculated.

The Monte Carlo statistic lends support to the Chi-square results. The researcher therefore concluded that of all sub variables computed above, level of support in management skills of SME projects and training support of management skills on business are the indicators that had a significant influence on the performance of women in small and medium enterprises.

4.5 Business networking as a factor of performance

On business networking the study sought to establish the type of business networks that women in small and medium entrepreneurs in Kongowea belonged to and the findings were as shown in the table below.

Table 4.10 business networking

Factor	Mean	SD
Seminars are helpful in getting potential customers and keeping up to date with current developments	4.3	0.0321
Timely information networks leads to entrepreneur's success	4.1	0.9835
Involvement in women groups enhance networking	2.2	0.0493
Mentors and advisor helps to improve performance of Business	3.0	0.1297

From the findings, to a “very high extent” Seminars are helpful in getting potential customers with a mean of 4.3 and the cost of obtaining such services are some of the limitations faced by these entrepreneurs as. However, the respondents were also of the opinion that “to small extent” involvement in women groups enhances networking as indicated with a mean of 2.2 and Mentors and advisor helps to improve performance of business as shown by a mean of 3.0 in the table above.

4.5.1 Women with business mentors and advisors

The respondents were asked whether they had business mentors or not. The table that follows summarizes the results.

Table 4.11 Women with business mentors

Women with business mentors	No of respondents	Percentage
Yes	44	23.78
No	141	76.22
Total	185	100

On regard to women with business mentors or advisers only 44 respondents (23.78) had mentors a setback to the progress of women entrepreneurial ventures. The remaining 76.22 percent did not have a mentor. The role of a business mentor cannot be overlooked.

Mentorship programmes were not at disposal of the respondents and most women lacked experienced entrepreneurs to guide them.

4.5.1 Research Hypothesis Testing on Networking

The relationship between the two variables (dependent and independent) gave a true picture on how business networking influences the performance of women in small and medium enterprises.

Ho: Business networking has no significant influence on the performance of women small and medium enterprises

H1: Business networking has significant influence on the performance of women small and medium enterprises

A chi – square test was used to determine the relationship in the two variables. The chi square value was calculated at a degree of defense of 3 which provided the extent to which independent variable influenced dependent variable. A parallel asymptotic value was also used in relation to the strength to justify the results.

Table 4.12 Testing of research hypothesis on business networking

	Chi square	DF	Assym sig	comment
Women networking	120.021	3	0.0004	significant
Performance of women Entrepreneurial ventures	21.343	2	0.011	significant

The above results yield asymptotic relationship. The chi-square calculated on the influence of business networking on the performance of women was 122.021 at 3Df. In the same level of analysis, the chi-square value for the performance of women in small and medium enterprises was recorded at 21.345 at 2Df. The computed value of the independent variable was higher than the table value of the dependent variable in the Chi-Square test.

The conclusion of the analysis of the test was that we should reject the null hypothesis meaning that business networking had a significant influence on the performance of women in small and medium enterprises in Kongowea market.

4.6 Financial accessibility as a factor influencing the performance of women in SMEs

The researcher wanted to know the effects of funding in women small and medium enterprises in Kongowea market. Financing is pivotal in business operation and no business can do well without proper financing. From the findings it is clear that financial constraints affected women in small and medium enterprises. The researcher sought to find out the working capital for women in small and medium enterprises and the findings are summarized in the table below;

Table 4.13 working capital for the respondents

Working capital	No of respondent	Percentage
Less than 100,000	47	25.41
100,001 -150,000	65	35.14
150,001-250,001	37	20
250,001-400,000	20	10.81
Above 400000	16	8.65
Total	185	100

From the table above 25.41% indicated a working capital of less than 100,000. The majority was 35.14% whose working capital was 150,000 – 250,000 while the lowest was .65% whose working capital was above 400,000.

When the question was asked whether the respondents got any financial assistance from any one there was a diverse response as shown in the table below

Table 4.14 Financial accessibility for women’s entrepreneurial ventures

Response	No	Yes
Financial institutions	65	35.13
Personal savings	80	43.24
Family members	40	26.67
Total	185	100

From the observation in the table above, it is clear that majority of the respondents relied on personal savings (43.24%). On the other the other hand 35.13 got funding from family members while 26.67 were supported by their family members. Personal savings is not always enough to run an enterprise.

4.6.1 Hypothesis testing on Financial accessibility and the performance of women small and medium enterprises.

The study sought to test the following hypothesis

Ho: there is no significant relationship between financial accessibility and performance of women small and medium enterprises.

H1: there is a significant relationship between financial accessibility and the performance of women small and medium enterprises.

The table below summarizes the Chi-square test on sources of funding and the performance of women in small and medium enterprises.

Table 4.15 chi-square test on sources of funding and performance of women in small and medium enterprises

	Chi Square value	Df	Asymp. sig 2 sided	Monte carlo sig 2 sided
Average range of enterprise per annum	12.114	4	0.228	0.675
Alternative funding for their businesses	9.922	4	0.524	0.312
Sources of respondent's business support	12.972	4	0.944	0.762

As show in the table above there was a significant relationship between sources of funding and the performance of women in small and medium enterprises. In this study the chi-square results were strengthened by Monte Carlo test to give a true value that could determine the influence of the independent variable to the dependent variable.

It was evident that average range of enterprises earning per month as well as Sources of funding of the respondent highly aggravated the performance of women in small and medium enterprises more than the alternative business.

This was evidence from the test where the chi-square values exceed the cutoff point of 10 for the two indicators (12.114 and 12.972 respectively) at 4 degree of defense flat. This was supported by the Monte Carlo value after two sided analysis (0.675 and 0.762 respectively) tested above 0.5 which was the average cutoff point on a parallel analysis.

In nutshell the test result gave the researcher a strong ground to reject the null hypothesis and conclude that there is significant relationship between the sources of funding and the performance of women small and medium enterprises.

4.7 Domestic commitment as a factor influencing performance of women SMEs

Balancing women's role in the home and business expectations is a major challenge to many women especially in the developing countries. A question was asked by the researcher who performs domestic chores in the family where the respondents comes from. The response is summarized in the table below.

Table 4.16 Gender division of domestic role

Gender division of domestic role	No of respondent	Percentage
Women	176	95
Men	0	0
Both men and women	9	5
Total	185	100

A question was posed to the respondents on how many hours per day do they spent in domestic chores and the response is summarized in the table below.

Table 4.17 Hours spent in domestic chores

Hours spent	Number of respondent	Percentage
Less than 2	23	12.43
2-4	25	35.14
4-6	72	38.92
6-8	65	13.51
Total	185	100

From the table above, it is clear that majority of the respondents 72 spent between 6-8 hours in domestic chores (38.92%). In addition 25 respondents (13.51) spent between 4-6 hours in day doing domestic chores while 65 respondents spent 6-8 hours in domestic chores which is 35.14%. Only 23 women in small and medium enterprises spent 2-4 hours in domestic chores which is only 12%.

The researcher sought to how many women in small and medium enterprises had house helps and the findings are summarized in the table below;

Table 4.18 Respondents with house helps

Respondents with house help	Number of respondent	Percentage
Yes	68	36.76
No	117	63.24
Total	185	100

From the above table it is clear that majority of women 117 lacked house helps to help with household chore representing 63.24 while only 36.76% had house helps. This means that most of women in small and medium enterprises have to divide their energies and cannot concentrate fully in their business.

The present study suggests that women entrepreneurs experience a high degree of role overload and associated with domestic commitments which influence their performance.

Long work schedules often leave entrepreneurial women exhausted mentally as well as physically, resulting in fatigue. Even though some interviewees reportedly experienced a reversing trend of PLIW, most had experienced WIPL. In general, these interferences may be explained by the border theory of Clark (2000), who argues that people cross the border of work and family domains daily as they move between home and work. Such cross-border movements could cause various degrees of work and life interferences. This finding is in accordance with a report that work-life conflict can arise from long or socially undesirable working hours, particularly in the evening or on weekends (Bohle & Tilley, 1989; Spelten, Totterdell, Barton, & Folkard, 1995; Bohle, Quinlan, Kennedy, & Williamson, 2004).

4.7.1 Testing of research hypothesis on domestic commitment

The study sought to test the following hypothesis

Ho: there is no significant relationship between domestic commitment and performance of women small and medium enterprises.

H1: there is a significant relationship between domestic commitment and the performance of women small and medium enterprises.

The table below summarizes the average time spent by women entrepreneurs in domestic work.

Table 4.19 Average time spent in domestic chores in hours

Hours spent	X	Freq	FX
Less than 2	1	23	23
2-4	3	25	75
4-6	5	72	360
6-8	7	65	455
Total	f=185	FX=913	

Mean (X) = sum FX / f = 913/185 =4.94 which is four hours 56 minutes

The table above summarizes the average time in hours spent by women entrepreneurs doing domestic chores. The average time for women was found to be four hours 56 minutes. This time could have been used to do business for the enterprises. From that finding the researcher rejected the null hypothesis and concluded that domestic commitment had significance influence on the performance of women in small and medium enterprises.

4.8 Summary Interpretation of Findings

Finance accessibility is a key issue for women entrepreneurs . Accessing credit, particularly for startups, is one of the major constraints affecting women entrepreneurial ventures. Women often have less opportunities than men to get access to credit for various reasons, including not having collateral, and reluctance to allow household belongings as collateral stereotypes of female entrepreneurs by credit officers. In Kenya, women are almost invisible to formal financial institutions they receive less than 10 per cent of commercial credits (MahbubulHaq, 2000). When women do have access to credit it is often in small amounts, whether this suits their needs or not in poor rural communities with few opportunities to borrow money (Starcher, 2008). The women entrepreneurs are suffering from inadequate financial resources and working capital. The women entrepreneurs lack access to external funds due to their inability to provide tangible security. Very few women have the tangible property in hand. Women's family obligations also bar them from becoming successful entrepreneurs in both developed and

developing nations. "Having primary responsibility for children, home and older dependent family members, few women can devote all their time and energies to their business" (Starcher, 2008,) The financial institutions discourage women entrepreneurs on the belief that they can at any time leave their business and become housewives again . Differential access to credit may of course be a reflection of differences in the choice of sector, educational level or the amount of loan requested.

The ability to tap into new record innovation methods requires expertise, knowledge and contacts. Women in Kenya are faced many problems to get ahead their life in business. Sometimes, credit may be available for women through several schemes but there are bottlenecks and gaps, and the multiplicity of schemes is often not adequately listed nor is there networking among agencies. As a result, clients approaching one institution are sometimes not made aware of the best option for their requirements. A general lack of experience and exposure also restricts women from venturing out and dealing with banking institutions.

The study therefore advocates for women education through seminars to help them keep proper record which will be showing proper figures for business operation, also to help them assess the business margins and mark-up to weigh the rate of business returns. This intern helps in stabilization and forecasting for the present and future of the entrepreneur in an independent mind.

Women in business are a recent phenomenon in Kenya. By and large they had confide themselves to petty business and tiny cottage industries. Women entrepreneurs engaged in business due to push and pull factors, which encourage women to have an independent budgetary occupation and stands.

A sense towards independent budget decision-making on their life and career is the motivational factor behind this urge. Saddled with household chores and domestic responsibilities women want to get independence .Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such situation is described as pull factors

CHAPTER FIVE

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.1 Introductions

The major findings in this research are summarized; conclusions drawn based on the finding and recommendations made alongside recommendations for further studies following the limitations of the study.

5.2 Summary of the findings

This study was designed to assess the factors influencing the performance women of small and medium enterprises. In the process of answering the basic questions a questionnaire that includes demographic profiles, factors affecting the performance of women small and medium scale entrepreneurs was designed. The data gotten was analyzed and presented using descriptive method and relies most on tables.

The major economic factors affecting women small and medium enterprises are limited financial access, as a result of high interest rates on loans as well as personal savings was not adequate to support women small and medium enterprises. Accessing to credit has limited the expansion of business for women entrepreneurs.

Cultural factors affecting the small and medium enterprises in Kongowea market Mombasa includes negative religious views, conflicting gender roles, social acceptability and views of women in the society, where they are seen as more of housewives, this is changing with time.

Educational training is seen as key factor as those organization run by women with limited education were on the verge of collapsing. Technology support, financial skills training and also marketing training are key areas which women small and medium entrepreneurs need to be well conversant with if they are to excel in their business.

Domestic commitment was a major challenge where women on average spent more than five hours in household chores only at the expense of their businesses. Many women lacked house helps to assist at home and only few women had supportive spouses who could assist at home.

The contextual factors that affect women entrepreneurs' performance in the Kongowea Market are highly supported by the major factors in relation to Financial Accessibility, cultural factors, domestic commitment and entrepreneurial training. From the findings most of women entrepreneurs in the Kongowea are of youthful ages between 26-35 which is the most productive and energetic age group. In the same age brackets is when most of the women entrepreneurs start businesses. At this point they have raised some capital from other sources.

In other cases most of the women entrepreneurs turn to business after pursuing the secondary education certificates. Here they have some basics on how to run a business. According to the research, an indication that there are many challenges facing women entrepreneurship that needs to be addressed.

Accessing to credit, particularly for starting an enterprise, is one of the major constraints affecting women entrepreneurs and Provision of soft loans is the major factor that hinders the women entrepreneurs in running the businesses effectively. They are either illiterate on how to access this financial aid, or the process is cumbersome or involves a lot of paper work and then the process takes too long before it goes through. Also lack of tangible security is another major blow to the women entrepreneurs in order to have access to any financial aid by the financial institutions who also charge high interest rates hence repayment and running the business at the same time becomes hard.

The research finds out that Lack of experience and exposure also restricts women from venturing out and dealing with banking institutions or exposure to paper work is a great drawback for women who would like to run and keep records for the business. Most of the women entrepreneurs depend on a second party to get things done especially in marketing and sales departments. The study therefore advocates for women education through seminars to help them keep proper record which shows proper well business operation, also to help them assess the business margins and mark-up to weigh the rate of business returns on their own. This intern will helps them in stabilization and forecasting for the present and future of the entrepreneur in an independent mind. .

The study shows that the high cost of running the entrepreneurs is a big threat to the women development due to lack of adequate capital. On the other hand lack of information on how to access funds to boost the business also is a major factor.

5.3 Discussion of the findings

There is a lot of work to be done to ensure the success of women entrepreneurial ventures which will include participation of all key stakeholders and a healthy business environment with strong networking. The ability to tap into new market requires expertise, knowledge and contacts. Women lack access to training and experience on how to participate in the market place and are therefore unable to take on both the production and marketing of their goods and services. They are not often been exposed much to international market, thus making their male counterparts dominate such a market creating no or limited space for women to enter. The high cost of developing a new business contacts and relationships, in particular women – owned enterprises has been a big barrier to the performance of women small and medium enterprises. Networking will create market for these entrepreneurs hence better performance.

Majority of women small and medium enterprises in Kongowea market are from lower middle class. The maximum education level majority of these women have is secondary education. The reason of not achieving their studies is partially because of lack of adequate funds to run their enterprises. If they are managed fairly without that much professional training and support from financial institutions, then we arrive to the conclusion that they have been at par with men in medium enterprises success, given the resources and support required.

The fact that women are still highly dependent on our culture that man is the head of the family and that they are just housewives has negatively affected women small and medium enterprises in Kongowea market and other parts of the world. Some women may be afraid of facing prejudice, discrimination or sexual harassment. Other may be restricted in their capacity to travel to make contacts. The notion that getting more education than their husbands has been misconceived, hence affecting the performance of women in small and medium enterprises. With regard to cultural conditions, conflicting gender roles, lack of social acceptability and networking with outsiders are several factors that affect the performance of women enterprises in Kongowea market. In relation to marital status it was found that women have been subjected to performing home chores limiting their time which they can engage in business. Regardless of how much they try, majority of them have not been in a position to perform that well in their business as they have a divided attention unlike men who fully concentrate on their business with a lot of freedom as they live home chores to their wives.

It is discussed from the finding that women small and medium entrepreneurs have low educational background and have little experience in business. This can lead to the conclusion that personal characteristics of those entrepreneurs can contribute to their performance in addition to their cultural, economic and educational factors.

The findings of this study go in line as to the factors affecting small and medium enterprises. The performance of small and medium enterprises in Kongowea market is highly affected by socio-cultural factors such as religion, economic factors such as inadequate sources of funding, lack of or inadequate professional training. The impact of economic environment, cultural and lack of training are major factors affecting the performance of women entrepreneurs.

5.4 Conclusion of the study

A close review of various literature reveals that there are a number of variables undermining the progress of women small and medium enterprises in Kongowea market and other parts of developing economies. It is crystal clear that governments' support could not be ignored as it marked creation of a healthy environment to conduct business for women small and medium entrepreneurs to ensure their success.

There is a thin line between women participation in small and medium enterprises and the government strategies in implementing business policies since both of them had similar characteristics and involved much muscular effort in sustaining success in women small and medium enterprises projects.

In order to achieve sustainable small and medium enterprises projects implemented within the central business, there has to be a correlation and a chain of connectivity of various aspects and indicators. This study rules out that women participation in small and medium enterprise, government strategies in implementing policies set to maneuver small and medium enterprises projects, communities' role in supporting women's success in business world could simply be interlinked to ensure that there was sustainability of women small and medium enterprises within Kongowea market.

The study confirmed that the women have fewer business contacts, less knowledge on how to deal with sustain and expand their business through innovation, all of which limit further growth. Since most women small and medium entrepreneurs are not members of professional organizations or part of other network, they often find it difficult to access information. Most existing networks are male dominated

and difficult for women to access. From the findings, the poor networking among women was as a result of poor feasibility studies and also low confidence among them.

5.5 Recommendations

Based in the findings of this study, the researcher came up the following recommendations;

There is an pressing need to boost technical and vocational training institutes for women to ensure there is effective admission of entrepreneurial training . From the finding of the study majority of the women entrepreneurs in Kongowea lacked the requisite entrepreneurial education which influenced their performance. The curriculum should be strengthened to provide a holistic education which provides women entrepreneurs with skills in management, production, sales and marketing among others

Increased access to financial services for women small and medium enterprises could be critical for economic empowerment. This could include improving levels of savings, access to credit and insurance services of small and medium enterprises owned by women. There was also need to link up the women entrepreneurs with successful micro-finance institutions that provide small loans for women to start a business on their own.

There was need for women to increase business contacts, add more knowledge of how to deal with the governmental bureaucracy and less bargaining power in order to increase growth and performance. Since most women enterprises operate on a small scale, and are generally not members of professional organization or part of other networks, they often find it difficult to access information.

There is a need to integrate women in the existing network which is currently dominated by men. Women networks where a woman could should enter such network, gain confidence and move further. Increased networks also give women a chance of awareness and exposure to good role models. Strong networking will grow women small and medium entrepreneurs socially mentally and economically hence success and sustainability.

There was a need to tap new markets required expertise, knowledge and contacts. Women often lack access to training, and experience on how to participate in the market place and are therefore unable to market goods and services strategically. There was a need to advocate for women engagement in marketing of their entrepreneurship products to take on both the production and marketing of their

goods and services. In addition they should be exposed to the international markets and therefore gain knowledge about what is international acceptable. They should be exposed to the outside world in order to beat the fear or face prejudice that may restrict their ability to travel to make contacts.

Women small and medium enterprises in general need to be sensitized to understand the need for project planning, monitoring and implementation at all levels. An involvement of all stakeholders in small and medium enterprises simply meant a road to success to women small and medium enterprises simply meant a road to success to women small and medium entrepreneurs. In an effort to sustainably implement small and medium enterprises beyond their timelines, there seem to be need for a comprehensive strategy that will incorporate all actors in development. This could therefore mean that all the implementing agencies, government bodies, private sector and community are all involved at once right from the beginning to the end.

5.6 Suggested areas for further research

The researcher recommends further research the role of technical and vocational education training in enhancing the performance of women small and medium and medium enterprises in Kongowea market and other towns.

There is also a need for a further study in the role of government and financial institutions in ensuring the success of women enterprises.

The researcher also recommends more research to be done targeting women entrepreneurs operating in the CBDs of major towns.

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APPENDICES

APPENDIX 1: LETTER OF TRANSMITTAL

Anthony Mwanja
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Dear Sir/Madam,

RE: REQUEST FOR YOUR PARTICIPATION

I am a student at the University of Nairobi pursuing Master's Degree in Project Planning and Management. As part of my coursework, I am required to carry out and submit a research project report on factors affecting women entrepreneurs' performance in Kongowea market.

To achieve this objective, I kindly request for your assistance in completing the attached copy questionnaire. With your honest answers, the interested stakeholders will have the right information to plan the way forward. You are hereby guaranteed that the information you give will be treated with utter confidentiality a copy would be available at the University of Nairobi Library.

Yours faithfully,

Anthony Mwanja

APPENDIX 2: WOMEN ENTREPRENEURS QUESTIONNAIRE

This set of questions is intended to get the factors influencing the performance of women entrepreneurs in Kongowea . With your honest answers, the interested stakeholders will have the right information to plan the way forward. You are hereby guaranteed that the information you give will be treated with utter confidentiality.

SECTION A: PROFILE OF THE RESPONDENTS

1. What is the name of your business (optional?)

2. What is your Age Category?

- a) Below 18 []
- b) 18-25 []
- c) 26-35 []
- d) 36-45 []
- e) 46-55 []
- f) 55 and above []

3. what is your current marital status

- a) Single []
- b) Separated []
- c) Married []
- d) Widowed []

4. What is your family size?

- a) Less than 3 []
- b) 4-5 []
- c) More than 5 []

5. For how long have you been in small and medium business

- a) Less than 3 []
- b) 4-5 []
- c) 6-10 []
- d) More than 10 []

Section B: Entrepreneurial Training

Have you been facing any challenges in your business?

Yes [] No []

1. Have you ever gone to school

- a. Yes []
- b. No []

2. Educational level

- a. Primary []
- b. Secondary []
- c. Diploma []
- d. Degree []
- e. Masters []
- f. PHD []

3. Do you have any professional training on Small and medium enterprises?

- a. Yes []
- b. No []

4. What was the duration of your training

- a. 3 months []
- b. 6months []
- c. 9 months []
- d. More than a year

5. In your opinion what would have liked to learn about entrepreneurship which was not in the curriculum-

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6. Do keep records for your business
 - a. Yes []
 - b. No []
 7. What type of records do you keep
 - a. Financial records []
 - b. Stock records []
 - c. Others specify _____

Section C Effects on business networking

1. Do you belong to any of the following networks (you can tick more than one)
 - a) Merry go rounds []
 - b) Women groups []
 - c) Workshops and seminars []
 - d) Business clubs []
 - e) Other specify _____
2. Do you have a business mentor
 - a) Yes []
 - b) No []
3. With the help of Likert 1-5 scale, with 1 being 'to no extent at all', 2 being 'to a small extent' 3 being 'to some extent', 4 being 'to a high extent' and 5 being 'to a very high extent', to what extent were the following factors affecting women entrepreneurial ventures tick (☐) all as appropriate

Factor under consideration	1	2	3	4	5
Seminars are helpful in getting potential customers and keeping up to date with current developments					
Timely information networks leads to entrepreneur's success					
Involvement in women groups enhance networking					
Mentors and advisor helps to improve performance of business					

Section D: Effects of sources of funding

What is the working capital for the business per month?

- a. Less than 100,000 []
- b. 100,000 – 150,000 []
- c. 150,000 – 250,000 []
- d. 250,000 – 500,000 []
- e. Above 500,000 []

1. Do you fund your business or you have an alternative source of funding

- a. Yes
- b. No

If yes, indicate where you get your funding

- A personal savings []
- B bank loan []
- C from family members []
- D others []

Do you have any difficulties in funding your business?

- a. Yes []
- b. No []

If yes explain

Section E : Domestic commitments

1. In the family where you came from who performs domestic chores like cooking, washing and looking after the old and the young ones.

- I) Women []
- II) Men []
- III) Both men and women []

2. How much time on average in a day to you commit yourself in performing domestic chores

Less than 2 hours []

Between 2-4 hours []

4-6 hours []

6- 8 hours []

More than 8 hours []

3. Do you have a house help

YES []

NO []

4. Does domestic commitment affect your business negatively?

Yes [] No []

Explain _____